APPLICATION FOR RENTAL

Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Madrid	Ivan	F.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	12/27/1966	(203) 970 - 0915 - Mobile

EMAIL
madrid5nc@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Nico Madrid	655 Tiger Lily Way, Highlands Ranch, 7 80126

PHONE	EMAIL ADDRESS	RELATIONSHIP
(203) 604 - 3678	madridkou5@gmail.com	son

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
655 Tiger Lily Way	Highlands Ranch	CO	80126

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$5,800.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Orthopedic Surgeon	NYU Langone Orthopedic

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
NYU Langone Medical HR	(212) 404 - 3787	$947,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
380 Second Ave 1001	New York	NY	10010

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO
Have you ever been evicted from a tenancy or left owing money?	**Have you ever been convicted of a crime?**
NO	NO

VEHICLE INFORMATION

1. MAKE	MODEL	YEAR
Jeep	Wrangler	2023
COLOR	**PLATE**	**STATE**
Yellow	BL03122	CT

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Initials: I.M. D3ED67C0

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Ivan F. Madrid*

Signed by Ivan F. Madrid
Sat Jun 21 2025 05:37:55 PM EDT
Key: D3ED67C0; IP Address: 166.199.98.106

Ivan F. Madrid *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Jennifer Madrid	XXXXXXXXXXXX4489	15943921	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

Initials: I.M. D3ED67C0

APPLICATION FOR RENTAL

Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION				
LAST NAME Madrid	**FIRST NAME** Jennifer		**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 4/13/1970	**PHONE - TYPE** (203) 604 - 3521 - Mobile		
EMAIL madrid5nc@gmail.com				

CURRENT ADDRESS				
STREET ADDRESS 14 Gower Road		**CITY** New Canaan	**STATE** CT	**ZIP** 06840
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $15,000.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO

VEHICLE INFORMATION		
1. MAKE Jeep	**MODEL** Wrangler	**YEAR** 2023
COLOR Yellow	**PLATE** BL03122	**STATE** CT

SUPPLEMENTAL QUESTIONS

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APPLICATION CONSENT

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I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

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I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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☒ *Application consent was digitally accepted by Jennifer Madrid (Occupant)*

Signed by Jennifer Madrid
Sat Jun 21 2025 05:44:14 PM EDT
Key: F17935AA; IP Address: 166.199.98.106

Jennifer Madrid *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Jennifer Madrid	XXXXXXXXXXXX4489	15943922	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

Initials: J.M. F17935AA

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Ivan F. Madrid

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Ivan F. Madrid: 676

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	

Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary		
Total annual income (reported by Applicant)	$947,000.00	
Total **verified** annual income	Pending	
Total **verified** combined annual income to rent ratio	Pending (based on rent of $4,981.89)	
Total number of accounts	23	
Accounts with no late payments	15 (0 unpaid past due)	
Accounts paid 30-59 days past due	4 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	4 (0 unpaid past due)	
Total outstanding balance	$1,046,667.00 ($0.00 past due)	
Outstanding revolving debt	$9,682.00 (1% of limit) ($0.00 past due)	
Outstanding loan balance	$1,036,985.00 ($0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Ivan F. Madrid	IVAN ID FERNANDEZMADRID IVAN J. FERNANDEZ-MADRID IVAN J. FERNANDEZMADRID IVAN J. FERNANDEZ MADR MADRID I. FERNANDEZ IVAN MADRID
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1966	12/**/1966

Addresses	From Application	From Equifax

	655 Tiger Lily Way Highlands Ranch, CO 80126 - US	14 GOWER RD. NEW CANAAN, CT 06840 (Applicant) Reported 6/2025 6 HOPES FARM LN. BEDFORD, NY 10506 (Applicant) Reported 6/2025 655 TIGER LILY WAY HIGHLANDS RANCH, CO 80126 (Applicant) Reported 6/2025 380 2ND AVE. 1001 NEW YORK, NY 10010 (Applicant) Reported 5/2025 26 GOWER NEW CANAAN, CT 06840 (Applicant) Reported 5/2025 PO BOX 313 NEW CANAAN, CT 06840 (Applicant) Reported 6/2023 1185 SMITH RIDGE RD. NEW CANAAN, CT 06840 (Applicant) Reported 11/2021 205 E 16TH ST. M1B NEW YORK, NY 10003 (Applicant) Reported 4/2018 98 OLD WAGON RD. MOUNT KISCO, NY 10549 (Applicant) Reported 3/2014 16 PELL PL. NEW ROCHELLE, NY 10804 (Applicant) Reported 3/2014

Employment	From Application	From Equifax
Applicant:	Orthopedic Surgeon NYU Langone Orthopedic $947,000.00/Yr. Total annual Income: $947,000.00	LANGONE ORTHOPEDIC H HOSPITAL FOR JOINT D NYU

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Requested For Ivan F. Madrid Requested Date 6/24/2025	**Employer** NYU Langone Orthopedic	**Position Held** Orthopedic Surgeon	**Annual Salary** $947,000.00	**Supervisor** NYU Langone Medical HR (212) 404 - 3787
	Results Pending			

Criminal and Other Public Records

Requested For	Period Searched	Requested	Returned
Ivan F. Madrid	6/24/2018 - 6/24/2025	6/24/2025	6/24/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Ivan F. Madrid	6/24/2025	6/24/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Ivan F. Madrid	6/24/2025	6/24/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	676	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	654	The balances on your accounts are too high compared to loan amounts You have too many delinquent or derogatory accounts Balances on bankcard or revolving accounts too high compared to credit limits The amount of balance paid down on your open real estate accounts is too low

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name: SERVICEMAC, LLC (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
5/2025	5/2025					$848,340.00

Monthly Payment	High Credit	Type	Comments
$6,637.00	$848,340.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Account Name: MOHELA/SERVICING (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2002	4/2025	0	0	24		$58,923.00

Monthly Payment	High Credit	Type	Comments
$493.00	$65,455.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name: VOLKSWAGEN CREDIT (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
1/2025	5/2025					$56,808.00

Monthly Payment	High Credit	Type	Comments
$1,578.00	$64,526.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0
6/25		4/25		2/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	5/2023	3/2025					$53,136.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,259.00	$74,960.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CHRYSLER CAPITAL CRE (Applicant)	7/2023	4/2025					$11,439.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$873.00	$31,455.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	8/2021	4/2025					$6,541.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$498.00	$20,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	12/2007	4/2025	5	0	0		$3,773.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$81.00	$5,479.00	REVOLVING	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	2/2008	5/2025	3	0	0		$2,500.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$58.00	$2,542.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	2/2024	4/2025					$1,798.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$96.00	$3,300.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERRICK BANK (Applicant)	9/2017	5/2025					$1,496.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$56.00	$1,574.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	4/2007	4/2025	1	0	0		$689.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$1,804.00	REVOLVING	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPGRADE INC (Applicant)	2/2022	4/2025					$588.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$44.00	$2,493.00	OPEN ACCOUNT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPGRADE INC (Applicant)	10/2022	4/2025					$502.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$41.00	$2,469.00	OPEN ACCOUNT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	11/2020	4/2025					$134.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$1,224.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	12/2017	4/2023	3	6	3		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$61,077.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE AUTO FIN (Applicant)	12/2022	12/2024	4	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$54,999.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	2	2	0	0	2	0	0	2	0	0	0	0	0	0	0	0	0
1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	5/2012	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$48,367.00	INSTALLMENT	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPGRADE INC (Applicant)	9/2021	9/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$15,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	2/2008	2/2023	1	1	4		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$12,387.00	REVOLVING	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPGRADE INC (Applicant)	5/2023	11/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0
12/23		10/23		8/23		6/23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	8/2022	9/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CARE CREDIT (Applicant)	6/2022	9/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,290.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN HONDA FINAN (Applicant)	1/2015	11/2019	4	2	5		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00		INSTALLMENT	CONSUMER DISPUTES AFTER RESOLUTION ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 9: Charge-off			

Payment History

0	0	0	0	0	-	-	-	-	4	3	2	0	0	0	0	2	2	0	0	0	0	0	3
12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19	

Previous Credit Inquiries	
From Equifax	
6/2025	CAPITAL ONE BANK USA (Applicant)
4/2025	ADVANTAGE CREDIT,INC (Applicant)
1/2025	VW CREDIT INC (Applicant)

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Jennifer Madrid (Occupant)

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Jennifer Madrid (Occupant): 617

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
No unpaid rental collections		Pass/Fail	👍
Criminal and Other Public Records: Felony Convictions		Pass/Fail	👍
Total Considered Felony Convictions	None	Pass/Fail	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍
Drug Use	None ever	Pass/Fail	👍
Fraud	None ever	Pass/Fail	👍
Government Obstruction	None ever	Pass/Fail	👍
Kidnapping	None ever	Pass/Fail	👍
Property Destruction	None ever	Pass/Fail	👍

Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total combined annual income to rent ratio	158.41 (based on rent of $5,978.27)
Total number of accounts	20
Accounts with no late payments	15 (0 unpaid past due)
Accounts paid 30-59 days past due	3 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	2 (0 unpaid past due)
Total outstanding balance	$144,001.00 ($0.00 past due)
Outstanding revolving debt	$22,618.00 (7% of limit) ($0.00 past due)
Outstanding loan balance	$121,383.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Jennifer Madrid (Occupant)	JENNIFER A. MILLER JENNIFER A. MADRID
SSN:	***-**-****	***-**-****
Birth Date:	4/**/1970	4/**/1970

Addresses	From Application	From Equifax

	14 Gower Road New Canaan, CT 06840 - US	14 GOWER RD. NEW CANAAN, CT 06840 (Applicant) Reported 6/2025 655 TIGER LILY WAY HIGHLANDS RANCH, CO 80126 (Applicant) Reported 6/2025 PO BOX 313 NEW CANAAN, CT 06840 (Applicant) Reported 6/2025 1185 SMITH RIDGE NEW CANAAN, CT 06840 (Applicant) Reported 8/2023 26 GOWER NEW CANAAN, CT 06840 (Applicant) Reported 8/2023 6 HOPES FARM LN. BEDFORD, NY 10506 (Applicant) Reported 12/2018 98 OLD WAGON RD. MOUNT KISCO, NY 10549 (Applicant) Reported 5/2018 16 PELL PL. NEW ROCHELLE, NY 10804 (Applicant) Reported 6/2014 162 UNION ST. MONTCLAIR, NJ 07042 (Applicant) Reported 12/2010 298 MULBERRY ST. 7R NEW YORK, NY 10012 (Applicant) Reported 12/2010

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $0.00	SELF EMPLOYED

Criminal and Other Public Records

Requested For	Period Searched	Requested	Returned
Jennifer Madrid (Occupant)	6/24/2018 - 6/24/2025	6/24/2025	6/24/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Jennifer Madrid (Occupant)	6/24/2025	6/24/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Jennifer Madrid	6/24/2025	6/24/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	617	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	599	Balances on bankcard or revolving accounts too high compared to credit limits The date that you opened your oldest account is too recent You have too many delinquent or derogatory accounts Lack of sufficient relevant real estate account information

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
VOLKSWAGEN CREDIT (Applicant)	1/2025	5/2025					$56,808.00

Monthly Payment	High Credit	Type	Comments
$1,578.00	$64,526.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

6/25		4/25		2/25
0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	5/2023	3/2025					$53,136.00

Monthly Payment	High Credit	Type	Comments
$1,259.00	$74,960.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CHRYSLER CAPITAL CRE (Applicant)	7/2023	4/2025					$11,439.00

Monthly Payment	High Credit	Type	Comments
$873.00	$31,455.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	7/2017	5/2025					$5,070.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$160.00	$5,109.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	6/2009	5/2025					$3,281.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$53.00	$4,422.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT CARD FB&T (Applicant)	8/2015	5/2025					$3,042.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$111.00	$3,315.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	2/2008	5/2025	3	0	0		$2,500.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$58.00	$2,542.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	9/2015	5/2025	1	0	0		$2,068.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$104.00	$2,419.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	6/2021	5/2025					$1,975.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$70.00	$2,508.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK USA/TARGET C (Applicant)	7/2009	5/2025					$1,665.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$48.00	$2,140.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERRICK BANK (Applicant)	9/2017	5/2025					$1,496.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$56.00	$1,574.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPGRADE INC (Applicant)	11/2022	4/2025					$698.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$42.00	$4,998.00	OPEN ACCOUNT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	4/2007	4/2025	1	0	0		$689.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$1,804.00	REVOLVING	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	11/2020	4/2025					$134.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$1,224.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	12/2017	4/2023	3	6	3		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$61,077.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	5/2012	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$48,367.00	INSTALLMENT	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	6/2009	2/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,422.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST PREMIER (Applicant)	8/2017	8/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,063.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST PREMIER (Applicant)	6/2015	8/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$991.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN HONDA FINAN (Applicant)	1/2015	11/2019	4	2	5		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00		INSTALLMENT	CONSUMER DISPUTES AFTER RESOLUTION ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 9: Charge-off			

Payment History

0	0	0	0	0	0	-	-	-	-	4	3	2	0	0	0	0	0	2	2	0	0	0	0
1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19	

Previous Credit Inquiries	
From Equifax	
1/2025	VW CREDIT INC (Applicant)

Consumer Narratives
From Equifax
(From Applicant, 5/1/2018) STUDENT LOANS ARE PAID IN FULL AND NOT SURE WHY IT IS BROKEN UP AND REPORTED 7 DIFFERENT TIMES WHEN IT WAS CONSOLIDATED LOAN NOW PAID IN FULL

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

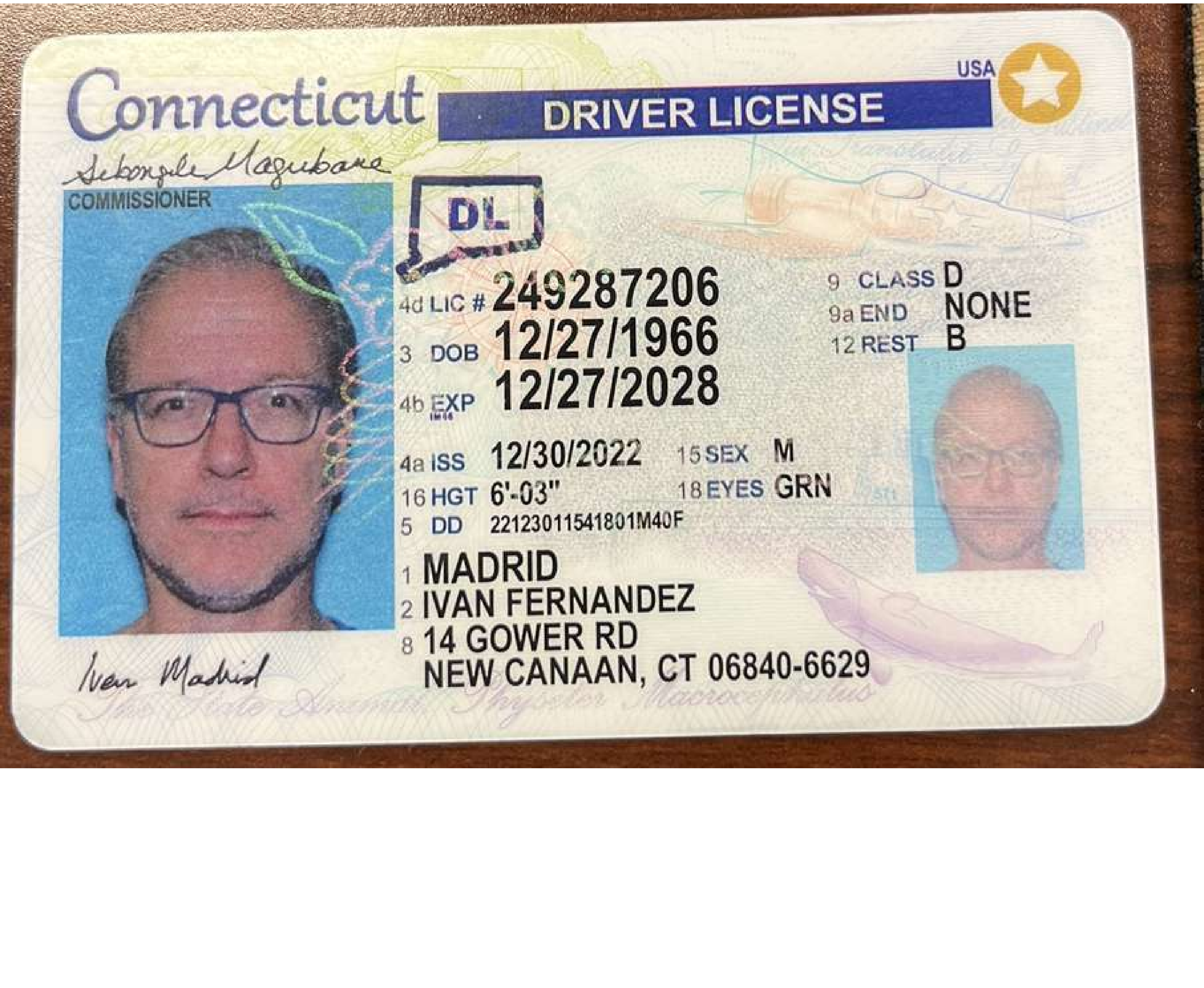
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.


Connecticut
USA
DRIVER LICENSE
COMMISSIONER
DL
4d LIC # 249287206
3 DOB 12/27/1966
4b EXP 12/27/2028
9 CLASS D
9a END NONE
12 REST B
4a ISS 12/30/2022
15 SEX M
16 HGT 6'-03"
18 EYES GRN
5 DD 22123011541801M40F
1 MADRID
2 IVAN FERNANDEZ
8 14 GOWER RD
NEW CANAAN, CT 06840-6629


Connecticut
DRIVER LICENSE
USA
COMMISSIONER
DL
4d LIC # 169284053
3 DOB 04/13/1970
4b EXP 04/13/2030
4a ISS 07/21/2022
16 HGT 5'-09"
5 DD
CLASS D
END NONE
12 REST NONE
DONOR
F
BRO
1 MADRID
2 JENNIFER ANN
8 14 GOWER RD
NEW CANAAN, CT 06840-6629


Connecticut
USA
DRIVER LICENSE
DL
CLASS D
END NONE
REST NONE
BRO
08/22/2023
4d LIC # 029939233
3 DOB 02/16/2007
4b EXP 02/16/2031
1 MADRID
2 ISABELLA AMA
8 14 GOWER RD
NEW CANAAN, CT

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **2024** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

For the year Jan. 1 - Dec. 31, 2024, or other tax year beginning , ending See separate instructions.

Your first name and middle initial	Last name	Your social security number
IVAN	FERNANDEZ MADRID	371 94 8233
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
JENNIFER A.	MADRID	050 70 4459

Home address (number and street). If you have a P.O. box, see instructions. Apt. no.
14 GOWER ROAD

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code
NEW CANAAN CT 06840

Foreign country name | Foreign province/state/county | Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status Check only one box.
- ☐ Single
- ☒ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS)
- ☐ Head of household (HOH)
- ☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1960 ☐ Are blind Spouse: ☐ Was born before January 2, 1960 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instr. and check here ☐

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents
ISABELLA A MADRID	092-96-0043	DAUGHTER	☐	☒
			☐	☐
			☐	☐
			☐	☐

Income
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions) STMT 1	1a	937,731.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	937,731.

Attach Sch. B if required.

2a	Tax-exempt interest	2a	b Taxable interest	2b	
3a	Qualified dividends	3a	b Ordinary dividends	3b	
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	

c If you elect to use the lump-sum election method, check here (see instructions) ☐

Standard Deduction for -
- Single or Married filing separately, $14,600
- Married filing jointly or Qualifying surviving spouse, $29,200
- Head of household, $21,900
- If you checked any box under Standard Deduction, see instructions.

7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	47,949.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	985,680.
10	Adjustments to income from Schedule 1, line 26	10	642.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	985,038.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	29,200.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	29,200.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	955,838.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	279,786.
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	279,786.
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	
	21	Add lines 19 and 20		21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	279,786.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	7,873.
	24	Add lines 22 and 23. This is your **total tax**		24	287,659.
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2 SEE STATEMENT 2	25a 262,207.		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions) SEE STATEMENT 3	25c 6,640.		
	d	Add lines 25a through 25c		25d	268,847.
If you have a qualifying child, attach Sch. EIC.	26	2024 estimated tax payments and amount applied from 2023 return		26	
	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	268,847.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐		35a	
Direct deposit? See instructions.	b	Routing number	c Type: ☐ Checking ☐ Savings		
	d	Account number			
	36	Amount of line 34 you want **applied to your 2025 estimated tax**	36		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions		37	18,812.
	38	Estimated tax penalty (see instructions)	38		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name WILLIAM E. NISSEL Phone no. (212) 661-1610 Personal identification number (PIN) 61305

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature Ivan Fernandez Madrid Date 04/03/25 Your occupation DOCTOR If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Joint return? See instructions. Keep a copy for your records.

Spouse's signature. If a joint return, **both** must sign. Date 04/03/25 Spouse's occupation If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. 203-970-0915 Email address IVANFERNANDEZMADRID@YAHOO.COM

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
WILLIAM E. NISSEL	WILLIAM E. NISSEL	04/03/25	P00019789	☐ Self-employed

Firm's name NISSEL CPA, LLC Phone no. (212) 661-1610

Firm's address 6 EAST 45 STREET, SUITE 1600 NEW YORK, NY 10017 Firm's EIN 27-0994062

Form **W-2 Wage and Tax Statement** 2024

c Employer's name, address, and ZIP code	NYU GROSSMAN SOM 550 FIRST AVENUE NEW YORK NY 10016
e Employee's name, address, and ZIP code	I J FERNANDEZ-MADRID 14 GOWER RD NEW CANAAN CT 06840
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan ✔
b Employer identification number (EIN)	13-5562309
a Employee's social security no.	371-94-8233
1 Wages, tips, other comp.	937730.66
2 Federal income tax withheld	262206.99
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	937730.66
6 Medicare tax withheld	20236.67
11 Nonqualified plans	
12a See instructions for box 12	C 2066.64
12b	DD 46254.60
12c	
12d	
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
CT	53067641-000	937730.66	6847.69			

Copy B To Be Filed With Employee's FEDERAL Tax Return

This information is being furnished to the Internal Revenue Service. OMB No. 1545-0008

Dept. of the Treasury - IRS

Visit the IRS Web Site at **www.irs.gov/efile**

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Form **W-2 Wage and Tax Statement** 2024

c Employer's name, address, and ZIP code	NYU GROSSMAN SOM 550 FIRST AVENUE NEW YORK NY 10016
e Employee's name, address, and ZIP code	I J FERNANDEZ-MADRID 14 GOWER RD NEW CANAAN CT 06840
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan ✔
b Employer identification number (EIN)	13-5562309
a Employee's social security no.	371-94-8233
1 Wages, tips, other comp.	937730.66
2 Federal income tax withheld	262206.99
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	937730.66
6 Medicare tax withheld	20236.67
11 Nonqualified plans	
12a See instructions for box 12	C 2066.64
12b	DD 46254.60
12c	
12d	
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
CT	53067641-000	937730.66	6847.69			

Copy C For EMPLOYEE'S RECORDS *(See Notice to Employee* on back of Copy B.)

OMB No. 1545-0008

Dept. of the Treasury - IRS

Form **W-2 Wage and Tax Statement** 2024

c Employer's name, address, and ZIP code	NYU GROSSMAN SOM 550 FIRST AVENUE NEW YORK NY 10016
e Employee's name, address, and ZIP code	I J FERNANDEZ-MADRID 14 GOWER RD NEW CANAAN CT 06840
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan ✔
b Employer identification number (EIN)	13-5562309
a Employee's social security no.	371-94-8233
1 Wages, tips, other comp.	937730.66
2 Federal income tax withheld	262206.99
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	937730.66
6 Medicare tax withheld	20236.67
11 Nonqualified plans	
12a	C 2066.64
12b	DD 46254.60
12c	
12d	
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
CT	53067641-000	937730.66	6847.69			

Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return

OMB No. 1545-0008

Dept. of the Treasury - IRS

Form **W-2 Wage and Tax Statement** 2024

c Employer's name, address, and ZIP code	NYU GROSSMAN SOM 550 FIRST AVENUE NEW YORK NY 10016
e Employee's name, address, and ZIP code	I J FERNANDEZ-MADRID 14 GOWER RD NEW CANAAN CT 06840
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan ✔
b Employer identification number (EIN)	13-5562309
a Employee's social security no.	371-94-8233
1 Wages, tips, other comp.	937730.66
2 Federal income tax withheld	262206.99
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	937730.66
6 Medicare tax withheld	20236.67
11 Nonqualified plans	
12a	C 2066.64
12b	DD 46254.60
12c	
12d	
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
CT	53067641-000	937730.66	6847.69			

Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return

L87 OMB No. 1545-0008 5206

Dept. of the Treasury - IRS

NYU Grossman School of Medicine
550 First Avenue, New York, NY 10016
(212) 404-4200

Pay Group:	610-SOM Monthly	Business Unit:	SOMBU
Pay Begin Date:	04/01/2025	Advice #:	000000003732484
Pay End Date:	04/30/2025	Advice Date:	05/01/2025

Ivan J Fernandez-Madrid
14 Gower Rd
New Canaan, CT 06840

Employee ID: 1015676
Department: S613-Orthopedic Surgery
Hourly Shift Rate:
Job Title: Staff Phys, Ortho Hospital
Annual Base: $847,250.00 Annual

TAX DATA:	Federal	NY State
Marital Status:	Married	Single
Allowances:	N/A	99
Addl. Pct:	N/A	0.000
Addl. Amt:	0.00	0.00

HOURS AND EARNINGS

Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings
Regular Pay			25,066.60	266.68	125,333.00
Clinical Fixed Pay - CHY			45,537.57	584.13	227,687.85
Employer LTD Subsidy			47.50		237.50
Total:		0.00	70,651.67	850.81	353,258.35

TAXES

Description	Current	YTD
Fed Withholdng	18,577.60	92,888.88
Fed MED/EE	1,013.49	5,067.50
Fed OASDI/EE	0.00	10,918.20
Fed Addl Med	629.07	1,345.35
CT Withholdng	609.65	2,997.99
NY Withholdng	4,451.09	22,255.61
Total	25,280.90	135,473.53

BEFORE-TAX DEDUCTIONS

Description	Current	YTD
UnitedHealthcare Plus	786.57	3,932.85
Delta Dental Basic	30.88	154.40
Anthem Vision	15.60	78.00
HJD Onsite Park BTAX-SO	325.00	1,625.00
Total:	1,158.05	5,790.25

AFTER-TAX DEDUCTIONS

Description	Current	YTD
Supplemental Life SOM	208.49	1,044.98
Supplemental LTD	183.46	917.30
HJD Onsite Park ATAX-SO	88.96	444.80
Current Year O/P Recovery	0.00	2,044.32
Total:	480.91	4,451.40

EMPLOYER PAID BENEFITS

Description	Current	YTD
Core Life Insurance**	172.65	865.61
ER Paid Excess Disability**	229.84	1,149.20
Retirement Healthcare Plan	333.34	1,666.70
403(b) Retirement Plan	2,506.66	10,026.64

** Taxable

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	70,651.67	69,896.11	25,280.90	1,638.96	43,731.81
YTD:	353,258.35	349,482.91	135,473.53	10,241.65	207,543.17

Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date

NET DISTRIBUTION	
Advice #000000003732484	43,731.81
Total:	43,731.81

Retirement Plan Message: Your pay stub shows the last Retirement Plan employer contribution (if eligible) made on the base salary from your prior check.

NYU Grossman School of Medicine
550 First Avenue, New York, NY 10016
(212) 404-4200

Pay Group:	610-SOM Monthly	Business Unit:	SOMBU
Pay Begin Date:	04/01/2025	Advice #:	000000003732484
Pay End Date:	04/30/2025	Advice Date:	05/01/2025

Ivan J Fernandez-Madrid
14 Gower Rd
New Canaan, CT 06840

Employee ID: 1015676
Department: S613-Orthopedic Surgery
Hourly Shift Rate:
Job Title: Staff Phys, Ortho Hospital
Annual Base: $847,250.00 Annual

TAX DATA:	Federal	NY State
Marital Status:	Married	Single
Allowances:	N/A	99
Addl. Pct:	N/A	0.000
Addl. Amt:	0.00	0.00

HOURS AND EARNINGS

Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings
Regular Pay			25,066.60	266.68	125,333.00
Clinical Fixed Pay - CHY			45,537.57	584.13	227,687.85
Employer LTD Subsidy			47.50		237.50
Total:		0.00	70,651.67	850.81	353,258.35

TAXES

Description	Current	YTD
Fed Withholdng	18,577.60	92,888.88
Fed MED/EE	1,013.49	5,067.50
Fed OASDI/EE	0.00	10,918.20
Fed Addl Med	629.07	1,345.35
CT Withholdng	609.65	2,997.99
NY Withholdng	4,451.09	22,255.61
Total	25,280.90	135,473.53

BEFORE-TAX DEDUCTIONS

Description	Current	YTD
UnitedHealthcare Plus	786.57	3,932.85
Delta Dental Basic	30.88	154.40
Anthem Vision	15.60	78.00
HJD Onsite Park BTAX-SO	325.00	1,625.00
Total:	1,158.05	5,790.25

AFTER-TAX DEDUCTIONS

Description	Current	YTD
Supplemental Life SOM	208.49	1,044.98
Supplemental LTD	183.46	917.30
HJD Onsite Park ATAX-SO	88.96	444.80
Current Year O/P Recovery	0.00	2,044.32
Total:	480.91	4,451.40

EMPLOYER PAID BENEFITS

Description	Current	YTD
Core Life Insurance**	172.65	865.61
ER Paid Excess Disability**	229.84	1,149.20
Retirement Healthcare Plan	333.34	1,666.70
403(b) Retirement Plan	2,506.66	10,026.64

** Taxable

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	70,651.67	69,896.11	25,280.90	1,638.96	43,731.81
YTD:	353,258.35	349,482.91	135,473.53	10,241.65	207,543.17

Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date

NET DISTRIBUTION	
Advice #000000003732484	43,731.81
Total:	43,731.81

Retirement Plan Message: Your pay stub shows the last Retirement Plan employer contribution (if eligible) made on the base salary from your prior check.

NYU Grossman School of Medicine
550 First Avenue, New York, NY 10016
(212) 404-4200

Pay Group:	610-SOM Monthly	Business Unit:	SOMBU
Pay Begin Date:	03/01/2025	Advice #:	000000003708239
Pay End Date:	03/31/2025	Advice Date:	04/01/2025

Ivan J Fernandez-Madrid
14 Gower Rd
New Canaan, CT 06840

Employee ID: 1015676
Department: S613-Orthopedic Surgery
Hourly Shift Rate:
Job Title: Staff Phys, Ortho Hospital
Annual Base: $847,250.00 Annual

TAX DATA:	Federal	NY State
Marital Status:	Married	Single
Allowances:	N/A	99
Addl. Pct:	N/A	0.000
Addl. Amt:	0.00	0.00

HOURS AND EARNINGS

Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings
Regular Pay			25,066.60	212.01	100,266.40
Clinical Fixed Pay - CHY			45,537.57	484.80	182,150.28
Employer LTD Subsidy			47.50		190.00
Total:		0.00	70,651.67	696.81	282,606.68

TAXES

Description	Current	YTD
Fed Withholdng	18,577.60	74,311.28
Fed MED/EE	1,013.49	4,054.01
Fed OASDI/EE	268.53	10,918.20
Fed Addl Med	590.08	716.28
CT Withholdng	609.65	2,388.34
NY Withholdng	4,451.09	17,804.52
Total	25,510.44	110,192.63

BEFORE-TAX DEDUCTIONS

Description	Current	YTD
UnitedHealthcare Plus	786.57	3,146.28
Delta Dental Basic	30.88	123.52
Anthem Vision	15.60	62.40
HJD Onsite Park BTAX-SO	325.00	1,300.00
Total:	1,158.05	4,632.20

AFTER-TAX DEDUCTIONS

Description	Current	YTD
Supplemental Life SOM	208.49	836.49
Supplemental LTD	183.46	733.84
HJD Onsite Park ATAX-SO	88.96	355.84
Current Year O/P Recovery	0.00	2,044.32
Total:	480.91	3,970.49

EMPLOYER PAID BENEFITS

Description	Current	YTD
Core Life Insurance**	172.65	692.96
ER Paid Excess Disability**	229.84	919.36
Retirement Healthcare Plan	333.34	1,333.36
403(b) Retirement Plan	2,506.66	7,590.20

** Taxable

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	70,651.67	69,896.11	25,510.44	1,638.96	43,502.27
YTD:	282,606.68	279,586.80	110,192.63	8,602.69	163,811.36

Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date

NET DISTRIBUTION	
Advice #000000003708239	43,502.27
Total:	43,502.27

Retirement Plan Message: Your pay stub shows the last Retirement Plan employer contribution (if eligible) made on the base salary from your prior check.

DIRECT DEPOSIT DISTRIBUTION

One Park Avenue
4th Floor
New York , NY 10016

IMMIGRATION LETTER

Information current as of : 04/01/2025

March 31, 2025

To whom it may concern,

Please see the details below provided by **New York University Medical Center.**

Name: Ivan J Fernandez-Madrid
Employment Status: Active
Employment Status Type: Full-Time
Job Title: Staff Phys, Ortho Hospital
Original Hire Date: 08/15/1989
Most Recent Start Date: 12/17/2001
Total Time With Employer: 23 Years, 3 Months
Rate of Pay: $847,250.00 Annual
Gross Total Income (Year to Date): $282,416.68

Sincerely,

New York University Medical Center

TD Bank
America's Most Convenient Bank®

T   **STATEMENT OF ACCOUNT**

IVAN FERNANDEZ MADRID
JENNIFER MADRID
14 GOWER RD
NEW CANAAN CT 06840-6629

Statement Period: Feb 26 2025-Mar 25 2025
Cust Ref #: 4324967590-630-T-###
Primary Account #: 432-4967590

TD Convenience Checking

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Account # 432-4967590

ACCOUNT SUMMARY

Beginning Balance	15.64
Deposits	400.00
Electronic Deposits	5,285.17
Other Credits	107.04
Electronic Payments	4,785.85
Other Withdrawals	1,010.00
Service Charges	3.00
Ending Balance	9.00

Average Collected Balance	54.42
Interest Earned This Period	0.00
Interest Paid Year-to-Date	0.00
Annual Percentage Yield Earned	0.00%
Days in Period	28

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	$70.00	$70.00
Total Returned Item Fees (NSF)	$0.00	$0.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	$70.00	$70.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/18	DEPOSIT	400.00
	Subtotal:	400.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/03	TD ZELLE RECEIVED, 506000F02U9V Zelle ALEXA MADRID	500.00
03/03	TD ZELLE RECEIVED, 506200E0GLYE Zelle ALEXA MADRID	500.00
03/03	TD ZELLE RECEIVED, 506000A003JB Zelle IVAN FERNANDEZ	1,000.00
03/03	eTransfer Credit, Online Xfer Transfer from CK 4268193227	1,000.00
03/04	eTransfer Credit, Online Xfer Transfer from CK 4268193227	100.00
03/04	eTransfer Credit, Online Xfer Transfer from CK 4268193227	251.32
03/04	TD ZELLE RECEIVED, 506300C04DCO Zelle ALEXA MADRID	500.00
03/04	eTransfer Credit, Online Xfer Transfer from CK 4268193227	500.00

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	**Ending Balance**	**9.00**
2	**Total Deposits**	+
3	**Sub Total**	
4	**Total Withdrawals**	-
5	**Adjusted Balance**	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Statement Period: Feb 26 2025-Mar 25 2025
Cust Ref #: 4324967590-630-T-###
Primary Account #: 432-4967590

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/05	eTransfer Credit, Online Xfer Transfer from CK 4268193227	50.00
03/05	eTransfer Credit, Online Xfer Transfer from CK 4268193227	307.37
03/17	eTransfer Credit, Online Xfer Transfer from CK 4268193227	110.00
03/17	TD ZELLE RECEIVED, 507600E05KXL Zelle ALEXA MADRID	120.00
03/17	eTransfer Credit, Online Xfer Transfer from CK 4268193227	220.00
03/19	eTransfer Credit, Online Xfer Transfer from CK 4268193227	5.43
03/24	eTransfer Credit, Online Xfer Transfer from CK 4268193227	1.05
03/24	TD ZELLE RECEIVED, 508200H02T7B Zelle ALEXA MADRID	60.00
03/24	TD ZELLE RECEIVED, 508300D0JO94 Zelle ALEXA MADRID	60.00
	Subtotal:	5,285.17

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
03/17	CREDIT, BURNS CLASS ACTION, CALL 1-888-695-6078 OR TDBANKAPSNFEECLASSACTION.COM FOR MORE INFO.	37.04
03/19	OD GRACE FEE REFUND	70.00
	Subtotal:	107.04

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/26	eTransfer Debit, Online Xfer Transfer to CK 4268193227	5.00
02/28	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 50243817	8.00
03/03	ELECTRONIC PMT-WEB, UPSTART NETWORK UPST LOANS 9502381	96.19
03/03	ELECTRONIC PMT-WEB, UPSTART NETWORK UPST LOANS 9502381	498.26
03/03	ELECTRONIC PMT-WEB, CITI CARD ONLINE PAYMENT ****32482627138	35.00
03/03	ELECTRONIC PMT-WEB, TARGET CARD SRVC BILL PAY ****00003713943	50.00
03/03	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M0518	75.87
03/03	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT **WR**143A4RA0N	100.00
03/03	ELECTRONIC PMT-WEB, MASS MUTUAL INS. PREMIUM 67c3ad9ca328ea4	225.77
03/03	ELECTRONIC PMT-TEL, CAPITAL ONE PHONE PYMT 42WR4RPO07WUHLN	247.00
03/03	ELECTRONIC PMT-WEB, MASS MUTUAL INS. PREMIUM **c**d6db8c80e3	463.28
03/03	ELECTRONIC PMT-WEB, MERCURY CARD FBT PAYMENT FPP16192156	115.00
03/04	ELECTRONIC PMT-WEB, MERRICK BANK MOBILE PAY ****00442618661	48.00

TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Statement Period: Feb 26 2025-Mar 25 2025
Cust Ref #: 4324967590-630-T-###
Primary Account #: 432-4967590

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/04	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 72480764	95.12
03/04	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 72486279	98.96
03/04	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 72480720	121.77
03/04	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 72485912	121.77
03/04	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 42WYC9YLDYI1HKG	500.00
03/04	ELECTRONIC PMT-WEB, AQUARIONWATER UTILITYPMT 8721167	40.87
03/04	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 50243817	52.00
03/04	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 26467044	108.00
03/05	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M1388	20.00
03/05	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M1482	60.00
03/05	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 42XE008FDA3OYGN	71.13
03/05	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 42XDSX60GBSN7UF	220.00
03/05	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****450494	103.60
03/06	ELECTRONIC PMT-WEB, MERRICK BANK MOBILE PAY ****40443351405	32.22
03/07	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M8136	78.74
03/10	ELECTRONIC PMT-WEB, MERCURY CARD FBT PAYMENT FPP16558590	30.00
03/17	eTransfer Debit, Online Xfer Transfer to CK 4268193227	50.00
03/17	TD ZELLE SENT, 507500A0F7QM Zelle ALEXA MADRID	120.00
03/17	ACH DEBIT, AOC - GS CLRNG ACH PMT ****520093	591.81
03/17	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 72969371	94.30
03/19	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****277482	48.24
03/20	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M9552	36.41
03/24	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M8746	49.59
03/25	DEBIT CARD PURCHASE, *****30129019501, AUT 032425 VISA DDA PUR ACI CREDIT ONE BANK N A 877 825 3242 * NV	73.95
	Subtotal:	4,785.85

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
03/03	DEBIT	940.00
03/18	OVERDRAFT PD	70.00
	Subtotal:	1,010.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
03/25	PAPER STATEMENT FEE	3.00
	Subtotal:	3.00

STATEMENT OF ACCOUNT

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Page:	5 of 6
Statement Period:	Feb 26 2025-Mar 25 2025
Cust Ref #:	4324967590-630-T-###
Primary Account #:	432-4967590

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/25	15.64	03/10	62.78
02/26	10.64	03/17	-306.29
02/28	2.64	03/18	23.71
03/03	156.27	03/19	50.90
03/04	321.10	03/20	14.49
03/05	203.74	03/24	85.95
03/06	171.52	03/25	9.00
03/07	92.78		

Please see important information on the back page

IVAN FERNANDEZ MADRID
JENNIFER MADRID

We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Personal or Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make $100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional $125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to $175. This means, the first $275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first $5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Personal or Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to $6,725.

Questions?
Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.

TD Bank
America's Most Convenient Bank®

T **STATEMENT OF ACCOUNT**

IVAN FERNANDEZ MADRID
JENNIFER MADRID
14 GOWER RD
NEW CANAAN CT 06840-6629

Statement Period: Mar 26 2025-Apr 25 2025
Cust Ref #: 4324967590-630-T-###
Primary Account #: 432-4967590

TD Convenience Checking

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Account # 432-4967590

ACCOUNT SUMMARY

Beginning Balance	9.00
Deposits	124.14
Electronic Deposits	6,434.66
Other Credits	3.00
Electronic Payments	5,819.86
Other Withdrawals	747.31
Service Charges	3.00
Ending Balance	0.63

Average Collected Balance	246.69
Interest Earned This Period	0.00
Interest Paid Year-to-Date	0.00
Annual Percentage Yield Earned	0.00%
Days in Period	31

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$70.00
Total Returned Item Fees (NSF)	$0.00	$0.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	$0.00	$70.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/16	DEPOSIT	62.07
04/23	DEPOSIT	62.07
	Subtotal:	124.14

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/28	ATM CASH DEPOSIT, *****30134112457 AUT 032825 ATM CASH DEPOSIT 329 1ST AVENUE NEW YORK * NY	100.00
03/28	ATM CASH DEPOSIT, *****30134112457 AUT 032825 ATM CASH DEPOSIT 329 1ST AVENUE NEW YORK * NY	600.00
03/28	ACH DEPOSIT, NYU GROSSMAN SCH DIR DEP 1015676	2,002.27
03/31	eTransfer Credit, Online Xfer Transfer from CK 4268193227	551.01
03/31	TD ZELLE RECEIVED, 509000N0GVTK Zelle Nico Madrid	600.00

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	0.63
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Page:	3 of 5
Statement Period:	Mar 26 2025-Apr 25 2025
Cust Ref #:	4324967590-630-T-###
Primary Account #:	432-4967590

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
03/31	ATM CASH DEPOSIT, *****30134112457 AUT 033125 ATM CASH DEPOSIT 329 1ST AVENUE NEW YORK * NY	600.00
04/02	eTransfer Credit, Online Xfer Transfer from CK 4268193227	390.81
04/02	TD ZELLE RECEIVED, 509200N00ARU Zelle Nico Madrid	650.00
04/07	eTransfer Credit, Online Xfer Transfer from CK 4268193227	52.07
04/08	TD ZELLE RECEIVED, 509800C010MJ Zelle ALEXA MADRID	10.00
04/14	TD ZELLE RECEIVED, 510200B0H4W0 Zelle ALEXA MADRID	40.00
04/15	eTransfer Credit, Online Xfer Transfer from CK 4268193227	588.50
04/17	TD ZELLE RECEIVED, 510700M0GW04 Zelle IVAN FERNANDEZ	250.00
	Subtotal:	6,434.66

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
04/14	CREDIT, NON-TD BALANCE INQUIRY FEE REFUND	3.00
	Subtotal:	3.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/28	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M8810	998.03
03/28	TD ZELLE SENT, 508700C0HCM5 Zelle ISABELLA MADRID	100.00
03/31	ELECTRONIC PMT-WEB, CITI CARD ONLINE PAYMENT ****55790196126	67.69
03/31	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 50243817	80.26
03/31	ELECTRONIC PMT-TEL, CAPITAL ONE PHONE PYMT 432G46HEB7XS42J	82.00
03/31	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 26467044	108.00
03/31	ELECTRONIC PMT-WEB, MERRICK BANK MOBILE PAY ****70447025224	123.29
03/31	ELECTRONIC PMT-WEB, TARGET CARD SRVC PAYMENT H ****50220	197.95
03/31	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M1142	300.00
03/31	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 432G2A9RNQUQAUV	363.00
03/31	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****747975	695.00
03/31	ELECTRONIC PMT-WEB, MERCURY CARD FBT PAYMENT FPP17264099	125.00
04/01	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 73685166	95.68
04/01	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 73678275	99.90
04/01	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 73678316	101.17
04/01	ELECTRONIC PMT-WEB, MASS MUTUAL INS. PREMIUM **eb*c*5b3d15b9	225.77
04/01	ELECTRONIC PMT-WEB, MASS MUTUAL INS. PREMIUM 67eb2cbcb3d4e81	463.28
04/02	ELECTRONIC PMT-WEB, UPSTART NETWORK UPST LOANS 9502381	96.19

TD Bank
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STATEMENT OF ACCOUNT

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Page:	4 of 5
Statement Period:	Mar 26 2025-Apr 25 2025
Cust Ref #:	4324967590-630-T-###
Primary Account #:	432-4967590

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/02	ELECTRONIC PMT-WEB, UPSTART NETWORK UPST LOANS 9502381	498.26
04/08	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M3218	92.00
04/14	eTransfer Debit, Online Xfer Transfer to CK 4268193227	40.00
04/16	ACH DEBIT, AOC - GS CLRNG ACH PMT ****520093	591.81
04/18	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 436OEEU8X5JEXDJ	162.00
04/18	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****634079	89.58
04/18	eTransfer Debit, Online Xfer Transfer to CK 4268193227	24.00
	Subtotal:	5,819.86

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
04/02	DEBIT	650.00
04/18	CANADIAN EXCHANGE, CAD EX 0.6974	18.78
04/22	DEP RETURN CHARGEBACK, CDRETN12269 PAYMENT STOPPED	59.83
04/25	CANADIAN EXCHANGE, CAD EX 0.6988	18.70
	Subtotal:	747.31

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
04/25	PAPER STATEMENT FEE	3.00
	Subtotal:	3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/25	9.00	04/15	594.19
03/28	1,613.24	04/16	64.45
03/31	1,222.06	04/17	314.45
04/01	236.26	04/18	20.09
04/02	32.62	04/22	-39.74
04/07	84.69	04/23	22.33
04/08	2.69	04/25	0.63
04/14	5.69		

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Page:	5 of 5
Statement Period:	Mar 26 2025-Apr 25 2025
Cust Ref #:	4324967590-630-T-###
Primary Account #:	432-4967590

We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Personal or Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make $100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional $125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to $175. This means, the first $275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first $5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Personal or Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to $6,725.

Questions?
Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.

TD Bank
America's Most Convenient Bank®

T **STATEMENT OF ACCOUNT**

IVAN FERNANDEZ MADRID
JENNIFER MADRID
14 GOWER RD
NEW CANAAN CT 06840-6629

Statement Period: Apr 26 2025-May 25 2025
Cust Ref #: 4324967590-630-T-###
Primary Account #: 432-4967590

TD Convenience Checking

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Account # 432-4967590

ACCOUNT SUMMARY

Beginning Balance	0.63	Average Collected Balance	349.87
Electronic Deposits	9,451.82	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	8,341.56	Annual Percentage Yield Earned	0.00%
Other Withdrawals	1,100.00	Days in Period	30
Service Charges	3.00		
Ending Balance	7.89		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$70.00
Total Returned Item Fees (NSF)	$0.00	$0.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	$0.00	$70.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/28	eTransfer Credit, Online Xfer Transfer from CK 4268193227	35.07
04/29	eTransfer Credit, Online Xfer Transfer from CK 4268193227	4.23
04/29	ACH DEPOSIT, NYU GROSSMAN SCH DIR DEP 1015676	2,231.81
04/29	eTransfer Credit, Online Xfer Transfer from CK 4268193227	3,000.00
05/02	eTransfer Credit, Online Xfer Transfer from CK 4268193227	20.92
05/02	eTransfer Credit, Online Xfer Transfer from CK 4268193227	40.98
05/02	eTransfer Credit, Online Xfer Transfer from CK 4268193227	62.00
05/02	eTransfer Credit, Online Xfer Transfer from CK 4268193227	160.00
05/02	eTransfer Credit, Online Xfer Transfer from CK 4268193227	170.00
05/02	TD ZELLE RECEIVED, 512200H0E0RP Zelle ALEXA MADRID	200.00
05/12	TD ZELLE RECEIVED, 513000G0F9GC Zelle Nico Madrid	165.00

How to Balance your Account

Begin by adjusting your account register as follows:

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- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	7.89
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

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- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

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We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

STATEMENT OF ACCOUNT

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Page:	3 of 5
Statement Period:	Apr 26 2025-May 25 2025
Cust Ref #:	4324967590-630-T-###
Primary Account #:	432-4967590

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
05/12	TD ZELLE RECEIVED, 513200F024NN Zelle Nico Madrid	890.00
05/16	TD ZELLE RECEIVED, 513600K05YEM Zelle Nico Madrid	300.00
05/19	TD ZELLE RECEIVED, 513700M02I3L Zelle IVAN FERNANDEZ	250.00
05/19	ACH RETURNED ITEM, AOC - GS CLRNG ACH PMT ****520093	591.81
05/22	TD ZELLE RECEIVED, 514100N0B41Q Zelle ALEXA MADRID	20.00
05/22	TD ZELLE RECEIVED, 514200D09ZWJ Zelle Nico Madrid	20.00
05/22	eTransfer Credit, Online Xfer Transfer from CK 4268193227	600.00
05/22	TD ZELLE RECEIVED, 514100B02BWG Zelle Nico Madrid	690.00
	Subtotal:	9,451.82

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
04/29	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 50243817	34.00
04/30	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 50243817	91.43
04/30	ELECTRONIC PMT-TEL, CAPITAL ONE PHONE PYMT 4397E5UDW9Q49SR	95.68
04/30	ELECTRONIC PMT-WEB, MERRICK BANK MOBILE PAY ****90452186433	141.23
04/30	ELECTRONIC PMT-WEB, CAPITAL ONE MOBILE PMT 4397C19HQ4IU3JR	162.00
04/30	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 26467044	320.00
04/30	ELECTRONIC PMT-WEB, TARGET CARD SRVC PAYMENT H ****86593	105.12
04/30	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****888630	389.45
04/30	ELECTRONIC PMT-WEB, CITI CARD ONLINE PAYMENT ****83496472838	606.23
04/30	ELECTRONIC PMT-WEB, MERCURY CARD FBT PAYMENT FPP18536179	137.00
05/01	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 75027083	168.02
05/01	ELECTRONIC PMT-WEB, UPSTART NETWORK UPST LOANS 9502381	196.19
05/01	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 75031528	198.11
05/01	ELECTRONIC PMT-WEB, UPGRADE, INC. PAYMENT 75027106	236.70
05/01	ELECTRONIC PMT-WEB, MASS MUTUAL INS. PREMIUM ****ba16afe7269	225.77
05/01	ELECTRONIC PMT-WEB, MASS MUTUAL INS. PREMIUM 6812b9d2afdc4ba	463.28
05/01	TD ATM DEBIT AP, *****30129019501, AUT 050125 DDA WITHDRAW AP 380 MAIN AVENUE NORWALK * CT	200.00
05/02	ELECTRONIC PMT-WEB, UPSTART NETWORK UPST LOANS 9502381	96.19
05/02	ELECTRONIC PMT-WEB, UPSTART NETWORK UPST LOANS 9502381	498.26
05/02	ELECTRONIC PMT-WEB, MERCURY CARD FBT PAYMENT FPP18640149	250.98
05/06	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 26467044	67.49
05/06	ELECTRONIC PMT-WEB, AQUARIONWATER UTILITYPMT 1689794	69.04
05/12	TD ZELLE SENT, 513000D047P9 Zelle CARLOS SANCHEZ	165.00
05/12	TD ZELLE SENT, 513200A00ICI Zelle Sharon Ivanov	15.00
05/12	ELECTRONIC PMT-WEB, MERCURY CARD FBT PAYMENT FPP19081898	41.00

TD Bank
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STATEMENT OF ACCOUNT

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Statement Period: Apr 26 2025-May 25 2025
Cust Ref #: 4324967590-630-T-###
Primary Account #: 432-4967590

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
05/13	ELECTRONIC PMT-WEB, BARCLAYCARD US CREDITCARD ****058418	804.86
05/16	ELECTRONIC PMT-WEB, MERRICK BANK MOBILE PAY ****50454763630	32.23
05/16	ACH DEBIT, AOC - GS CLRNG ACH PMT ****520093	591.81
05/19	eTransfer Debit, Online Xfer Transfer to CK 4268193227	17.68
05/21	eTransfer Debit, Online Xfer Transfer to CK 4268193227	460.00
05/22	eTransfer Debit, Online Xfer Transfer to CK 4268193227	5.00
05/22	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M4186	850.00
05/23	ELECTRONIC PMT-TEL, AOC - GS CLRNG ACH PMT ****520093	606.81
	Subtotal:	8,341.56

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
04/29	DEBIT	1,100.00
	Subtotal:	1,100.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
05/23	PAPER STATEMENT FEE	3.00
	Subtotal:	3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/25	0.63	05/12	907.47
04/28	35.70	05/13	102.61
04/29	4,137.74	05/16	-221.43
04/30	2,089.60	05/19	602.70
05/01	401.53	05/21	142.70
05/02	210.00	05/22	617.70
05/06	73.47	05/23	7.89

IVAN FERNANDEZ MADRID
JENNIFER MADRID

Statement Period: Apr 26 2025-May 25 2025
Cust Ref #: 4324967590-630-T-###
Primary Account #: 432-4967590

We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Personal or Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make $100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional $125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to $175. This means, the first $275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first $5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Personal or Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to $6,725.

Questions?
Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.