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 Feldman	**FIRST NAME** Justin	**MIDDLE NAME** Alberto	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 5/19/1985	**PHONE - TYPE** (561) 301 - 6839 - Mobile	
EMAIL Feldman.Justin@gmail.com	**ARE YOU A SERVICE MEMBER?** NO		

CURRENT ADDRESS				
STREET ADDRESS 630 1st Ave Apt 31G		**CITY** New York	**STATE** NY	**ZIP** 10016
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $4,084.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION COO	**EMPLOYER/COMPANY** Feldwood Associates		
SUPERVISOR Christopher Chalavoutis	**SUPERVISOR PHONE** (516) 778-5810	**SALARY** $300,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ❑
Window Guards: ❑
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO

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.

Initials: ________

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 Justin Alberto Feldman*

Justin Alberto Feldman *(Applicant)* *Date*

Initials: ________

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 Justin Alberto Feldman

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 Justin Alberto Feldman: 539

		Importance	Result
AI Score		Pass/Conditional	
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	PENDING
Total Considered Felony Convictions	None	Pass/Fail	PENDING
Alcohol	None ever	Pass/Fail	PENDING
Bad Check	None ever	Pass/Fail	PENDING
Criminal Other	None ever	Pass/Fail	PENDING
Drug Manufacture Distribution	None ever	Pass/Fail	PENDING
Drug Marijuana Use	None ever	Pass/Fail	PENDING
Drug Meth Manufacture	None ever	Pass/Fail	PENDING
Drug Use	None ever	Pass/Fail	PENDING
Fraud	None ever	Pass/Fail	PENDING

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$300,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $6,208.93)
Total number of accounts	11
Accounts with no late payments	10 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (1 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$688,269.00 ($4,201.00 past due)
Outstanding revolving debt	$48,673.00 (7% of limit) ($0.00 past due)
Outstanding loan balance	$639,596.00 ($4,201.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$4,201.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Justin Alberto Feldman	JUSTIN FELDMAN
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1985	5/**/1985

Addresses	From Application	From Equifax
	630 1st Ave Apt 31G New York, NY 10016 - US	630 1ST AVE. 31G NEW YORK, NY 10016 (Applicant) Reported 7/2025 142 W END AVENUE 24 T NEW YORK, NY 10023 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	COO Feldwood Associates $300,000.00/Yr. Total annual Income: $300,000.00	MANAGING CONSULTANT NORTH HIGHLAND

Employment Verifications

From RealPage

Requested For / Requested Date	Employer	Position Held	Annual Salary	Supervisor
Requested For Justin Alberto Feldman Requested Date 8/5/2025	**Employer** Feldwood Associates	**Position Held** COO	**Annual Salary** $300,000.00	**Supervisor** Christopher Chalavoutis (516) 778-5810
	Results Pending			

Criminal and Other Public Records

Requested For	Period Searched	Requested	Estimated Return
Justin Alberto Feldman	8/5/2018 - 8/5/2025	8/5/2025	8/6/2025

Results

Criminal results are pending. To be alerted via email when the recommendation is finalized, click SETTINGS > My Account.

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Justin Alberto Feldman	8/5/2025	8/5/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Justin Alberto Feldman	8/5/2025	

Results
Results are pending as our researchers investigate possible records

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	539	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)	558	The balances on your accounts are too high compared to loan amounts The date that you opened your oldest account is too recent The total of your delinquent or derogatory account balances is too high The balance amount paid down on your open installment 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
7/2023	4/2025	1	0	0	$4,201.00	$469,549.00

Monthly Payment	High Credit	Type	Comments
$4,084.00	$470,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 2: Not more than two payments past due

Payment History

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

Account Name
DEPT OF ED (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
9/2014	5/2025					$61,960.00

Monthly Payment	High Credit	Type	Comments
	$42,246.00	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	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
DEPT OF ED (Applicant)	9/2015	5/2025					$52,807.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$39,010.00	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	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
DEPT OF ED (Applicant)	8/2014	5/2025					$28,640.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	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	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
DEPT OF ED (Applicant)	8/2015	5/2025					$26,640.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	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	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
JPMCB CARD SERVICES (Applicant)	8/2023	7/2025					$26,131.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$879.00	$30,054.00	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
8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	7/2016	6/2025					$17,067.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$60,972.00	OPEN ACCOUNT	ACCOUNT IN FORBEARANCE 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
7/25		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
CITICARDS CBNA (Applicant)	6/2017	6/2025					$5,475.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$204.00	$7,570.00	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
7/25		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
ABOVE LENDING/CRB (Applicant)	1/2022	11/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$10,093.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	9/2013	12/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$984.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ATLANTIC CAPITAL BAN (Applicant)	12/2020	12/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$520.00	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
1/22		11/21		9/21		7/21		5/21		3/21		1/21

Consumer Narratives

From Equifax

(From Applicant, 6/1/2023) FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE.

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.


NEW YORK STATE USA
DRIVER LICENSE
Commissioner of Motor Vehicles
ENHANCED
ID 681 608 802
Class D
FELDMAN
JUSTIN,ALBERTO
142 W END AVE 24T
NEW YORK, NY 10023
DOB 05/19/1985
Issued 04/29/2022
Expires 05/19/2026
E NONE
R NONE
EXCELSIOR
E PLURIBUS UNUM
MAY 85
Sex M Height 5'-08" Eyes BLU

Chalavoutis & Associates LLC
Accounting & Tax Consultants
241 Rushmore Avenue
Carle Place, New York 11514
(516) 778-5810
(516) 279-1983 fax

August 4, 2025

The Copper
626 First Ave
New York, NY 10016
Attn: Ms. Nadia Petrova

Ref Justin Feldman
Feldwood Associates LLC

Dear Ms. Petrova,

I am writing as the accountant for Justin Feldman and his company Feldwood Associates LLC. Mr. Feldman has been my client for over 10 years. In that time all his personal and business taxes were filed timely, and he has no open taxes or liens against him or his business. His Adjusted Gross income for 2023 was $93,621. His personal return for 2024 is on extension.

Mr. Feldman is the Chief Operating Officer of Feldwood Associates LLC, and his 2025 gross income is projected to be over $300,000. As a owner, member of LLC, he received distributions that will be reported on a K-1. He will not receive a W-2 in 2025.

If you have any questions, please feel free to contact me.

Sincerely

Christopher Chalavoutis

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2023** OMB No. 1545-0074 IRS Use Only–Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning ...., 2023, ending ...., 20..... See separate instructions.

Your first name and middle initial	Last name	Your social security number
JUSTIN	FELDMAN	082-78-9324
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O box, see instructions.		Apt. no.
630 1st AVE		31G
City, town or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
New York	NY	10016
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.
- [X] 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: ....

Digital Assets At any time during 2023, 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, 1959 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1959 ☐ 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) Check the box if qualifies for (see instructions): Child tax credit	Credit for other dependents
				☐	☐
				☐	☐
				☐	☐
				☐	☐

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)			1a	75,565
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	75,565
2a	Tax-exempt interest	2a		b Taxable interest 2b	17
3a	Qualified dividends	3a		b Ordinary dividends 3b	
4a	IRA distributions	4a		b Taxable amount 4b	6,951
5a	Pensions and annuities	5a	25,502	b Taxable amount ROLLOVER 5b	0
6a	Soc. sec. ben.	6a		b Taxable amount 6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	
8	Other income from Schedule 1, line 10			8	11,088
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	93,621
10	Adjustments to income from Schedule 1, line 26			10	0
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	93,621
12	**Standard deduction or itemized deductions** (from Schedule A)			12	13,850
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	13,850
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income			15	79,771

Attach Sch. B if required.

Standard Deduction for –
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under *Standard Deduction*, see instructions.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	12,858
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	12,858
	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	12,858
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	45
	24	Add lines 22 and 23. This is your **total tax**			24	12,903
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	13,774		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c			
	d	Add lines 25a through 25c			25d	13,774
If you have a qualifying child, attach Sch. EIC.	26	2023 estimated tax payments and amount applied from 2022 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	13,774
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	871
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	871
Direct deposit? See instructions.	b	Routing number 021000021 c Type: ☒ Checking ☐ Savings				
	d	Account number 962602090				
	36	Amount of line 34 you want **applied to your 2024 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	
	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 Christopher Chalavoutis Phone no. 516-778-5810 Personal identification number (PIN) 77500

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.

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instr.)
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.)

Phone no. Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
Christopher Chalavoutis	Christopher Chalavoutis	08/05/25	P00947371	☐ Self-employed

Firm's name Chalavoutis & Associates, LLC Phone no. 516-778-5810

Firm's address 241 Rushmore Ave Carle Place NY 11514 Firm's EIN 11-3000555

DAA

Relay

Checking

Account Number: XXXXXX-8218

Routing Number: 064209588

Account Statement

Jul 1 - Jul 31, 2025

630 1St Ave Apt 31G

New York NY 10016

Justin Feldman

SUMMARY

Opening Balance	Closing Balance	Deposits	Withdrawals
$10,532.71	$1,655.65	+$14,712.07	-$23,589.13

Name	Date	Status	Amount	Balance
FELDWOOD ASSOCIATES LLC JUSTIN A Wire	Jul 31, 2025	Settled	+$1,500.00	$1,655.65
METERGY SOLUTION ACH Pull	Jul 31, 2025	Returned	+$310.25	$155.65
METERGY SOLUTION ACH Pull	Jul 31, 2025	Settled	-$310.25	-$154.60
Uber Eats VISA	Jul 31, 2025	Settled	-$38.75	$155.65
Uber Eats VISA	Jul 30, 2025	Settled	-$24.34	$194.40
Rue La La VISA	Jul 29, 2025	Settled	+$33.00	$218.74
Apple VISA	Jul 28, 2025	Settled	-$3.99	$185.74
Uber Eats VISA	Jul 28, 2025	Settled	-$20.82	$189.73
Apple Store	Jul 27, 2025	Settled	-$19.99	$210.55
Uber Eats VISA	Jul 26, 2025	Settled	-$73.91	$230.54
Ralph Lauren Corporation VISA	Jul 26, 2025	Settled	+$150.25	$304.45
Apple Store	Jul 25, 2025	Settled	-$9.99	$154.20
PATIENTFI ACH Pull	Jul 25, 2025	Returned	+$101.69	$164.19

Name	Date	Status	Amount	Balance
PATIENTFI ACH Pull	Jul 25, 2025	Settled	-$101.69	$62.50
Uber Eats VISA	Jul 25, 2025	Settled	-$43.08	$164.19
Apple VISA	Jul 23, 2025	Settled	-$0.53	$207.27
Unknown Merchant VISA	Jul 22, 2025	Settled	+$203.97	$207.80
Apple VISA	Jul 21, 2025	Settled	-$2.17	$3.83
SnP*PARIS COAST RETAIL VISA	Jul 19, 2025	Settled	-$65.12	$6.00
Uber Eats VISA	Jul 19, 2025	Settled	-$37.84	$71.12
Uber Eats VISA	Jul 19, 2025	Settled	-$37.84	$108.96
ROUGE NEUILLY VISA	Jul 18, 2025	Settled	-$35.52	$146.80
CARRE OPERA VISA	Jul 18, 2025	Settled	-$7.08	$182.32
NJMO VISA	Jul 18, 2025	Settled	-$19.89	$189.40
U EXPRESS 9233874 VISA	Jul 18, 2025	Settled	-$11.67	$209.29
Uber	Jul 18, 2025	Settled	-$19.60	$220.96
Uber	Jul 17, 2025	Settled	-$24.35	$240.56
JOE THE JUICE NICE VISA	Jul 17, 2025	Settled	-$22.26	$264.91
JOE THE JUICE NICE VISA	Jul 17, 2025	Settled	-$19.06	$287.17
GOURMET HAUSSMA 2911475 VISA	Jul 17, 2025	Settled	-$17.86	$306.23

Name	Date	Status	Amount	Balance
GOURMET HAUSSMA 2911475 VISA	Jul 17, 2025	Settled	-$128.75	$324.09
WHITE KEN VISA	Jul 17, 2025	Settled	-$507.92	$452.84
Uber Eats VISA	Jul 17, 2025	Settled	-$27.31	$960.76
Apple Store	Jul 17, 2025	Settled	-$42.45	$988.07
OSTERIA RUGGERA 2514480 VISA	Jul 16, 2025	Settled	-$182.56	$1,030.52
Calvin Klein VISA	Jul 16, 2025	Settled	-$64.75	$1,213.08
PARISEVEN VISA	Jul 16, 2025	Settled	-$18.91	$1,277.83
RATP VISA	Jul 16, 2025	Settled	-$26.57	$1,296.74
Uber Eats VISA	Jul 16, 2025	Settled	+$29.28	$1,323.31
DEFONTAINES BEN 4238679 VISA	Jul 16, 2025	Settled	-$177.24	$1,294.03
LAVRUT 4750588 VISA	Jul 16, 2025	Settled	-$14.06	$1,471.27
Uber	Jul 16, 2025	Settled	-$37.62	$1,485.33
Amazon VISA	Jul 16, 2025	Settled	-$35.86	$1,522.95
ZETTLE_*STAND 33 VISA	Jul 16, 2025	Settled	-$295.40	$1,558.81
Uber Eats VISA	Jul 16, 2025	Settled	-$82.01	$1,854.21
Uber Eats VISA	Jul 16, 2025	Settled	-$30.23	$1,936.22
SQ *FIOKO.SHOP VISA	Jul 15, 2025	Settled	-$30.60	$1,966.45

Name	Date	Status	Amount	Balance
SQ *TULIIP DESIGN VISA	Jul 15, 2025	Settled	-$63.03	$1,997.05
CHALET DU XVIEME VISA	Jul 15, 2025	Settled	-$101.77	$2,060.08
Laperouse Pax VISA	Jul 15, 2025	Settled	-$1,008.78	$2,161.85
Uber VISA	Jul 15, 2025	Settled	-$18.67	$3,170.63
Uber Eats VISA	Jul 15, 2025	Settled	-$19.65	$3,189.30
Amazon VISA	Jul 14, 2025	Settled	-$54.22	$3,208.95
Instacart VISA	Jul 14, 2025	Settled	-$0.99	$3,263.17
Instacart VISA	Jul 14, 2025	Settled	-$6.36	$3,264.16
Les Caves de Taillevent VISA	Jul 14, 2025	Settled	-$33.78	$3,270.52
Uber VISA	Jul 14, 2025	Settled	-$21.43	$3,304.30
Uber	Jul 13, 2025	Settled	-$2.89	$3,325.73
UPS VISA	Jul 13, 2025	Settled	-$3.40	$3,328.62
WHITE KEN VISA	Jul 13, 2025	Settled	-$763.24	$3,332.02
LE STELLA VISA	Jul 13, 2025	Settled	-$46.15	$4,095.26
Muse VISA	Jul 13, 2025	Settled	-$132.53	$4,141.41
Les Caves de Taillevent VISA	Jul 13, 2025	Settled	-$214.87	$4,273.94
LAMARTINE MARKET VISA	Jul 13, 2025	Settled	-$99.91	$4,488.81

Name	Date	Status	Amount	Balance
Uber Eats VISA	Jul 13, 2025	Settled	-$19.72	$4,588.72
OSTERIA RUGGERA 2514480 VISA	Jul 12, 2025	Settled	-$206.48	$4,608.44
E-ZPass VISA	Jul 12, 2025	Settled	-$65.00	$4,814.92
Global-e VISA	Jul 12, 2025	Settled	+$391.95	$4,879.92
TIMBRE FISCAL 2350552 VISA	Jul 12, 2025	Settled	-$35.60	$4,487.97
TIMBRE FISCAL 2350552 VISA	Jul 12, 2025	Settled	-$237.37	$4,523.57
Amazon VISA	Jul 12, 2025	Settled	-$136.77	$4,760.94
Amazon VISA	Jul 12, 2025	Settled	-$88.63	$4,897.71
Uber Eats VISA	Jul 12, 2025	Settled	-$95.63	$4,986.34
Uber Eats VISA	Jul 12, 2025	Settled	-$42.72	$5,081.97
Citizens of Humanity VISA	Jul 11, 2025	Settled	+$508.24	$5,124.69
Uber	Jul 11, 2025	Settled	-$28.90	$4,616.45
LAMARTINE MARKET VISA	Jul 11, 2025	Settled	-$80.46	$4,645.35
Cettire VISA	Jul 11, 2025	Settled	+$181.62	$4,725.81
Uber	Jul 11, 2025	Settled	-$3.88	$4,544.19
FLEUX VISA	Jul 10, 2025	Settled	-$62.92	$4,548.07
L'AS DU FALLAFEL VISA	Jul 10, 2025	Settled	-$118.84	$4,610.99

Name	Date	Status	Amount	Balance
Sephora VISA	Jul 10, 2025	Settled	-$250.74	$4,729.83
Uber VISA	Jul 10, 2025	Settled	-$1.02	$4,980.57
Uber VISA	Jul 10, 2025	Settled	-$15.81	$4,981.59
Uber Eats VISA	Jul 10, 2025	Settled	-$95.15	$4,997.40
Uber Eats VISA	Jul 10, 2025	Settled	-$24.70	$5,092.55
Uber Eats VISA	Jul 9, 2025	Settled	-$30.17	$5,117.25
UPS VISA	Jul 8, 2025	Settled	-$12.48	$5,147.42
UPS VISA	Jul 8, 2025	Settled	-$22.70	$5,159.90
Cettire VISA	Jul 8, 2025	Settled	+$317.86	$5,182.60
Revolve VISA	Jul 8, 2025	Settled	+$359.29	$4,864.74
Uber Eats VISA	Jul 8, 2025	Settled	-$31.93	$4,505.45
TAXI ZARGHOUNE VISA	Jul 8, 2025	Settled	-$66.68	$4,537.38
Instacart VISA	Jul 7, 2025	Settled	-$19.92	$4,604.06
GrubHub VISA	Jul 7, 2025	Settled	-$9.99	$4,623.98
SOCIETE NOUVELLE VISA	Jul 7, 2025	Settled	-$261.82	$4,633.97
RATP VISA	Jul 7, 2025	Settled	-$26.80	$4,895.79
RATP VISA	Jul 7, 2025	Settled	-$17.86	$4,922.59

Name	Date	Status	Amount	Balance
Uber Eats VISA	Jul 7, 2025	Settled	-$39.23	$4,940.45
Relay Banking Fees	Jul 7, 2025	Settled	-$5.00	$4,979.68
Melania De la torre ACH (AD)	Jul 7, 2025	Settled	-$600.00	$4,984.68
Uber	Jul 6, 2025	Settled	-$38.82	$5,584.68
CHRISTIAN COLLIN VISA	Jul 6, 2025	Settled	-$41.67	$5,623.50
REST L AVENUE VISA	Jul 6, 2025	Settled	-$279.81	$5,665.17
LE STUDIO VISA	Jul 6, 2025	Settled	-$23.82	$5,944.98
ANIMALIS PARIS VISA	Jul 6, 2025	Settled	-$23.81	$5,968.80
Uber VISA	Jul 6, 2025	Settled	-$12.82	$5,992.61
Rue La La VISA	Jul 6, 2025	Settled	+$210.83	$6,005.43
Uber VISA	Jul 6, 2025	Settled	-$1.01	$5,794.60
Lyft VISA	Jul 5, 2025	Settled	-$109.80	$5,795.61
Netflix VISA	Jul 5, 2025	Settled	-$27.21	$5,905.41
LABORATOIRE D EY VISA	Jul 5, 2025	Settled	-$143.55	$5,932.62
EUR.USA.MONDA.à VISA	Jul 5, 2025	Settled	-$1,331.40	$6,076.17
GETSPACESHIP.COM VISA	Jul 5, 2025	Settled	-$59.96	$7,407.57
Instacart VISA	Jul 4, 2025	Settled	-$2.26	$7,467.53

Name	Date	Status	Amount	Balance
CAFE COLETTE VISA	Jul 4, 2025	Settled	-$65.73	$7,469.79
Instacart VISA	Jul 4, 2025	Settled	-$52.34	$7,535.52
Michaels VISA	Jul 4, 2025	Settled	-$33.26	$7,587.86
Ralph Lauren Corporation VISA	Jul 4, 2025	Settled	+$150.25	$7,621.12
The Outnet VISA	Jul 4, 2025	Settled	+$122.00	$7,470.87
JUBILEE MARKET PLACE 14 VISA	Jul 4, 2025	Settled	-$26.72	$7,348.87
SQ *AVENUES MENT	Jul 3, 2025	Settled	-$20.00	$7,375.59
Relay Banking Fees	Jul 3, 2025	Settled	-$25.00	$7,395.59
Florent Perrichon International Wire (AD)	Jul 3, 2025	Settled	-$13,000.00	$7,420.59
The Outnet VISA	Jul 3, 2025	Settled	+$141.59	$20,420.59
FRANKIE THINKS INC. Wire	Jul 2, 2025	Settled	+$10,000.00	$20,279.00
SQ *UPSTATE STOCK WILLI VISA	Jul 2, 2025	Settled	-$7.89	$10,279.00
Walmart	Jul 1, 2025	Settled	-$17.33	$10,286.89
PATIENTFI ACH Pull	Jul 1, 2025	Settled	-$55.81	$10,304.22
METERGY SOLUTION ACH Pull	Jul 1, 2025	Settled	-$172.68	$10,360.03

Question or Concerns

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt contact us as soon as possible at help@relayfi.com or by phone at **1-888-205-9304**. If you provide this information verbally, we may require that you send your complaint or question in writing within **ten (10)** days.

We must receive notice within **sixty (60)** days after the first statement, containing the transaction, was sent to you. If you do not provide notice within a reasonable time period, you may be held liable for any funds you lost after **sixty (60)** days. This will occur if we can prove that we could have stopped additional losses if you had informed us in time. If certain extenuating circumstances kept you from informing us, we will extend the time periods.

Please provide the following information:

- Your name and account number (XXXXXX-8218)
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount and date of the suspected error

Investigation

We will investigate your complaint/concern and promptly take corrective action. If we take more than **ten (10)** business days to complete our investigation, we will provide provisional credit during the remainder of our investigation; you will have full use of the funds. In the case of a transaction subject to Mastercard's Zero Liability Policy, we will complete our investigation, or provide provisional credit, within **five (5)** business days.

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Bank Address

Thread Bank
210 East Main St, Rogersville, TN, 37857, US

Relay

Checking

Account Number: XXXXXX-8218

Routing Number: 064209588

Account Statement

Jun 1 - Jun 30, 2025

630 1St Ave Apt 31G

New York NY 10016

Justin Feldman

SUMMARY

Opening Balance	Closing Balance	Deposits	Withdrawals
$28,364.33	$10,532.71	+$10,255.19	-$28,086.81

Name	Date	Status	Amount	Balance
JUBILEE MARKET PLACE 14 VISA	Jun 30, 2025	Settled	-$26.84	$10,532.71
Walmart	Jun 29, 2025	Settled	-$10.88	$10,559.55
Walmart	Jun 29, 2025	Settled	-$38.08	$10,570.43
Walmart	Jun 29, 2025	Settled	-$16.30	$10,608.51
Bloomingdale's VISA	Jun 29, 2025	Settled	+$226.46	$10,624.81
E D F 4243936 VISA	Jun 29, 2025	Settled	-$424.28	$10,398.35
Lyft VISA	Jun 28, 2025	Settled	-$30.99	$10,822.63
BOULANGER COMPIEGNE VISA	Jun 28, 2025	Settled	-$718.34	$10,853.62
PASSY VISA	Jun 28, 2025	Settled	-$166.08	$11,571.96
SOCIETE NOUVELLE VISA	Jun 28, 2025	Settled	-$49.74	$11,738.04
Joe & The Juice VISA	Jun 27, 2025	Settled	-$58.29	$11,787.78
Lyft VISA	Jun 27, 2025	Settled	-$31.84	$11,846.07
LES VETOS PARISI2127639 VISA	Jun 27, 2025	Settled	-$104.87	$11,877.91

Name	Date	Status	Amount	Balance
SQ *WORD VISA	Jun 27, 2025	Settled	-$32.65	$11,982.78
Instacart VISA	Jun 26, 2025	Settled	-$8.33	$12,015.43
Instacart VISA	Jun 26, 2025	Settled	-$20.00	$12,023.76
United States Postal Service VISA	Jun 26, 2025	Settled	-$5.68	$12,043.76
PASSY VISA	Jun 26, 2025	Settled	-$740.85	$12,049.44
FedEx VISA	Jun 26, 2025	Settled	-$16.28	$12,790.29
Ross Institute ACH (AD)	Jun 25, 2025	Settled	-$5,000.00	$12,806.57
PRIMP&POLI* PRIMP AND VISA	Jun 25, 2025	Settled	-$32.00	$17,806.57
MTA VISA	Jun 25, 2025	Settled	-$2.90	$17,838.57
SP LOVESHACKFANCY VISA	Jun 25, 2025	Settled	-$141.54	$17,841.47
TLS USA NY VISA	Jun 25, 2025	Settled	-$153.00	$17,983.01
TLS USA NY VISA	Jun 25, 2025	Settled	-$2.00	$18,136.01
JUBILEE MARKET PLACE 14 VISA	Jun 25, 2025	Settled	-$4.49	$18,138.01
Joe & The Juice VISA	Jun 24, 2025	Settled	-$8.95	$18,142.50
Lyft VISA	Jun 24, 2025	Settled	-$34.53	$18,151.45
PRET A MANGER US0101 VISA	Jun 24, 2025	Settled	-$3.98	$18,185.98
JUBILEE MARKET PLACE 14 VISA	Jun 24, 2025	Settled	-$26.45	$18,189.96

Name	Date	Status	Amount	Balance
GLOBAL-E* SHONA JOY TR VISA	Jun 24, 2025	Settled	-$457.22	$18,216.41
Joe & The Juice VISA	Jun 23, 2025	Settled	-$40.89	$18,673.63
Revolve VISA	Jun 23, 2025	Settled	-$359.29	$18,714.52
T-Mobile VISA	Jun 23, 2025	Settled	-$10.89	$19,073.81
JUBILEE MARKET PLACE 14 VISA	Jun 23, 2025	Settled	-$22.82	$19,084.70
RATP VISA	Jun 23, 2025	Settled	-$26.24	$19,107.52
McDonalds VISA	Jun 22, 2025	Settled	-$19.88	$19,133.76
Ralph Lauren Corporation VISA	Jun 22, 2025	Settled	-$350.00	$19,153.64
BROOKLYN HARVEST MA VISA	Jun 22, 2025	Settled	-$22.05	$19,503.64
YOOX VISA	Jun 21, 2025	Settled	-$780.91	$19,525.69
EUR.USA.MONDA.à VISA	Jun 20, 2025	Settled	-$1,104.07	$20,306.60
EUR.USA.MONDA.à VISA	Jun 20, 2025	Settled	-$1,187.92	$21,410.67
APC Paris VISA	Jun 20, 2025	Settled	-$314.45	$22,598.59
David Yurman - Paris VISA	Jun 19, 2025	Settled	-$524.09	$22,913.04
Lyft VISA	Jun 19, 2025	Settled	-$39.99	$23,437.13
RATP VISA	Jun 19, 2025	Settled	-$26.32	$23,477.12
SP CITIZENS OF HUMA VISA	Jun 18, 2025	Settled	-$518.24	$23,503.44

Name	Date	Status	Amount	Balance
RUELALA*MMSRNQOURT VISA	Jun 18, 2025	Settled	-$255.82	$24,021.68
GILTCOM*MMSQUSSNUP VISA	Jun 18, 2025	Settled	-$203.97	$24,277.50
The Outnet VISA	Jun 17, 2025	Settled	-$274.43	$24,481.47
NYC Ferry VISA	Jun 17, 2025	Settled	-$29.00	$24,755.90
Instacart VISA	Jun 17, 2025	Settled	-$10.86	$24,784.90
Uber Eats VISA	Jun 17, 2025	Settled	+$28.73	$24,795.76
Galeries Lafayette Haussmann VISA	Jun 16, 2025	Settled	-$306.80	$24,767.03
Cettire VISA	Jun 16, 2025	Settled	-$317.86	$25,073.83
Uber VISA	Jun 16, 2025	Settled	-$4.00	$25,391.69
Uber Eats VISA	Jun 16, 2025	Settled	-$91.07	$25,395.69
Cettire VISA	Jun 16, 2025	Settled	-$234.62	$25,486.76
Bloomingdale's VISA	Jun 16, 2025	Settled	-$226.46	$25,721.38
RMTLY* R66937218737 VISA	Jun 15, 2025	Settled	-$841.99	$25,947.84
Uber VISA	Jun 14, 2025	Settled	-$84.10	$26,789.83
SUMUP *MOVE BY DRIVER VISA	Jun 14, 2025	Settled	-$76.37	$26,873.93
PP MARTYRS VISA	Jun 13, 2025	Settled	-$29.04	$26,950.30
Uber VISA	Jun 11, 2025	Settled	-$1.15	$26,979.34

Name	Date	Status	Amount	Balance
Uber Eats VISA	Jun 11, 2025	Settled	-$25.60	$26,980.49
OSTERIA RUGGERA 2514480 VISA	Jun 10, 2025	Settled	-$201.99	$27,006.09
AMEX EPAYMENT ACH Pull	Jun 10, 2025	Settled	-$10,000.00	$27,208.08
Uber VISA	Jun 10, 2025	Settled	-$16.59	$37,208.08
Uber VISA	Jun 10, 2025	Settled	-$15.03	$37,224.67
SC.REST SOLTHAM VISA	Jun 9, 2025	Settled	-$140.07	$37,239.70
Uber Eats VISA	Jun 9, 2025	Settled	-$37.10	$37,379.77
Uber Eats VISA	Jun 8, 2025	Settled	-$108.36	$37,416.87
GrubHub VISA	Jun 7, 2025	Settled	-$10.79	$37,525.23
Uber VISA	Jun 7, 2025	Settled	-$1.16	$37,536.02
Global Lending Services	Jun 6, 2025	Settled	-$271.48	$37,537.18
LS OSTERIA AMMARE VISA	Jun 6, 2025	Settled	-$206.77	$37,808.66
Uber VISA	Jun 6, 2025	Settled	-$19.55	$38,015.43
Muse VISA	Jun 4, 2025	Settled	-$129.55	$38,034.98
Muse VISA	Jun 4, 2025	Settled	-$11.56	$38,164.53
Hampton Jitney VISA	Jun 3, 2025	Settled	-$41.00	$38,176.09
FRANKIE THINKS INC. Wire	Jun 3, 2025	Settled	+$10,000.00	$38,217.09

Name	Date	Status	Amount	Balance
Uber Eats VISA	Jun 3, 2025	Settled	-$49.52	$28,217.09
METERGY SOLUTION ACH Pull	Jun 2, 2025	Settled	-$97.72	$28,266.61

Question or Concerns

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Please provide the following information:

- Your name and account number (XXXXXX-8218)
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount and date of the suspected error

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Relay

Checking

Account Number: XXXXXX-8218

Routing Number: 064209588

Account Statement

May 1 - May 31, 2025

630 1St Ave Apt 31G

New York NY 10016

Justin Feldman

SUMMARY

Opening Balance	Closing Balance	Deposits	Withdrawals
$49,570.66	$28,364.33	+$10,000.00	-$31,206.33

Name	Date	Status	Amount	Balance
Uber VISA	May 31, 2025	Settled	-$1.15	$28,364.33
Uber VISA	May 31, 2025	Settled	-$17.24	$28,365.48
Uber Eats VISA	May 31, 2025	Settled	-$89.26	$28,382.72
Relay Banking Fees	May 30, 2025	Settled	-$25.00	$28,471.98
Florent Perrichon International Wire (AD)	May 30, 2025	Settled	-$12,700.00	$28,496.98
Relay Banking Fees	May 30, 2025	Settled	-$5.00	$41,196.98
Relay Banking Fees	May 30, 2025	Settled	-$5.00	$41,201.98
Uber Eats VISA	May 29, 2025	Settled	-$89.73	$41,206.98
AF-Servicios Aduanales VISA	May 28, 2025	Settled	-$180.00	$41,296.71
Lyft VISA	May 28, 2025	Settled	-$69.33	$41,476.71
RMTLY* A7D44 VISA	May 25, 2025	Settled	-$161.99	$41,546.04
MTA VISA	May 24, 2025	Settled	-$2.90	$41,708.03
Lyft VISA	May 22, 2025	Settled	-$35.99	$41,710.93

Name	Date	Status	Amount	Balance
Lyft VISA	May 21, 2025	Settled	-$28.10	$41,746.92
Lyft VISA	May 21, 2025	Settled	-$66.44	$41,775.02
Uber VISA	May 21, 2025	Settled	-$1.14	$41,841.46
Uber VISA	May 20, 2025	Settled	-$45.34	$41,842.60
Uber VISA	May 20, 2025	Settled	-$1.13	$41,887.94
CHRISTIAN COLLIN VISA	May 19, 2025	Settled	-$28.33	$41,889.07
RATP VISA	May 19, 2025	Settled	-$68.00	$41,917.40
Uber VISA	May 19, 2025	Settled	-$16.99	$41,985.40
Uber VISA	May 19, 2025	Settled	-$1.13	$42,002.39
Uber VISA	May 19, 2025	Settled	-$15.17	$42,003.52
Uber VISA	May 19, 2025	Settled	-$24.68	$42,018.69
Uber VISA	May 19, 2025	Settled	-$1.13	$42,043.37
Uber VISA	May 19, 2025	Settled	-$1.13	$42,044.50
Uber VISA	May 18, 2025	Settled	-$20.30	$42,045.63
LE GALLIERA VISA	May 17, 2025	Settled	-$129.87	$42,065.93
RATP VISA	May 17, 2025	Settled	-$11.34	$42,195.80
Uber Eats VISA	May 17, 2025	Settled	-$93.95	$42,207.14

Name	Date	Status	Amount	Balance
AMEX EPAYMENT ACH Pull	May 16, 2025	Settled	-$3,677.67	$42,301.09
Instacart VISA	May 16, 2025	Settled	-$10.86	$45,978.76
Uber VISA	May 16, 2025	Settled	-$1.14	$45,989.62
OSTERIA RUGGERA 2514480 VISA	May 15, 2025	Settled	-$162.27	$45,990.76
BB TUITION MGMT ACH Pull	May 15, 2025	Settled	-$150.00	$46,153.03
Uber VISA	May 15, 2025	Settled	-$17.61	$46,303.03
Uber VISA	May 15, 2025	Settled	-$18.95	$46,320.64
BY LINA VISA	May 14, 2025	Settled	-$96.54	$46,339.59
POULETTE VISA	May 14, 2025	Settled	-$176.50	$46,436.13
Muse VISA	May 14, 2025	Settled	-$159.00	$46,612.63
Uber VISA	May 14, 2025	Settled	-$18.07	$46,771.63
Uber VISA	May 14, 2025	Settled	-$19.85	$46,789.70
Uber Eats VISA	May 14, 2025	Settled	-$32.23	$46,809.55
Uber VISA	May 13, 2025	Settled	-$14.53	$46,841.78
CRYING TIGER AUTEUIL VISA	May 13, 2025	Settled	-$144.92	$46,856.31
Uber VISA	May 13, 2025	Settled	-$1.14	$47,001.23
Uber VISA	May 13, 2025	Settled	-$1.14	$47,002.37

Name	Date	Status	Amount	Balance
Uber VISA	May 13, 2025	Settled	-$19.13	$47,003.51
Uber VISA	May 13, 2025	Settled	-$16.78	$47,022.64
Uber VISA	May 13, 2025	Settled	-$1.14	$47,039.42
BECHU VISA	May 12, 2025	Settled	-$32.39	$47,040.56
CHALET DU XVIEME VISA	May 11, 2025	Settled	-$70.27	$47,072.95
E-ZPass VISA	May 10, 2025	Settled	-$65.00	$47,143.22
AUX BONS FROMAGE VISA	May 10, 2025	Settled	-$68.71	$47,208.22
LA VENDEENNE SAS VISA	May 10, 2025	Settled	-$73.27	$47,276.93
Uber VISA	May 10, 2025	Settled	-$23.79	$47,350.20
JOE THE JUICE NICE VISA	May 9, 2025	Settled	-$31.49	$47,373.99
RATP VISA	May 8, 2025	Settled	-$5.17	$47,405.48
Uber VISA	May 8, 2025	Settled	-$20.35	$47,410.65
Uber VISA	May 8, 2025	Settled	-$17.54	$47,431.00
Uber VISA	May 8, 2025	Settled	-$1.15	$47,448.54
Uber Eats VISA	May 8, 2025	Settled	-$84.63	$47,449.69
GrubHub VISA	May 7, 2025	Settled	-$10.79	$47,534.32
AMEX EPAYMENT ACH Pull	May 7, 2025	Settled	-$9,040.00	$47,545.11

Name	Date	Status	Amount	Balance
Uber VISA	May 7, 2025	Settled	-$1.15	$56,585.11
Geico VISA	May 7, 2025	Settled	-$917.64	$56,586.26
PHARM DUFRENOY 2178117 VISA	May 6, 2025	Settled	-$31.01	$57,503.90
FRANKIE THINKS INC. Wire	May 6, 2025	Settled	+$10,000.00	$57,534.91
Uber VISA	May 6, 2025	Settled	-$16.68	$47,534.91
MARGELLINA VISA	May 6, 2025	Settled	-$117.26	$47,551.59
LAMARTINE MARKET VISA	May 6, 2025	Settled	-$44.92	$47,668.85
SARL A.D.G 2008873 VISA	May 6, 2025	Settled	-$1.38	$47,713.77
Uber VISA	May 6, 2025	Settled	-$10.04	$47,715.15
Uber VISA	May 6, 2025	Settled	-$1.15	$47,725.19
Uber Eats VISA	May 6, 2025	Settled	-$87.70	$47,726.34
Galeries Lafayette Haussmann VISA	May 5, 2025	Settled	-$43.68	$47,814.04
Uber VISA	May 5, 2025	Settled	-$17.66	$47,857.72
Uber VISA	May 5, 2025	Settled	-$15.99	$47,875.38
Uber VISA	May 5, 2025	Settled	-$1.15	$47,891.37
Uber VISA	May 5, 2025	Settled	-$1.15	$47,892.52
Uber VISA	May 5, 2025	Settled	-$1.15	$47,893.67

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Uber VISA	May 5, 2025	Settled	-$16.97	$47,894.82
CARNAGE 2130508 VISA	May 5, 2025	Settled	-$64.37	$47,911.79
OSTERIA RUGGERA 2514480 VISA	May 4, 2025	Settled	-$204.05	$47,976.16
Uber VISA	May 4, 2025	Settled	-$1.15	$48,180.21
Uber VISA	May 4, 2025	Settled	-$17.06	$48,181.36
Melania De la torre ACH (AD)	May 3, 2025	Settled	-$600.00	$48,198.42
Melania De la torre ACH (AD)	May 3, 2025	Settled	-$600.00	$48,798.42
LA VENDEENNE SAS VISA	May 3, 2025	Settled	-$72.16	$49,398.42
MDF 75016 C 1 4816735 VISA	May 3, 2025	Settled	-$8.70	$49,470.58
Uber VISA	May 3, 2025	Settled	-$1.14	$49,479.28
Uber VISA	May 3, 2025	Settled	-$14.12	$49,480.42
Uber VISA	May 3, 2025	Settled	-$13.91	$49,494.54
RATP VISA	May 2, 2025	Settled	-$62.21	$49,508.45

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