

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Weinstein	FIRST NAME Drew	MIDDLE NAME Evan	SUFFIX
SSN ***-**-****	BIRTH DATE 4/21/1992	PHONE - TYPE (908) 930 - 5272 - Mobile	
EMAIL drew.weinstein92@gmail.com	ARE YOU A SERVICE MEMBER? NO		
EMERGENCY CONTACT			
NAME Carly Weinstein		ADDRESS 217 E 86th St, New York, 40 10028	
PHONE (732) 735 - 9133	EMAIL ADDRESS carly436@gmail.com	RELATIONSHIP sister	
CURRENT ADDRESS			
STREET ADDRESS 440 Burbank Ave		CITY Ponte Vedra	STATE FL
ZIP 32081			
MOVE IN DATE	MOVE OUT DATE current	MONTHLY RENT \$3,000.00 / Mo.	
EMPLOYMENT & INCOME INFORMATION			
OCCUPATION SVP, Head of Capital Formation		EMPLOYER/COMPANY Phoenix Realty Group	
SUPERVISOR Tom Wilkinson	SUPERVISOR PHONE (212) 863 - 9527	SALARY \$500,000.00/Yr.	START DATE
EMPLOYER ADDRESS 410 Park Avenue	CITY New York	STATE NY	ZIP 10022
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 Porsche	MODEL Macan	YEAR 2021	
COLOR White	PLATE 99EWQW	STATE FL	
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 **685 First Ave** 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 **685 First Ave** 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 **685 First Ave**, 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 **685 First Ave** 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 **685 First Ave**, 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 Drew Evan Weinstein



Signed by Drew Evan Weinstein

Wed Jul 30 2025 12:28:45 PM EDT

Key: BC00A33D; IP Address: 23.47.58.133

Drew Evan Weinstein (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
Drew Weinstein	XXXXXXXXXXXX7734	16048989	\$21.50

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

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 Drew Evan Weinstein**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 Drew Evan Weinstein: 865

		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	👍
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	👍



Rental Report for Drew Evan Weinstein, 8/1/2025 at 685 First Ave

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	
Bad Check	None ever	Pass/Fail	
Criminal Other	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	
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary		
Total annual income (reported by Applicant)	\$500,000.00	
Total verified annual income	Pending	
Total verified combined annual income to rent ratio	Pending (based on rent of \$5,600.00)	
Total number of accounts	17	
Accounts with no late payments	17 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 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	\$38,573.00 (\$0.00 past due)	
Outstanding revolving debt	\$2,878.00 (2% of limit) (\$0.00 past due)	
Outstanding loan balance	\$35,695.00 (\$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:	Drew Evan Weinstein	DREW WEINSTEIN
SSN:	***_**_****	***_**_****
Birth Date:	4/**/1992	4/**/1992

Addresses	From Application	From Equifax
	440 Burbank Ave Ponte Vedra, FL 32081 - US	440 BURBANK AVE. 5314 PONTE VEDRA, FL 32081 (Applicant) Reported 8/2025 13603 MARINA POINTE DR. B334 MARINA DEL REY, CA 90292 (Applicant) Reported 12/2024 6280 W 3RD ST. 119 LOS ANGELES, CA 90036 (Applicant) Reported 10/2022 482 SENECA AVE. 3D RIDGEWOOD, NY 11385 (Applicant) Reported 11/2021 505 W 37TH ST. 4007 NEW YORK, NY 10018 (Applicant) Reported 9/2021 28 WAVERLY PL. MONMOUTH JUNCTION, NJ 08852 (Applicant) Reported 5/2019 77 PARK AVE. 121 HOBOKEN, NJ 07030 (Applicant) Reported 9/2018

Employment	From Application	From Equifax
Applicant:	SVP, Head of Capital Formation Phoenix Realty Group \$500,000.00/Yr. Total annual Income: \$500,000.00	



Criminal and Other Public Records							
Requested For Drew Evan Weinstein		Period Searched 8/1/2018 - 8/1/2025			Requested 8/1/2025		Returned 8/1/2025
Results No Records Found							
National Sex Offender Registry History							
Requested For Drew Evan Weinstein			Date Requested 8/1/2025		Date Returned 8/1/2025		
Results No Records Found							
Restricted Person Search							
Requested For Drew Evan Weinstein				Requested 8/1/2025		Returned 8/1/2025	
Results No Records Found							
Risk Models							
From RealPage							
Risk Model Name RealPage AI Score (Applicant)	Score 865			Score Factors 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 Credit Score (Applicant)	Score 814			Score Factors Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information The date that you opened your oldest account is too recent You have either very few loans or too many loans with recent delinquencies			
	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 PORSCHE CREDIT CORPO (Applicant)	Opened 4/2024	Last Active 6/2025	30-59	60-89	90+	Past Due	Balance \$35,695.00
	Monthly Payment \$746.00	High Credit \$42,869.00	Type INSTALLMENT	Comments 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 7/255/253/251/2511/249/247/245/24						

Account Name JPMCB CARD SERVICES (Applicant)	Opened 1/2018	Last Active 6/2025	30-59	60-89	90+	Past Due	Balance \$2,878.00
	Monthly Payment \$40.00	High Credit \$16,406.00	Type REVOLVING	Comments CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed			
	Payment History 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 AMERICAN EXPRESS (Applicant)	Opened 6/2018	Last Active	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$17,524.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 AMERICAN EXPRESS (Applicant)	Opened 6/2019	Last Active	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$15,555.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 HARLEY DAVIDSON FINA (Applicant)	Opened 2/2020	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$14,976.00	Type INSTALLMENT	Comments AFFECTED BY NATURAL DISASTER FIXED RATE Rate/Status 1: Pays account as agreed			
	Payment History 0 7/24 5/24 3/24 1/24 11/23 9/23 7/23 5/23 3/23 1/23 11/22 9/22						
Account Name HARLEY DAVIDSON FINA (Applicant)	Opened 12/2018	Last Active 1/2020	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$6,614.00	Type INSTALLMENT	Comments FIXED RATE Rate/Status 1: Pays account as agreed			
	Payment History 0 11/21 9/21 7/21 5/21 3/21 1/21 11/20 9/20 7/20 5/20 3/20 1/20						
Account Name SYNCB/CARE CREDIT (Applicant)	Opened 10/2017	Last Active 1/2025	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$4,150.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 AMERICAN EXPRESS (Applicant)	Opened 6/2017	Last Active 5/2018	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$2,936.00	Type OPEN ACCOUNT	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

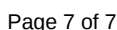


Rental Report for Drew Evan Weinstein, 8/1/2025 at 685 First Ave

Account Name PNC BANK (Applicant)	Opened 3/2019	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$1,705.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 JPMCB CARD SERVICES (Applicant)	Opened 5/2018	Last Active 6/2025	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$1,298.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 BARCLAYS BANK DELAWA (Applicant)	Opened 11/2017	Last Active 11/2018	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$771.00	Type REVOLVING	Comments ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			
	Payment History 0 10/20 8/20 6/20 4/20 2/20 12/19 10/19 8/19 6/19 4/19 2/19 12/18						
Account Name DISCOVER CARD (Applicant)	Opened 12/2016	Last Active 4/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$466.00	Type REVOLVING	Comments ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed			
	Payment History 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 MACYS/CITIBANK NA (Applicant)	Opened 12/2018	Last Active 4/2019	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$290.00	Type REVOLVING	Comments ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			
	Payment History 0 3/22 1/22 11/21 9/21 7/21 5/21 3/21 1/21 11/20 9/20 7/20 5/20						
Account Name U.S. BANK (Applicant)	Opened 12/2018	Last Active 2/2019	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$245.00	Type REVOLVING	Comments ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			
	Payment History 0 4/21 2/21 12/20 10/20 8/20 6/20 4/20 2/20 12/19 10/19 8/19 6/19						

Rental Report for Drew Evan Weinstein, 8/1/2025 at 685 First Ave

Account Name SYNCB/GUITAR CENTER (Applicant)	Opened 3/2018	Last Active 4/2018	30-59	60-89	90+	Past Due	Balance \$0.00																																																
	Monthly Payment	High Credit \$195.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed																																																			
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Account Name SYNCB/AMAZON PLCC (Applicant)	Opened 5/2018	Last Active 1/2019	30-59	60-89	90+	Past Due	Balance \$0.00																																																
	Monthly Payment	High Credit \$163.00	Type REVOLVING	Comments ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed																																																			
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Account Name VOLKSWAGEN CREDIT (Applicant)	Opened 5/2021	Last Active 3/2024	30-59	60-89	90+	Past Due	Balance																																																
	Monthly Payment \$510.00	High Credit \$16,785.00	Type INSTALLMENT	Comments FIXED RATE Rate/Status 1: Pays account as agreed																																																			
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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 from 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.

*Of the United States;
in Order to form a more perfect Union,
establish Justice, insure domestic Tranquility,
provide for the common defence,
promote the general Welfare, and secure
the Blessings of Liberty to ourselves and
our Posterity, do ordain and establish this
Constitution for the United States of America.*



UNITED STATES OF AMERICA

Type / Type / Tipo

Code / Code / Código

Passport No. / No. du Passeport / No. de Pasaporte

584033952

Type / Type P

USA

Surname / Nom / Apellidos

WEINSTEIN

WEINSTEIN
Given Names / Prénoms / Nombres

DREW EVAN

DREW EVAN
Nationality / Nationalité / Nacionalidad

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA
/ naissance / Fecha de nacimiento

UNITED STATES OF AMERICA
Date of birth / Date de naissance / Fecha de nacimiento

21 Apr 1992

21 Apr 1992
Place of birth / Lieu de naissance / Lugar de nacimiento

NEW JERSEY, U.S.A.

NEW JERSEY, U.S.A.
Date of issue / Date de délivrance / Fecha de expedición

11 Apr 2018

11 Apr 2018
Date of expiration / Date d'expiration / Fecha de caducidad

10 Apr 2028

10 Apr 2028
Endorsements / Mentions Spéciales / Anotaciones

SEE PAGE 27

Sex / Sexe / Sexo



Authority / Autorité / Autoridad

United States
Department of State

[illegible]

P<USAWEINSTEIN<<DREW-EVAN
5840339525USA9204214M280410914435557344 562



410 Park Avenue, Suite 600
New York, NY 10022
Tel (212) 207-1999

July 15, 2025

Mr. Drew Weinstein
440 Burbank Avenue
Apartment 5314
Ponte Verdra, Florida 32081
Drew.weinstein92@gmail.com

Mr. Weinstein,

Phoenix Realty Group LLC, (the "Company") is pleased to extend to you an offer to be employed full time as a Senior Vice President and Head of Capital Formation and Investor Relations located in the New York office of the Company and you will directly report to Keith Rosenthal.

Your anticipated start date is July 24, 2025. However, it is understood that your relocation to the New York Area will not occur until early September. Your compensation will be comprised of an annual salary of **\$250,000**, less applicable state and federal withholding, which will be paid according to the Company's customary payroll schedule for its regular employees. In addition, during the term of your employment you will be entitled to a discretionary bonus, including a bonus for 2025 expected to be at or above 50% of your base salary (prorated for the first partial year). The Company has an annual discretionary bonus policy, payable in the first quarter of the following year following a performance and employment review.

You will receive the same benefits, such as 401K, health insurance and vacation commensurate with other employees of the Company at your level unless modified herein. At the start of your employment, you will receive an employee welcome kit which will include among other things an employee handbook for you to review. You will be entitled to three weeks of paid vacation per 12 month period which shall be earned proportionately from your start date.

Your employment with the Company requires your undivided attention and effort during normal business hours; therefore, you agree that you will not, without the Company's express prior written consent, provide services to, or assist in any manner, any business or third party. Your employment relationship with the Company shall be governed by and interpreted in accordance with the laws of the State of New York without giving effect to conflict of laws provisions.

Your employment with the Company will be "at will." Accordingly, you will be free to leave your employment with the Company at any time, for any reason, with or without cause or notice, and the Company will similarly be free to terminate your employment at any time, for any reason, with or

without cause or notice. Nothing in this letter or in any document or statement shall limit the Company's right to terminate the employment relationship at any time, without cause or notice.

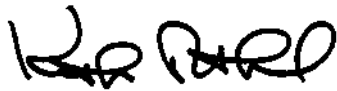
This offer is confidential and may not be shown to anyone other than, in good faith, to your personal advisors and spouse or domestic partner.

Please note that your employment with the Company is subject to review of your references and other background and credit information, which diligence will not be commenced until this letter is duly executed by you and returned to the Company as set forth below. Your signature below as well as you completing any forms to follow shall serve as your authorization to the Company to conduct diligence on your references and background and credit information. Please note further, that the Company shall conduct such diligence as it deems appropriate and review and evaluate any such information in its sole and absolute discretion. Therefore, the offer set forth herein and your acceptance thereof notwithstanding, your employment with the Company is conditional upon the Company's review and approval of any such information in its sole and absolute discretion.

To confirm your agreement in principle to the terms of this offer, please sign a copy of this letter and return it us by email to me at krosenthal@phoenixrg.com.

Once the Company has completed its background investigations, provided that the Company approves the same in accordance herewith, the Company will notify you of such and you will receive a Welcome Kit which will confirm the start date.

Sincerely,



Keith B. Rosenthal

President & CEO

Acceptance of Employment Terms:

Mr. Drew Weinstein

Signature Drew Weinstein Date 7/16/2025

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning _____, 20_____, ending _____, 20_____,
See separate instructions.

Your first name and middle initial Drew E		Last name Weinstein		Your social security number 154 92 3810		
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. 440 Burbank Ave				Apt. no. 5314		
City, town, or post office. If you have a foreign address, also complete spaces below. Ponte Vedra			State FL		ZIP code 320811198	
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 ☒ Single ☐ Head of household (HOH)

Check only one box. ☐ Married filing jointly (even if only one had income) ☐ Qualifying surviving spouse (QSS)

☐ Married filing separately (MFS) ☐ 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):

(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
If more than four dependents, see instructions and check here ☐				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income	1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	199,718.
	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	0.
	i	Nontaxable combat pay election (see instructions) ☐ 1i				
	z	Add lines 1a through 1h			1z	199,718.
	2a	Tax-exempt interest	2a		2b	
	3a	Qualified dividends	3a	195.	3b	195.
	4a	IRA distributions	4a		4b	1.
	5a	Pensions and annuities	5a		5b	
	6a	Social security benefits	6a		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	1,722.	
8	Additional income from Schedule 1, line 10			8	0.	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income			9	201,636.	
10	Adjustments to income from Schedule 1, line 26			10		
11	Subtract line 10 from line 9. This is your adjusted gross income			11	201,636.	
12	Standard deduction or itemized deductions (from Schedule A)			12	14,600.	
13	Qualified business income deduction from Form 8995 or Form 8995-A			13		
14	Add lines 12 and 13			14	14,600.	
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income			15	187,036.	

Attach Sch. B if required.

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.

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ _____			16	37,759.
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	37,759.
	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	37,759.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	124.
24	Add lines 22 and 23. This is your total tax			24	37,883.	
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	38,323.		
	b	Form(s) 1099	25b	0.		
	c	Other forms (see instructions)	25c	0.		
	d	Add lines 25a through 25c	25d	38,323.		
	26	2024 estimated tax payments and amount applied from 2023 return			26	
	27	Earned income credit (EIC)	27	No		
	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	2,376.		
32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits			32	2,376.	
33	Add lines 25d, 26, and 32. These are your total payments			33	40,699.	
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid			34	2,816.
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐			35a	2,816.
	b	Routing number	031207607		c Type:	☒ Checking ☐ Savings
	d	Account number			8048084027	
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	
	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	Phone no.	Personal identification number (PIN)

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	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	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 inst.)
	Phone no.	(908)930-5272		

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
	Firm's name	Self-Prepared			Phone no.
	Firm's address				Firm's EIN

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	052
2A7	124227	INFUND		0000250120	1

Earnings Statement



DLP CAPITAL INC
95 HIGHLAND AVE
SUITE 300
BETHLEHEM, PA 18017

Period Beginning: 06/02/2025
Period Ending: 06/15/2025
Pay Date: 06/20/2025

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

DREW WEINSTEIN
440 BURBANK AVENUE
PONTE VEDRA FL 32081

Earnings		rate	salary/hours	this period	year to date	Other Benefits and Information		this period	total to date
Bonus				58 333 35	151 409 96	Max Elig/Comp		58 333 35	151 409 96
Gross Pay				\$58,333.35	151 409 96	Important Notes			
						COMPANY PH#:+1 610 421 4610			
Deductions		Statutory				BASIS OF PAY: BONUS			
		Federal Income Tax		-19 716 82	35 295 96	Additional Tax Withholding Information			
		Social Security Tax		-3 616 67	9 335 67	Exemptions/Allowances:			
		Medicare Tax		-845 83	2 183 34	FL: No State Income Tax			
		Other							
		Dental			143 28				
		Medical			654 84				
		Vision			36 48				
		401K			6 649 97				
Net Pay				\$34,154.03					
Checking 1				-34 154 03					
Net Check				\$0.00					

Your federal taxable wages this period are
\$58 333 35

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DLP CAPITAL INC
95 HIGHLAND AVE
SUITE 300
BETHLEHEM PA 18017

Advice number: 00000250120
Pay date: 06/20/2025

Deposited to the account of	account number	transit	ABA	amount
DREW WEINSTEIN	xxxxxx2682	xxxx	xxxx	\$34 154 03

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	052
2A7	124227	INFUND		0000230124	1

Earnings Statement



DLP CAPITAL INC
95 HIGHLAND AVE
SUITE 300
BETHLEHEM, PA 18017

Period Beginning: 05/19/2025
Period Ending: 06/01/2025
Pay Date: 06/06/2025

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

DREW WEINSTEIN
440 BURBANK AVENUE
PONTE VEDRA FL 32081

Earnings	rate	salary/hours	this period	year to date
Regular	7692.31	80.00	8,461.20	93,076.61
HOLIDAY		8.00		
Gross Pay			\$8,461.20	93,076.61

Other Benefits and Information	this period	total to date
Max Elig/Comp	8,461.20	93,076.61
Pto	32.00	
Totl Hrs Worked	80.00	

Deductions	Statutory		
	Federal Income Tax	-1,407.50	15,579.14
	Social Security Tax	-520.28	5,719.00
	Medicare Tax	-121.68	1,337.51
	Other		
	Dental	-11.94*	143.28
	Medical	-54.57*	654.84
	Vision	-3.04*	36.48
	401K	-803.81*	6,649.97
	Net Pay	\$5,538.38	
	Checking 1	-5,538.38	
	Net Check	\$0.00	

Important Notes

COMPANY PH#:+1 610 421 4610

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Exemptions/Allowances:

FL: No State Income Tax

* Excluded from federal taxable wages

Your federal taxable wages this period are
\$7,587.84

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DLP CAPITAL INC
95 HIGHLAND AVE
SUITE 300
BETHLEHEM, PA 18017

Advice number: 00000230124
Pay date: 06/06/2025

Deposited to the account of	account number	transit	ABA	amount
DREW WEINSTEIN	xxxxxx2682	xxxx	xxxx	\$5,538.38

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	052
2A7	124227	INFUND		0000210122	1

Earnings Statement



DLP CAPITAL INC
95 HIGHLAND AVE
SUITE 300
BETHLEHEM, PA 18017

Period Beginning: 05/05/2025
Period Ending: 05/18/2025
Pay Date: 05/23/2025

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

DREW WEINSTEIN
440 BURBANK AVENUE
PONTE VEDRA FL 32081

Earnings

	rate	salary/hours	this period	year to date
Regular	7692.31	80.00	7,692.31	84,615.41
Gross Pay			\$7,692.31	84,615.41

Other Benefits and Information

	this period	total to date
Max Elig/Comp	7,692.31	84,615.41
Pto	22.00	
Totl Hrs Worked	80.00	

Deductions

Statutory

Federal Income Tax	-1,240.50	14,171.64
Social Security Tax	-472.61	5,198.72
Medicare Tax	-110.53	1,215.83

Other

Dental	-11.94*	131.34
Medical	-54.57*	600.27
Vision	-3.04*	33.44
401K	-730.77*	5,846.16

Net Pay \$5,068.35

Checking 1 -5,068.35

Net Check \$0.00

Important Notes

COMPANY PH#:+1 610 421 4610

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Exemptions/Allowances:

FL: No State Income Tax

* Excluded from federal taxable wages

Your federal taxable wages this period are
\$6,891.99

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DLP CAPITAL INC
95 HIGHLAND AVE
SUITE 300
BETHLEHEM, PA 18017

Advice number: 00000210122
Pay date: 05/23/2025

Deposited to the account of
DREW WEINSTEIN

account number	transit	ABA	amount
xxxxxx2682	xxxx	xxxx	\$5,068.35

THIS IS NOT A CHECK

NON-NEGOTIABLE

Virtual Wallet Reserve Statement

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738

Primary account number: XX-XXXX-4027

Page 1 of 2

Number of enclosures: 0

For the period 06/14/2025 to 07/15/2025

DREW EVAN WEINSTEIN
JACK WEINSTEIN
APT 5314
440 BURBANK AVE
PONTE VEDRA FL 32081-1198

- For 24-hour banking, and transaction or interest rate information, sign-on to
- PNC Bank Online Banking at pnc.com

For customer service call 1-888-762-2265
PNC accepts Telecommunications Relay Service (TRS) calls.
Para servicio en español, 1-866-465-2762

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Visit us at pnc.com



PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

The Consumer Electronic Funds Transfer Disclosure Statement section of the Virtual Wallet Fine Print and Consumer Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreements") has been updated. All other information in your Agreements continues to apply to your account.

There are maximum limits on the total amount of ATM withdrawals, PIN transactions or purchases, and non-PIN transactions or purchases that you may make using your card in any calendar day. The amounts of these maximum limits will be disclosed to you when you receive your card. You may call us at the telephone number shown at the end of this disclosure statement if you need additional information on your limits. Additionally, you may be able to withdraw cash only in certain multiples, as indicated at each ATM. There may also be limits on the amount of total ATM deposits you may make using your card in any calendar day or month.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the Customer Care Center at 1-888-762-2265.

IMPORTANT INFORMATION REGARDING PNC PURCHASE PAYBACK®

The PNC Purchase Payback Reward Program Terms and Conditions ("Terms and Conditions") have recently been updated. To view these updated Terms and Conditions, which apply to eligible PNC debit and credit cards, go to pnc.com/purchasepayback-terms. The Terms and Conditions also are available by mail upon request. For a list of eligible cards, please go to pnc.com/purchasepayback.

Virtual Wallet Reserve Account Summary

Account number: XX-XXXX-4027

DREW EVAN WEINSTEIN
JACK WEINSTEIN

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
5,087.62	34,330.31	5,860.48	33,557.45
		Average monthly balance	Charges and fees
		31,170.73	.00

Virtual Wallet Reserve Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com
Account Number: XX-XXXX-4027 - continued

For the period 06/14/2025 to 07/15/2025
DREW EVAN WEINSTEIN
Primary account number: XX-XXXX-4027
Page 2 of 2

Interest Summary				As of 07/15, a total of \$.63 in interest was paid this year.
Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period	
0.01%	32	31,170.73	.28	

Activity Detail

Deposits and Other Additions				There were 4 Deposits and Other Additions totaling \$34,330.31.
Date	Amount	Description		
06/16	47.00	Online Transfer From 0000008034152682		
06/20	34,154.03	Online Transfer From 0000008034152682		
07/14	129.00	Online Transfer From 0000008034152682		
07/15	.28	Interest Payment		

Online and Electronic Banking Deductions				There were 10 Online or Electronic Banking Deductions totaling \$5,860.48.
Date	Amount	Description		
06/16	50.00	Direct Payment - Cable Svcs Comcast-Xfinity 6389232		
06/25	64.92	Web Pmt- Utilitypmt Jea 0216532		
06/30	120.00	Online Transfer To 0000008034152682		
07/07	2,621.49	Web Pmt- Epay Chase Credit Crd 8535618187		
07/07	22.55	Web Pmt- Epay Chase Credit Crd 8535619666		
07/07	2,040.34	Web Pmt- Web Pmts Thebainbridge-10 Flpswj		
07/07	746.18	Direct Payment - Payments Porsche Financia Wosfcbmykvhdvqd		
07/07	125.00	Online Transfer To 0000008034152682		
07/07	20.00	Online Transfer To 0000008034152682		
07/15	50.00	Direct Payment - Cable Svcs Comcast-Xfinity 7790388		

Daily Balance Detail							
Date	Balance	Date	Balance	Date	Balance	Date	Balance
06/14	5,087.62	06/20	39,238.65	06/30	39,053.73	07/14	33,607.17
06/16	5,084.62	06/25	39,173.73	07/07	33,478.17	07/15	33,557.45

Virtual Wallet With Performance Select Statement

PNC Bank



Page 1 of 4
Primary account number: XX-XXXX-2682

For the period 05/29/2025 to 06/26/2025

DREW EVAN WEINSTEIN
JACK WEINSTEIN
APT 5314
440 BURBANK AVE
PONTE VEDRA FL 32081-1198

Number of enclosures: 0

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PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

Between May 1, 2025, and September 30, 2025, PNC will be removing the option to print mini statements at PNC ATMs. Please use other channels and options such as Online Banking, Mobile Banking, Voice Banking and Branch Banking to access your account information.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Checking Accounts and Related Charges, our Consumer Schedule of Service Charges and Fees, and our Virtual Wallet Features and Fees ("Schedules"). All other information in our Schedules continues to apply to your account. Please read this information and retain it with your records.

PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, PNC ATM, or Mobile Banking, subject to cut off times. Effective June 22, 2025, the cost of utilizing PNC Express Funds will increase from 2.00% of the check amount over \$100 to 2.50% of the check amount over \$100. The cost of utilizing PNC Express Funds for each check amount between \$25 and \$100 will remain at \$2.00.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Virtual Wallet Features and Fees ("Schedule"). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective June 22, 2025, the definition of qualifying direct deposits will be updated as follows:

>Qualifying direct deposit is defined as a recurring direct deposit of a paycheck, pension, Social Security, or other regular income electronically deposited by an employer or outside agency into the Spend account of a Virtual Wallet, a Virtual Wallet with Performance Spend or Virtual Wallet with Performance Select.

>Credit card cash advance transfers, wire transfers, person-to-person transfers, transfers from one account

Virtual Wallet With Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

Account Number: XX-XXXX-2682 - continued

For the period 05/29/2025 to 06/26/2025

DREW EVAN WEINSTEIN

Primary account number: XX-XXXX-2682

Page 2 of 4

to another, or deposits made at a branch, ATM, mobile device, or through the mail do not qualify as qualifying direct deposits.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information related to Overdraft Protection in our Virtual Wallet Fine Print, our Account Agreement for Personal Checking, Savings and Money Market Accounts, and our Account Agreement for Business Accounts ("Agreements"). All other information in our Agreements continues to apply to your account. Please read this information and retain it with your records.

If there is a hold on your Protected or Protecting account(s), we may not complete an Overdraft Protection Transfer from the Protecting account, even if sufficient funds exist in the Protecting account. Additionally, if we place a hold on your Protected Account, PNC may discontinue the Overdraft Protection relationship between the Protected and Protecting accounts. If the hold is removed, the Overdraft Protection relationship will not be re-established automatically, and you will need to take action to re-establish the Overdraft Protection.

IMPORTANT ACCOUNT INFORMATION

Effective June 16, 2025, we are changing the "Large Dollar Deposits" and "Special Rules for New Account Holders" sections of the Funds Availability Policy for Consumer Accounts. This change increases the amount of availability of a deposit from \$125 to \$400 on the first business day after the business day of your deposit for large dollar deposits and new account holders. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

Large Dollar Deposits

If your total deposits of checks, excluding the items listed in the "Items Excluded from Large Dollar Deposit Calculation" section later in this Policy, on any one business day, prior to our cut-off time, equal or exceed \$50,000, then, \$100 of any deposit will be available on the evening of your deposit to pay checks or items that are presented to us that evening for posting, an additional \$400 will be available the first business day after the business day of your deposit for all purposes, and any remaining funds will be available the second business day after the business day of deposit for all purposes.

Special Rules for New Account Holders

For purposes of this Funds Availability Policy, a "new account holder" is defined as a customer who does not have a PNC Bank checking account that has been open for more than 30 calendar days. If you are a new account holder, the following rules will apply when a deposit is made during the first 30 calendar days your account is open. All deposits not discussed in this section will be available as described elsewhere in this Policy.

A. Funds from traveler's checks deposited with a special deposit ticket, funds from deposits outlined as items "f" through "j" in the "Items Excluded from Large Dollar Deposit Calculation" section above, and \$400 from deposited checks or items will be available on the first business day after the business day of your deposit for all purposes.

Virtual Wallet With Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com
Account Number: XX-XXXX-2682 - continued

For the period 05/29/2025 to 06/26/2025
DREW EVAN WEINSTEIN
Primary account number: XX-XXXX-2682
Page 3 of 4

B. Funds from checks will be available on the second business day after the business day of your deposit for all purposes.

After the new account period has ended, funds from your deposits will be available according to our general policy.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Checking Accounts and Related Charges, our Consumer Schedule of Service Charges and Fees, and our Virtual Wallet Features and Fees ("Schedules"). All other information in our Schedules continues to apply to your account. Please read this information and retain it with your records.

Effective June 22, 2025, the cost of Non-Client Check Cashing will increase from 2.00% of the check amount over \$100 to 2.50% of the check amount over \$100. The cost of Non-Client Check Cashing for each check amount between \$25 and \$100 will remain at \$2.00. This fee is charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

Virtual Wallet With Performance Select Account Summary

DREW EVAN WEINSTEIN
JACK WEINSTEIN

Account number: XX-XXXX-2682

Overdraft Protection Provided By: XXXXXX4027
XXXXXX9711

Overdraft Coverage
- Your account is currently
Opted-Out.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
100.00	39,742.41	39,742.41	100.00
		Average monthly balance	Charges and fees
		109.62	.00

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.00%	29	109.62	.00

As of 06/26, a total of \$.01 in interest was paid this year.

Activity Detail

Deposits and Other Additions

Date	Amount	Description
06/06	5,538.38	Direct Deposit - Direct Dep DLP REAL ESTATE XXXXXXXXX7972A7

There were 3 Deposits and Other Additions totaling \$39,742.41.

Virtual Wallet With Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com
Account Number: XX-XXXX-2682 - continued

For the period 05/29/2025 to 06/26/2025
DREW EVAN WEINSTEIN
Primary account number: XX-XXXX-2682
Page 4 of 4

Deposits and Other Additions - continued

Date	Amount	Description
06/10	50.00	Direct Deposit - Cashout Venmo XXXXXXXXXX7586
06/20	34,154.03	Direct Deposit - Direct Dep DLP REAL ESTATE XXXXXXXXXX6512A7

Online and Electronic Banking Deductions

Date	Amount	Description
06/06	5,538.38	Online Transfer To 0000008048086743
06/09	3.00	Web Pmt- Payment Venmo 1042708680161
06/16	47.00	Online Transfer To 0000008048086743
06/20	34,154.03	Online Transfer To 0000008048086743

There were 4 Online or Electronic
Banking Deductions totaling
\$39,742.41.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/29	100.00	06/09	97.00	06/16	100.00	06/20	100.00
06/06	100.00	06/10	147.00				

Virtual Wallet With Performance Select Statement

PNC Bank



Page 1 of 3
Primary account number: XX-XXXX-2682

For the period 04/26/2025 to 05/28/2025

DREW EVAN WEINSTEIN
JACK WEINSTEIN
APT 5314
440 BURBANK AVE
PONTE VEDRA FL 32081-1198

Number of enclosures: 0

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PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

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IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Checking Accounts and Related Charges, our Consumer Schedule of Service Charges and Fees, and our Virtual Wallet Features and Fees ("Schedules"). All other information in our Schedules continues to apply to your account. Please read this information and retain it with your records.

PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, PNC ATM, or Mobile Banking, subject to cut off times. Effective June 22, 2025, the cost of utilizing PNC Express Funds will increase from 2.00% of the check amount over \$100 to 2.50% of the check amount over \$100. The cost of utilizing PNC Express Funds for each check amount between \$25 and \$100 will remain at \$2.00.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

IMPORTANT ACCOUNT INFORMATION

Effective June 16, 2025, we are changing the "Large Dollar Deposits" and "Special Rules for New Account Holders" sections of the Funds Availability Policy for Consumer Accounts. This change increases the amount of availability of a deposit from \$125 to \$400 on the first business day after the business day of your deposit for large dollar deposits and new account holders. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

Large Dollar Deposits

If your total deposits of checks, excluding the items listed in the "Items Excluded from Large Dollar Deposit Calculation" section later in this Policy, on any one business day, prior to our cut-off time, equal or exceed \$50,000, then, \$100 of any deposit will be available on the evening of your deposit to pay checks

Virtual Wallet With Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on [pnc.com](https://www.pnc.com)
Account Number: XX-XXXX-2682 - continued

For the period 04/26/2025 to 05/28/2025
DREW EVAN WEINSTEIN
Primary account number: XX-XXXX-2682
Page 2 of 3

or items that are presented to us that evening for posting, an additional \$400 will be available the first business day after the business day of your deposit for all purposes, and any remaining funds will be available the second business day after the business day of deposit for all purposes.

Special Rules for New Account Holders

For purposes of this Funds Availability Policy, a "new account holder" is defined as a customer who does not have a PNC Bank checking account that has been open for more than 30 calendar days. If you are a new account holder, the following rules will apply when a deposit is made during the first 30 calendar days your account is open. All deposits not discussed in this section will be available as described elsewhere in this Policy.

A. Funds from traveler's checks deposited with a special deposit ticket, funds from deposits outlined as items "f" through "j" in the "Items Excluded from Large Dollar Deposit Calculation" section above, and \$400 from deposited checks or items will be available on the first business day after the business day of your deposit for all purposes.

B. Funds from checks will be available on the second business day after the business day of your deposit for all purposes.

After the new account period has ended, funds from your deposits will be available according to our general policy.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Checking Accounts and Related Charges, our Consumer Schedule of Service Charges and Fees, and our Virtual Wallet Features and Fees ("Schedules"). All other information in our Schedules continues to apply to your account. Please read this information and retain it with your records.

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If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

Virtual Wallet With Performance Select Account Summary

Account number: XX-XXXX-2682

DREW EVAN WEINSTEIN
JACK WEINSTEIN

Overdraft Protection Provided By: XXXXXX4027
XXXXXX9711

Overdraft Coverage
- Your account is currently
Opted-Out.

Virtual Wallet With Performance Select Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com
Account Number: XX-XXXX-2682 - continued

For the period 04/26/2025 to 05/28/2025
DREW EVAN WEINSTEIN
Primary account number: XX-XXXX-2682
Page 3 of 3

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
100.00	13,016.61	13,016.61	100.00
		Average monthly balance	Charges and fees
		124.90	.00

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.00%	33	112.99	.00

As of 05/28, a total of \$.01 in interest was paid this year.

Activity Detail

Deposits and Other Additions

Date	Amount	Description
04/29	485.00	Mobile Deposit Reference No. 071006800
05/07	234.00	Online Transfer From 0000008041029711
05/08	2,155.91	Direct Deposit - Payment CERTIFY- DLP CAP 7712749/MP
05/09	5,068.35	Direct Deposit - Direct Dep DLP REAL ESTATE XXXXXXXXX0272A7
05/12	5.00	Online Transfer From 0000008048084027
05/23	5,068.35	Direct Deposit - Direct Dep DLP REAL ESTATE XXXXXXXXX3032A7

There were 6 Deposits and Other Additions totaling \$13,016.61.

Online and Electronic Banking Deductions

Date	Amount	Description
05/01	485.00	Web Pmt- Payment Venmo 1041896315356
05/05	74.65	Online Transfer To 0000008048084027
05/08	232.85	Online Transfer To 0000008041029711
05/08	1,924.29	Online Transfer To 0000008048084027
05/09	5,068.35	Online Transfer To 0000008048084027
05/12	5.00	Web Pmt- Payment Venmo 1042104022182
05/23	5,068.35	Online Transfer To 0000008048084027

There were 7 Online or Electronic Banking Deductions totaling \$12,858.49.

Other Deductions

Date	Amount	Description
05/07	158.12	Online Credit Card Pmt 05/07 XXXX5031

There was 1 Other Deduction totaling \$158.12.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
04/26	100.00	05/05	25.35	05/08	100.00	05/12	100.00
04/29	585.00	05/07	101.23	05/09	100.00	05/23	100.00
05/01	100.00						

