1328 Fulton

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **1328 Fulton**.

APPLICANT INFORMATION				
LAST NAME Ghildiyaal	FIRST NAME Pranav	M.I.	SSN ***-**-****	DRIVER'S LICENSE #
BIRTH DATE 1/23/1997	PHONE #1 (347) 634-6856	ALTERNATE PHONE	EMAIL pranavghildiyaal@gmail.com	
RELATIONSHIP TO TENANT				
CURRENT ADDRESS				
STREET ADDRESS 30 Waterside Plaza, Apt. 4F		CITY New York	STATE NY	ZIP 10010
DATE IN 1/31/2025	DATE OUT current	LANDLORD NAME Waterside Propco LLC		LANDLORD PHONE (855) 432-0384
REASON FOR LEAVING Lease ending/Relocating		OWN OR RENT Rent	APARTMENT # 4F	MONTHLY RENT $1,580.00 / Mo.
PREVIOUS ADDRESS				
STREET ADDRESS 321 Franklin ave, Apt. 3A		CITY Brooklyn	STATE NY	ZIP 11238
DATE IN 8/1/2024	DATE OUT 1/31/2025	LANDLORD NAME		LANDLORD PHONE
REASON FOR LEAVING I was living with my Girlfriend, once I got a job, I moved closer to my office.		OWN OR RENT Rent	APARTMENT # 3A	MONTHLY RENT / Mo.
PREVIOUS ADDRESS				
STREET ADDRESS 221 Ralph Ave, Apt. 4R		CITY Brooklyn	STATE NY	ZIP 11233
DATE IN 8/1/2023	DATE OUT 8/1/2024	LANDLORD NAME		LANDLORD PHONE
REASON FOR LEAVING Wanted to move in for sometime with my gf after this lease ended.		OWN OR RENT Rent	APARTMENT # 4F	MONTHLY RENT / Mo.
PREVIOUS ADDRESS				
STREET ADDRESS 219 88 St Bayridge		CITY Brooklyn	STATE NY	ZIP 11209
DATE IN 8/8/2022	DATE OUT 8/1/2023	LANDLORD NAME		LANDLORD PHONE
REASON FOR LEAVING Lease ended, wanted to relocate closer to NYU		OWN OR RENT Rent	APARTMENT #	MONTHLY RENT / Mo.
EMPLOYMENT & INCOME INFORMATION				
OCCUPATION Cybersecurity Analyst		EMPLOYER/COMPANY Related Companies		SALARY $88,000.00/Yr.
SUPERVISOR Keith Blackler		SUPERVISOR PHONE	START DATE 12/2/2024	END DATE current
EMPLOYER ADDRESS 30 Hudson Yards		CITY New York	STATE NY	ZIP 10001
OCCUPATION BONUS INCOME OF 15%		EMPLOYER/COMPANY Related Companies		SALARY $13,200.00/Yr.
SUPERVISOR Keith Blackler		SUPERVISOR PHONE	START DATE 12/2/2024	END DATE current
EMPLOYER ADDRESS 30 Hudson Yards		CITY New York	STATE NY	ZIP 10001
EMERGENCY CONTACT				
NAME Tiya Kahai		ADDRESS 321 Franklin Ave, Apt. 3A, Brooklyn, 40 11238		
PHONE (917) 708-1532	RELATIONSHIP Partner		E-MAIL tiyakahai@gmail.com	
BUSINESS/PROFESSIONAL REFERENCE				
NAME		ADDRESS		
PHONE	RELATIONSHIP		E-MAIL	

IN THE EVENT OF DEATH - CONTACT		
NAME Tiya Kahai	RELATIONSHIP Partner	PHONE 9177081532

BACKGROUND INFORMATION
Have you ever filed for bankruptcy? NO
Have you ever willfully or intentionally refused to pay rent when due? NO
Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name. NO

ADDITIONAL INFORMATION					
AQUARIUM?	**WATERBED?**	**BOAT?**	**MOTORHOME?**	**MOTORCYCLE?**	**OTHER?**
NO	NO	NO	NO	NO	NO

OTHER INFORMATION	
HOW DID YOU HEAR ABOUT THIS PROPERTY? StreetEasy	
IF THE APARTMENT YOU'RE APPLYING FOR IS NO LONGER AVAILABLE, ARE THERE ANY OTHER APARTMENTS IN THE BUILDING OR OTHER BUILDINGS THAT YOU'RE INTERESTED IN?	
UNIT APPLYING FOR: #PH204	**PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION** I have sent all the supporting documents and information to Malgorzata Warchol
DESIRED MOVE IN DATE: 9/1/2025	
I (WE) HAVE SEEN THE ACTUAL APARTMENT FOR WHICH I (WE) ARE APPLYING?: YES	

I hereby apply to lease an Apartment and agree that the rental is to be payable the 1st day of each month in advance. I warrant that all statements above set forth are true.

I hereby give my permission to communicate with my current and former landlord or property manager for the purpose of discussing any and all of the facts and circumstances of my current or former tenancy, as well as the other information listed above. I also give my permission to communicate with my current employer(s) and /or supervisor(s) for the purpose of verifying the employment information listed above. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, eviction search and criminal background check will be done in conjunction with my application. I understand that I may have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation.

By submitting this application, I hereby consent to the delivery of all notices or disclosures required by law via any medium so chosen by the community or On-Site Manager, Inc. DBA On-Site, including but not limited to email or other electronic transmission. Notices shall be deemed received upon being sent.

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 FOR PRANAV GHILDIYAAL SUBMITTED ONLINE on August 20, 2025

Signed by Pranav Ghildiyaal
Wed Aug 20 2025 07:49:02 PM EDT
Key: 9DC535E9; IP Address: 10.33.14.4

Pranav Ghildiyaal *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"1328 Fulton"*

Application Fee for Pranav Ghildiyaal - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Pranav Ghildiyaal	XXXXXXXXXXXX1003	16106912	$20.70
This card has been authorized for the amount above and will be charged when the application is processed.			

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

As of January 1, 2025, in NYC, it is illegal for most housing providers to discriminate on the basis of a conviction history in rentals or sales, including co-ops and condos.

The protections of the NYC Fair Chance Housing Law apply to current tenants as well as applicants.

It is a violation of the Law for covered housing providers to:	
Make statements about criminal background checks or criminal records or express limitations on this basis in ads and applications	Treat applicants or tenants differently because of a conviction history except as allowed by the Fair Chance Housing Law.

Covered housing providers **may NEVER** change the terms of a sale or lease because of a conviction history. Covered housing providers **may** revoke a housing offer or decline to renew a lease **ONLY** based on limited kinds of convictions and **ONLY** when they follow the requirements of the Fair Chance Housing Law.

The NYC Fair Chance Housing Law does not require housing providers to run criminal background checks. Any housing provider can accept a renter or buyer without following the steps below. The steps below are only for covered housing providers that choose to run a background check.

If a Covered Housing Provider Chooses to Run a Criminal Background Check: You Have Rights.

Covered housing providers **must first** consider your general housing eligibility (ability to meet lease terms) AND make a conditional offer of housing. **Only after** this conditional offer is it lawful for a covered housing provider to run a criminal background check.

Before conducting a criminal background check, covered housing providers must:

- Make you a conditional offer of housing AND
- Give you a copy of this notice explaining your rights

Housing providers are also responsible for compliance with laws governing the collection and use of personal information, such as Federal and State Fair Credit Reporting Acts.

Conditional Offer of Housing

A conditional offer of housing is a **written lease, rental agreement, or agreement for a sale** that conditionally commits a unit(s) to a renter or buyer and can only be revoked in limited circumstances. Next a covered housing provider chooses either:

NOT to conduct a criminal background check	TO conduct a criminal background check
At this time, the housing provider can either finalize the offer or revoke it for a lawful, non-discriminatory purpose that is unrelated to conviction history.	It is illegal for the housing provider to seek or review your conviction history before you have a conditional offer.

CONTACT 22 Reade Street, New York, NY 10007 212-416-0197 www.nyc.gov/HumanRights

Criminal Background Check

If a covered housing provider chooses to run a criminal background check after making you a conditional offer, they may only consider **very limited** categories of convictions:

- convictions that require registration on a sex offense registry at the time of the background check
- felony convictions from the last 5 years, except those below
- misdemeanor convictions from the last 3 years, except those below

The 3 or 5 years are measured from the **actual date of release OR the sentencing date** (if the sentence does not include jail or prison time), regardless of probation or parole status.

A covered housing provider can **NEVER** consider arrests or pending cases, or:

- convictions that were sealed, expunged, are under an executive pardon or certificate of relief from disabilities, or legally nullified or vacated
- convictions for violations, which are non-criminal offenses such as disorderly conduct
- convictions under federal law or another state's law for conduct related to reproductive or gender affirming care that is lawful in New York State
- convictions under federal law or another state's law for cannabis possession that does not constitute a felony in New York State
- Adjournments in Contemplation of Dismissal (ACDs)
- adjudications as a youthful offender or for juvenile delinquency
- terminations in favor of an individual, including but not limited to, acquittals, reversals upon appeal, and exonerations)
- Dispositions of criminal matters under federal law or another state's law that are comparable to those listed here.

It is illegal for a covered housing provider to consider information in these categories. In addition, tenant screening companies may be held liable under federal fair housing laws for discriminatory decisions by housing providers.

Right to Provide Support for Your Application

After considering only reviewable convictions, a covered housing provider that wants to revoke a housing offer must **FOLLOW THE FAIR CHANCE HOUSING PROCESS** while holding a unit open. They must:

1. Give you a copy of all criminal history information they received and/or reviewed
2. Allow you 5 business days to respond by:
    - pointing out errors in the conviction history
    - identifying any information that should not have been considered (any information outside the lawfully reviewable convictions)
    - sharing information on your background, personal and professional references, and/or any information that supports your application.

You are not required to provide information to support your application at this stage. A housing provider must complete an individualized assessment even if you do not provide supporting information.

Right to an Individualized Assessment of Your Application

A covered housing provider must conduct an individualized assessment of the reviewable convictions, together with any other information that you have timely submitted.

CONTACT 22 Reade Street, New York, NY 10007 212-416-0197 www.nyc.gov/HumanRights

A covered housing provider CANNOT revoke a conditional offer of housing after running a criminal background check except in two **limited circumstances:**	
After conducting an individualized assessment if they show in writing BOTH: • a legitimate business interest AND • how the legitimate business interest is linked to your individual history.	If they show *new information, unrelated to criminal history*, that impacts your qualifications for tenancy and that they did not know at the time of your conditional offer.

Legitimate Business Interest

A covered housing provider's legitimate business interest must be specific and objective. Compliance with a particular lease term is a permissible legitimate business interest. Purely discriminatory motives, stigma, stereotypes, or assumptions never constitute a legitimate business interest.

A covered housing provider that shows a legitimate business interest must also **explain** the link between that interest and your particular individual history in light of the individual information you shared to justify a decision to revoke your conditional offer of housing. **The existence of a conviction alone never creates that link.**

The following are not legitimate business interests and do not establish a sufficient link to justify a housing provider's decision to revoke an offer:

- "I don't want a hot spot for law enforcement"
- "The applicant seems likely to commit another crime and I want tenant safety"
- "This is a family building"
- "We don't want bad guys hanging around"
- "My tenants don't want criminals"
- "My insurance rates will go up"
- "This will impact my property value"

Revoking a Conditional Offer of Housing

Before a covered housing provider can revoke a conditional offer because of your criminal history, the housing provider **MUST** take the following steps:

1. Do an individualized assessment of your reviewable convictions **AND** the information you provided
2. Give you copies of all documents that it received and/or reviewed
3. Give you a written statement that explains:
   - the decision to revoke based on your conviction history **AND** the link to a legitimate business interest
   - how your individual information and circumstances were taken into account

Exemptions for Housing Providers

- Housing provider-occupied properties with 2 or fewer rooms or units are not covered by the NYC Fair Chance Housing Law.
- State or federally funded housing providers, including public housing authorities that are required or authorized to take specific actions related to criminal history **CAN** take such specific actions without violating the NYC Fair Chance Housing Law.

For additional information about tenants' and buyers' rights & housing providers' responsibilities under the NYC Fair Chance Housing Law, and to see this notice in multiple languages, visit NYC.gov/FairChanceHousing.

REMINDER: All New Yorkers have a right to be free from retaliation in housing. It is illegal for housing providers in NYC to punish you or treat you negatively for telling them about your rights or for reporting discrimination or harassment.

CONTACT 22 Reade Street, New York, NY 10007 212-416-0197 www.nyc.gov/HumanRights

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 Pranav Ghildiyaal

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Pranav Ghildiyaal: 659

	Importance	Result
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 40.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	

NOTIFICATION(S)

APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$101,200.00
Total combined annual income to rent ratio	20.04 (based on rent of $5,450.00)
Total number of accounts	2
Accounts with no late payments	2 (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	$6,140.00 ($0.00 past due)
Outstanding revolving debt	$6,140.00 (83% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($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:	Pranav Ghildiyaal	PRANAV GHILDIYAAL
SSN:	***-**-****	***-**-****
Birth Date:	1/**/1997	1/**/1997

Addresses	From Application	From Equifax
	30 Waterside Plaza, Apt. 4F New York, NY 10010 - US	30 WATERSIDE PLZ. 4F NEW YORK, NY 10010 (Applicant) Reported 8/2025 319 88TH ST. BROOKLYN, NY 11209 (Applicant) Reported 1/2025

Employment	From Application	From Equifax
Applicant:	Cybersecurity Analyst Related Companies $88,000.00/Yr. BONUS INCOME OF 15% Related Companies $13,200.00/Yr. Total annual Income: $101,200.00	

Restricted Person Search		
Requested For Pranav Ghildiyaal	**Requested** 8/22/2025	**Returned** 8/22/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	659	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)	645	You have too few credit accounts The balances on your accounts are too high compared to loan amounts The date that you opened your oldest account is too recent Balances on bankcard or revolving accounts too high compared to credit limits

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: DISCOVER CARD (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
4/2023	7/2025					$4,054.00

Monthly Payment	High Credit	Type	Comments
$111.00	$4,249.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name: AMERICAN EXPRESS (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
3/2025	7/2025					$2,086.00

Monthly Payment	High Credit	Type	Comments
	$3,171.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

8/25		6/25		4/25
0	0	0	0	0

NOTICE OF ADVERSE ACTION

August 22, 2025

Dear Pranav Ghildiyaal:

Thank you for submitting your application for rental housing to: 1328 Fulton; 1328 Fulton Street, Brooklyn, NY 11216.

1. We are unable to offer you a lease on the terms that you requested because of the following reason(s):

- **Your income is not high enough to qualify.**

Our decision about your application was based in whole or in part on information contained in a consumer report from a consumer reporting agency, RP On-Site, LLC ("On-Site"), 2201 Lakeside Blvd, Richardson, TX 75082; (877) 222-0384; www.renterrelations.com. The report includes information provided by On-Site and the following other consumer reporting agency(ies):

Credit Information Provider(s):
Equifax
P.O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Neither On-Site nor any other consumer reporting agency listed in this notice made the decision to take the adverse action and they are unable to provide the specific reasons why we chose to take the adverse action.

2. You have the right, under the Fair Credit Reporting Act ("FCRA"), to know the information contained in your file at each consumer reporting agency and to dispute any information that you believe is inaccurate or incomplete. If any person takes adverse action against you based in whole or in part on any information contained in a consumer report, you also have the right to a free copy of the report if you request it no later than 60 days after your receipt of the adverse action notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute it with the relevant consumer reporting agency.

3. If you would like to review the consumer report that we used to evaluate your application, you can do so by visiting On-Site's applicant help center at www.renterrelations.com and requesting a free copy of your rental report. You can also reach On-Site at the address or phone number listed above.

4. After you receive your rental report, you may submit a dispute to the relevant consumer reporting agency (listed above) about any information in the report that you believe is inaccurate or incomplete. You may also submit your dispute of any information in the report that was provided by another consumer reporting agency to On-Site and they will forward your dispute to the relevant provider. Both you and 1328 Fulton will be notified by On-Site via email of any updates made to the information.

5. We obtained your AI Score from our screening services provider, On-Site, and used it as a factor in our decision.

Your AI Score is: **659** Date: **August 22, 2025**

Scores range from a low of 0 to a high of 1000.

Key factors that adversely affected your AI score are:

- Tradeline scoring
- Debt-to-income ratio
- Credit Score
- Rental Payment History

6. We also obtained your credit score(s) and used it as a factor in our decision. Your credit score is a number that reflects the information in your credit report and can change, depending on how the information in your credit report changes.

Your **Equifax** Credit Score: **645** Date: **August 22, 2025**

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- You have too few credit accounts
- The balances on your accounts are too high compared to loan amounts
- The date that you opened your oldest account is too recent
- Balances on bankcard or revolving accounts too high compared to credit limits

Please contact us if you have any questions about this notice or our rental criteria.

Sincerely,

Fulton Street Development LLC

A Summary of Your Rights Under the Fair Credit Reporting Act

https://www.realpage.com/your-rights-under-fair-credit-reporting-act/

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.

Respected Landlord,

I am submitting my application for the apartment along with all supporting documents for your review. Please find attached my identification, I-20, job offer, W-2, recent pay stubs, current lease, bank statement, and education loan closure certificate.

I am currently employed full-time as a **Cybersecurity Analyst at Related Companies** in New York City, with a base salary of **$88,000 per year** plus a **15% discretionary bonus**. My enclosed pay stubs and W-2 confirm consistent income and employment stability.

In terms of rental history, I am a listed occupant on my current lease at Waterside Plaza, where monthly rent of **$5,257 (*My share 1580 + Utilities*)** has been paid consistently and on time, as reflected in my Bilt Rewards payment history.

Financially, I am in a strong position. I fully repaid my education loan of **₹35 lakh (approx. $42,000)** to my Indian bank in less than one year, while also meeting all my obligations in the U.S., including rent and other expenses. My current U.S. bank statement is also enclosed to demonstrate healthy financial standing.

I believe this package reflects my reliability, financial discipline, and ability to meet rental obligations. Please feel free to contact me if you require any additional information.

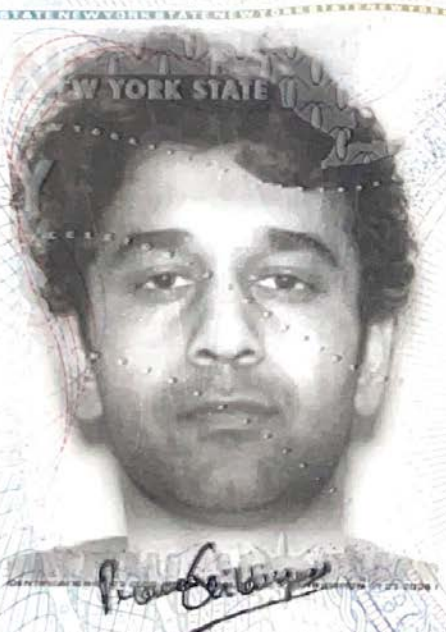
Thank you for your consideration.

Pranav Ghildiyaal
Cybersecurity analyst
Related companies

Mark J.F. Schroeder
Commissioner of Motor Vehicles

NEW YORK STATE USA
IDENTIFICATION CARD

NOT FOR FEDERAL PURPOSES



ID 559 824 289

Class ID

GHILDIYAAL
PRANAV
221 RALPH AVE APT 4R
BROOKLYN, NY 11233
TEMP. VISITOR Expires 05/25/2024

DOB 01/23/1997
Issued 12/05/2023
Expires 01/23/2028
E NONE
R A1
Sex M Height 6'-00" Eyes BRO

JAN 97

EXCELSIOR
E PLURIBUS UNUM

PRANAV GHILDIYAAL

भारत गणराज्य / REPUBLIC OF INDIA

टाईप / Type: P

कोड / Code: IND

राष्ट्रीयता / Nationality: भारतीय / INDIAN

पासपोर्ट न. / Passport No.: Z6361373

उपनाम / Surname: GHILDIYAAL

दिया गया नाम / Given Name(s): PRANAV

जन्मतिथि / Date of Birth: 23/01/1997

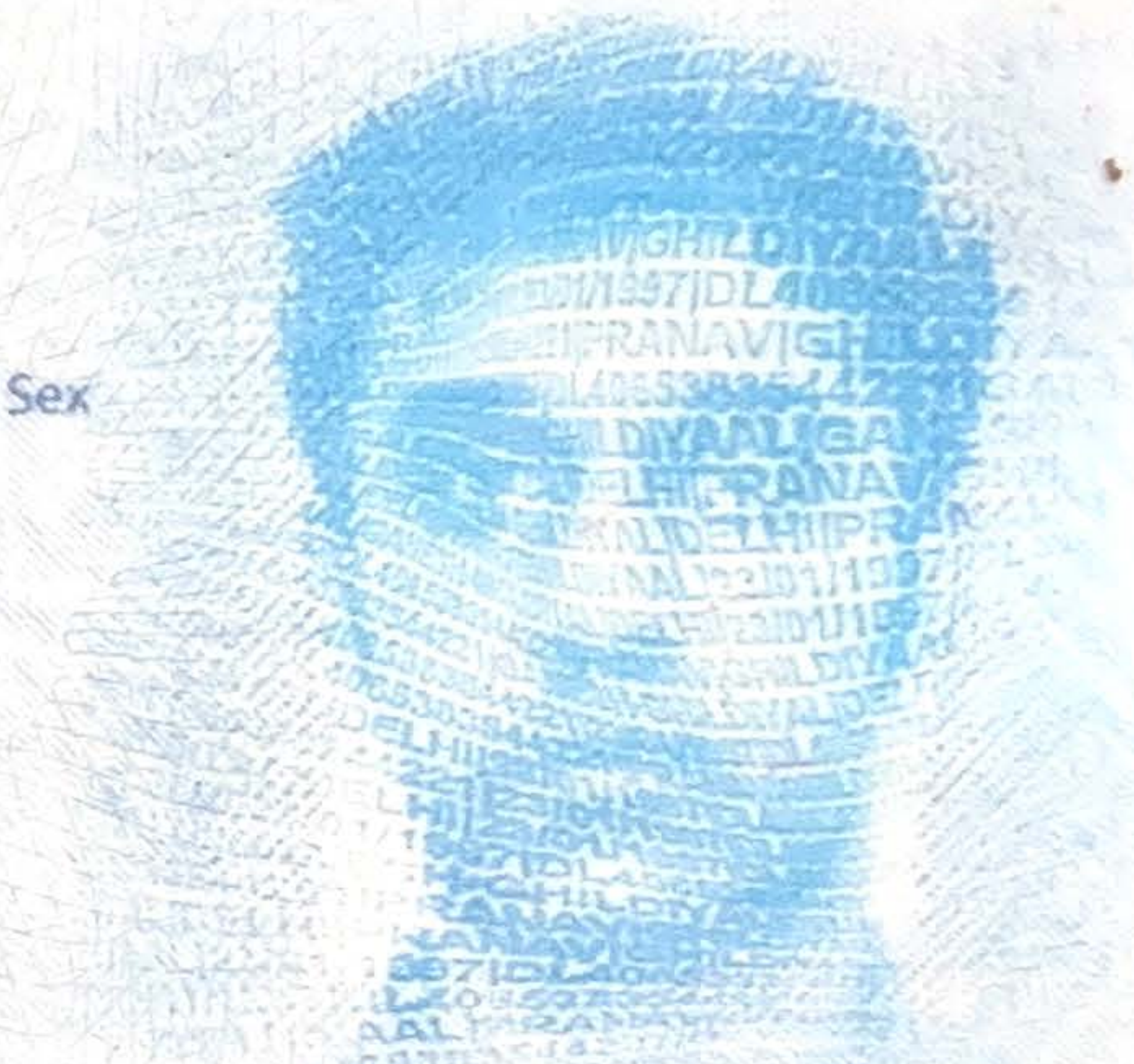
लिंग / Sex: M

जन्म स्थान / Place of Birth: NEW DELHI,DELHI

जारी करने का स्थान / Place of Issue: DELHI

जारी करने की तिथि / Date of Issue: 07/06/2021

समाप्ति की तिथि / Date of Expiry: 06/06/2031



Pranav

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Z6361373<2IND9701230M3106062406538354422 1<90
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Z6361373

पिता / कानूनी अभिभावक का नाम/ Name of Father / Legal Guardian

GANESH GHILDIYAL

माता का नाम / Name of Mother

SUNITA SHARMA

पति या पत्नी का नाम / Name of Spouse

पता / Address

E-993 SARASWATI VIHAR

PITAMPURA,DELHI

PIN:110034,DELHI,INDIA

पुराने पासपोर्ट का न. और इसके जारी होने की तिथि एवं स्थान/ Old Passport No. with Date and Place of Issue

फाईल न / File No.

DL4065383544221

Department of Homeland Security
U.S. Immigration and Customs Enforcement

I-20, Certificate of Eligibility for Nonimmigrant Student Status
OMB NO. 1653-0038

SEVIS ID: N0032713580

SURNAME/PRIMARY NAME
Ghildiyaal

GIVEN NAME
Pranav

PREFERRED NAME
Pranav Ghildiyaal

PASSPORT NAME

COUNTRY OF BIRTH
INDIA

COUNTRY OF CITIZENSHIP
INDIA

CITY OF BIRTH
New Delhi

DATE OF BIRTH
23 JANUARY 1997

FORM ISSUE REASON
CONTINUED ATTENDANCE

ADMISSION NUMBER

Class of Admission

F-1

ACADEMIC AND LANGUAGE

SCHOOL INFORMATION

SCHOOL NAME
New York University
NYU Brooklyn

SCHOOL ADDRESS
5 METROTECH CTR, BROOKLYN, NY 11201

SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL
Alison Becker
Assistant Director

SCHOOL CODE AND APPROVAL DATE
NYC214F00169003
15 JANUARY 2003

PROGRAM OF STUDY

EDUCATION LEVEL
MASTER'S

MAJOR 1
Computer and Information Systems Security/Auditing/Information Assurance 11.1003

MAJOR 2
None 00.0000

PROGRAM ENGLISH PROFICIENCY
Required

ENGLISH PROFICIENCY NOTES
Student is proficient

EARLIEST ADMISSION DATE
02 AUGUST 2022

START OF CLASSES
01 SEPTEMBER 2022

PROGRAM START/END DATE
01 SEPTEMBER 2022 - 14 MAY 2024

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 9 MONTHS			STUDENT'S FUNDING FOR: 9 MONTHS		
Tuition and Fees	$	38,160	Personal Funds	$	56,399
Living Expenses	$	24,378	NYU Scholarship	$	8,000
Expenses of Dependents (0)	$		Funds From Another Source	$	
Health Insurance	$	1,861	On-Campus Employment	$	
TOTAL	$	64,399	TOTAL	$	64,399

REMARKS

The NYU Office of the Registrar has assigned CIP code 11.1003 to the student's major, Cybersecurity, which falls under the field of Computer and Information Systems Security/Auditing/Information Assurance on the DHS STEM Designated Degree Program List. NYU recommends this student for the STEM OPT extension based on CIP code 11.1003, which is identified as one of the STEM OPT-eligible CIP codes.

SCHOOL ATTESTATION

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be required to pursue a full program of study as defined by 8 CFR 214.2(f)(6). I am a designated school official of the above named school and am authorized to issue this form.

X

SIGNATURE OF: Alison Becker, Assistant Director

DATE ISSUED
26 June 2025

PLACE ISSUED
BROOKLYN, NY

STUDENT ATTESTATION

I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status. **Parent or guardian, and student, must sign if student is under 18.**

X

SIGNATURE OF: Pranav Ghildiyaal

6/28/2025
DATE

X

NAME OF PARENT OR GUARDIAN | **SIGNATURE** | **ADDRESS (city/state or province/country)** | **DATE**

SEVIS ID: N0032713580 (F-1) **NAME: Pranav Ghildiyaal**

EMPLOYMENT AUTHORIZATIONS

TYPE	FULL/PART-TIME	STATUS	START DATE	END DATE
POST-COMPLETION OPT	FULL TIME	APPROVED	12 JULY 2024	11 JULY 2025
STEM OPT	FULL TIME	REQUESTED	12 JULY 2025	11 JULY 2027

EMPLOYER INFORMATION

TYPE		AUTHORIZATION DATES	
POST-COMPLETION OPT		12 JULY 2024 - 11 JULY 2025	
EMPLOYER NAME	**START DATE**	**END DATE**	**CITY & STATE**
Related Partners, Inc.	09 DECEMBER 2024	11 JULY 2025	New York, NY
Damco Solutions Inc.	05 AUGUST 2024	01 DECEMBER 2024	PLAINSBORO, NJ

TYPE		AUTHORIZATION DATES	
STEM OPT		12 JULY 2025 - 11 JULY 2027	
EMPLOYER NAME	**START DATE**	**END DATE**	**CITY & STATE**
Related Partners, Inc.	12 JULY 2025	11 JULY 2027	New York, NY

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE
N/A. Student is on post-completion practical training.	

TRAVEL ENDORSEMENT

This page, when properly endorsed, may be used for re-entry of the student to attend the same school after a temporary absence from the United States. Each endorsement is valid for one year.

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
Alison Becker	Assistant Director	X Al. Bel	6/26/2025	New York, NY
		X		
		X		
		X		

INSTRUCTIONS TO STUDENTS

STUDENT ATTESTATION. You should read everything on this page carefully. Be sure that you understand the terms and conditions concerning your admission and stay in the United States as a nonimmigrant student before signing the student attestation on page 1 of the Form I-20 A-B. The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

FORM I-20. The Form I-20 (this form) is the primary document to show that you have been admitted to school in the United States and that you are authorized to apply for admission to the United States in F-1 class of admission. You must have your Form I-20 with you at all times. If you lose your Form I-20, you must request a new one from your designated school official (DSO) at the school named on your Form I-20.

VISA APPLICATION. You must give this Form I-20 to the U.S. consular officer at the time you apply for a visa (unless you are exempt from visa requirements). If you have a Form I-20 from more than one school, be sure to present the Form I-20 for the school you plan to attend. Your visa will include the name of that school, and you must attend that school upon entering the United States. You must also provide evidence of support for tuition and fees and living expenses while you are in the United States.

ADMISSION. When you enter the United States, you must present the following documents to the officer at the port of entry: 1) a Form I-20; 2) a valid F-1 visa(unless you are exempt from visa requirements); 3) a valid passport; and 4) evidence of support for tuition and fees and living expenses while you are in the United States. The agent should return all documents to you before you leave the inspection area.

REPORT TO SCHOOL NAMED ON YOUR FORM I-20 AND VISA. Upon your first entry to the United States, you must report to the DSO at the school named on your Form I-20 and your F-1 visa (unless you are exempt from visa requirements). If you decide to attend another school before you enter the United States, you must present a Form I-20 from the new school to a U.S. consular officer for a new F-1 visa that names the new school. Failure to enroll in the school, by the program start date on your Form I-20 may result in the loss of your student status and subject you to deportation.

EMPLOYMENT. Unlawful employment in the United States is a reason for terminating your F-1 status and deporting you from the United States. You may be employed on campus at your school. You may be employed off-campus in curricular practical training (CPT) if you have written permission from your DSO. You may apply to U.S. Citizenship and Immigration Services (USCIS) for off-campus employment authorization in three circumstances: 1) employment with an international organization; 2) severe and unexpected economic hardship; and 3) optional practical training (OPT) related to your degree. You must have written authorization from USCIS before you begin work. Contact your DSO for details. Your spouse or child (F-2 classification) may not work in the United States

PERIOD OF STAY. You may remain in the United States while taking a full course of study or during authorized employment after your program. F-1 status ends and you are required to leave the United States on the earliest of the following dates: 1) the program end date on your Form I-20 plus 60 days; 2) the end date of your OPT plus 60 days; or 3) the termination of your program for any other reason. Contact your DSO for details.

EXTENSION OF PROGRAM. If you cannot complete the education program by the program end date on page 1 of your Form I-20, you should contact your DSO at least 15 days before the program end date to request an extension.

SCHOOL TRANSFER. To transfer schools, first notify the DSO at the school you are attending of your plan to transfer, then obtain a Form I-20 from the DSO at the school you plan to attend. Return the Form I-20 for the new school to the DSO at that school within 15 days after beginning attendance at the new school. The DSO will then report the transfer to the Department of Homeland Security (DHS). You must enroll in the new school at the next session start date. The DSO at the new school must update your registration in SEVIS.

NOTICE OF ADDRESS. When you arrive in the United States, you must report your U.S. address to your DSO. If you move, you must notify your DSO of your new address within 10 days of the change of address. The DSO will update SEVIS with your new address.

REENTRY. F-1 students may leave the United States and return within a period of five months.To return, you must have: 1) a valid passport; 2) a valid F-1 student visa (unless you are exempt from visa requirements); and 3) your Form I-20, page 2, properly endorsed for reentry by your DSO. If you have been out of the United States for more than five months, contact your DSO

AUTHORIZATION TO RELEASE INFORMATION BY SCHOOL. DHS requires your school to provide DHS with your name, country of birth, current address, immigration status, and certain other information on a regular basis or upon request. Your signature on the Form I-20 authorizes the named school to release such information from your records.

PENALTY. To maintain your nonimmigrant student status, you must: 1) remain a full-time student at your authorized school; 2) engage only in authorized employment; and 3) keep your passport valid. Failure to comply with these regulations will result in the loss of your student status and subject you to deportation.

INSTRUCTIONS TO SCHOOLS

Failure to comply with 8 CFR 214.3(k) and 8 CFR 214.4 when issuing Forms I-20 will subject you and your school to criminal prosecution. If you issue this form improperly, provide false information, or fail to submit required reports, DHS may withdraw its certification of your school for attendance by nonimmigrant students.

ISSUANCE OF FORM I-20. DSOs may issue a Form I-20 for any nonimmigrant your school has accepted for a full course of study if that person: 1) plans to apply to enter the United States in F-1 status; 2) is in the United States as an F-1 nonimmigrant and plans to transfer to your school; or 3) is in the United States and will apply to change nonimmigrant status to F-1. DSOs may also issue the Form I-20 to the spouse or child (under the age of 21) of an F-1 student to use to enter or remain in the United States as an F-2 dependent. DSOs must sign where indicated at the bottom of page 1 of the Form I-20 to attest that the form is completed and issued in accordance with regulations.

ENDORSEMENT OF PAGE 2 FOR REENTRY. If there have been no substantive changes in information, DSOs may endorse page 2 of the Form I-20 for the student and/or the F-2 dependents to reenter the United States. If there have been substantive changes, the DSO should issue and sign a new Form I-20 that includes those changes.

RECORDKEEPING. DHS may request information concerning the student's immigration status for various reasons. DSOs should retain all evidence of academic ability and financial resources on which admission was based, until SEVIS shows the student's record completed or terminated.

AUTHORITY FOR COLLECTING INFORMATION. Authority for collecting the information on this and related student forms is contained in 8 U.S.C. 1101 and 1184. The Department of State and DHS use this information to determine eligibility for the benefits requested.The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

REPORTING BURDEN. U.S. Immigration and Customs Enforcement collects this information as part of its agency mission under the Department of Homeland Security. The estimated average time to review the instructions, search existing data sources, gather and maintain the needed data, and complete and review the collection of information is 30 minutes (.50 hours) per response. An agency may not conduct or sponsor, and a person is not required to respond to an information collection unless a form displays a currently valid OMB Control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Office of the Chief Information Officer/Forms Management Branch, U.S. Immigration and Customs Enforcement, 801 I Street NW Stop 5800, Washington, DC 20536-5800. Do not send the form to this address.

November 25, 2024

Pranav Ghildiyaal
321 Franklin Ave
Brooklyn, NY 11238

Dear Pranav,

Welcome to the Related team! This letter will confirm our offer of employment with Related Companies (“Related”) on the following terms and conditions.

You will join Related in a full-time exempt (not eligible for overtime) role with the title of Cybersecurity Analyst. You will report to Keith Blackler, Manager or such other employee as designated by Related.

Start Date
Your expected start date is December 2, 2024.

Location
410 Tenth, 460 W 34th Street, New York, NY 10001

Compensation
Your initial rate will be USD $88,000.00/Yr., paid in accordance with Related's Bi-Weekly standard payroll schedule. All compensation amounts set forth in this offer letter shall be subject to applicable withholding requirements and to such other deductions as may be required by law.

Annual Bonus
For 2025, you will be eligible to receive an annual discretionary bonus in an amount, if any, to be determined by Related in its sole discretion based upon your and Related’s performance. Your target bonus will be 15%, but any actual bonus payable to you may be greater or less. Your annual bonus, if any, shall be paid when bonuses are generally paid to other similarly situated employees, provided that you are actively employed on the bonus payment date and you have not provided notice of your resignation prior to the bonus payment date.

Benefits
After a thirty (30) day waiting period, you will be eligible for our comprehensive benefits package. You will have thirty (30) days from your date of hire to enroll in benefits and will be automatically enrolled in our 401(k) plan at an initial deferral rate of 4%.

Paid Time Off
You will accrue paid time off (PTO) equivalent to 19 Days annually. PTO may be used for vacation, personal, and sick time, as needed. More information about PTO is available in Related’s Employee Handbook.

We are required to verify that all persons hired are authorized to be employed in the United States within three (3) days of your first day of work. When you arrive for your first day of work, please bring **unexpired original** documentation of both your identity and employment eligibility. A list of the acceptable documents is attached.

This offer is contingent upon successful completion of a satisfactory background investigation prior to your first day of employment. The prompt receipt of your electronic consent to conduct the background investigation will allow us to confirm your employment as quickly as possible. You will receive an email from our vendor to begin the background check process. Please respond to the email with the information requested. In addition, during the onboarding process you will be required to sign a Mutual Agreement to Arbitrate Claims and a Confidential Information and Non-Solicitation Agreement. Refusal to sign these agreements will result in our offer of employment being rescinded.

"At-Will" Employment - No provision of this letter shall be construed to create an express or implied employment contract, or a promise of employment for any specific period of time. Your employment with Related is at-will employment, which may be terminated by you or Related at any time for any reason or no reason and without notice. It is also not to be construed or interpreted as containing any guarantee of any particular level or nature of compensation or benefits.

This letter constitutes the entire agreement between the parties in relation to its subject matter and supersedes any previous agreement or understanding between the parties relating thereto, all of which are hereby cancelled, and you confirm that in signing this letter you have not relied on any warranty, representation, assurance, or promise of any kind whatsoever other than as are expressly set out in this letter or in the plans and documents referenced herein. Our offer will expire if not accepted by November 28, 2024.

We are enthusiastic about the prospect of having you join Related and look forward to working with you.

Sincerely,

Kimberly Beck
Manager, Talent Acquisition

Related Partners, Inc.
30 Hudson Yards
New York, NY 10001
212-801-1000

Pay Statement

Period Start Date	08/01/2025
Period End Date	08/14/2025
Pay Date	08/14/2025
Document	362904
Net Pay	**$2,406.87**

Pay Details

Pranav Ghildiyaal
30 Waterside plaza
4F
New York, NY 10010
USA

Employee Number	001015761	Pay Group	Rel Partners Inc Standard
SSN	XXX-XX-XXXX	Location	410 Tenth
Job	Analyst	Organization	RELCOM - Related Companies
Pay Rate	$42.3077	Department	APPINF - Applications Infra
Pay Frequency	Biweekly	BusinessLine	IT - IT
		AllocationCC	IT0109 - RP IT-IT Security

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
GTL imputed inc			$3.49	$55.84
Holiday	0.000000	$0.0000	$0.00	$2,707.68
HSA Employer Co	0.000000	$0.0000	$0.00	$250.00
PTO	8.000000	$42.3077	$338.46	$676.92
Regular	72.000000	$42.3077	$3,046.15	$54,153.86

Total Hours **80.000000**

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K Combined	Yes	$0.00	$270.76	$0.00	$0.00
GTL imputed inc	No	$3.49	$55.84	$0.00	$0.00
HSA Employee Co	Yes	$112.00	$1,792.00	$0.00	$0.00
HSA Employer Co	No	$0.00	$250.00	$0.00	$0.00
LTD	No	$11.51	$184.16	$0.00	$0.00
Pre-Tax Medical	Yes	$56.35	$901.60	$346.01	$5,536.16
Pre-Tax Vision	Yes	$2.02	$32.32	$0.00	$0.00
AD&D	No	$0.00	$0.00	$0.65	$10.40
ER Basic Life	No	$0.00	$0.00	$4.06	$64.96

Taxes

Tax	Current	YTD
Federal Income Tax	$511.56	$8,674.44
NY State Income Tax	$154.81	$2,626.25
New York R	$116.36	$1,973.88
NY Paid Family Leave Employee	$13.13	$223.25

Paid Time Off

Plan	Current	Balance
Paid Time Off	5.8462	89.2308

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx7325	Checking	$2,406.87
Total		$2,406.87

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$3,388.10	$3,217.73	$795.86	$185.37	**$2,406.87**
YTD	$57,844.30	$54,597.62	$13,497.82	$3,486.68	$40,859.80

Related Partners, Inc.
30 Hudson Yards
New York, NY 10001
212-801-1000

Pay Statement

Period Start Date	07/18/2025
Period End Date	07/31/2025
Pay Date	07/31/2025
Document	361915
Net Pay	**$2,406.87**

Pay Details

Pranav Ghildiyaal
30 Waterside plaza
4F
New York, NY 10010
USA

Employee Number	001015761	Pay Group	Rel Partners Inc Standard
SSN	XXX-XX-XXXX	Location	410 Tenth
Job	Analyst	Organization	RELCOM - Related Companies
Pay Rate	$42.3077	Department	APPINF - Applications Infra
Pay Frequency	Biweekly	BusinessLine	IT - IT
		AllocationCC	IT0109 - RP IT-IT Security

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
GTL imputed inc			$3.49	$52.35
Holiday	0.000000	$0.0000	$0.00	$2,707.68
HSA Employer Co	0.000000	$0.0000	$0.00	$250.00
PTO	0.000000	$0.0000	$0.00	$338.46
Regular	80.000000	$42.3077	$3,384.62	$51,107.71

Total Hours **80.000000**

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K Combined	Yes	$0.00	$270.76	$0.00	$0.00
GTL imputed inc	No	$3.49	$52.35	$0.00	$0.00
HSA Employee Co	Yes	$112.00	$1,680.00	$0.00	$0.00
HSA Employer Co	No	$0.00	$250.00	$0.00	$0.00
LTD	No	$11.51	$172.65	$0.00	$0.00
Pre-Tax Medical	Yes	$56.35	$845.25	$346.01	$5,190.15
Pre-Tax Vision	Yes	$2.02	$30.30	$0.00	$0.00
AD&D	No	$0.00	$0.00	$0.65	$9.75
ER Basic Life	No	$0.00	$0.00	$4.06	$60.90

Taxes

Tax	Current	YTD
Federal Income Tax	$511.56	$8,162.88
NY State Income Tax	$154.81	$2,471.44
New York R	$116.36	$1,857.52
NY Paid Family Leave Employee	$13.14	$210.12

Paid Time Off

Plan	Current	Balance
Paid Time Off	5.8462	91.3846

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx7325	Checking	$2,406.87
Total		$2,406.87

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$3,388.11	$3,217.74	$795.87	$185.37	**$2,406.87**
YTD	$54,456.20	$51,379.89	$12,701.96	$3,301.31	$38,452.93

Related Partners, Inc.
30 Hudson Yards
New York, NY 10001
212-801-1000

Pay Statement

Period Start Date	07/04/2025
Period End Date	07/17/2025
Pay Date	07/17/2025
Document	360930
Net Pay	**$2,406.87**

Pay Details

Pranav Ghildiyaal
30 Waterside plaza
4F
New York, NY 10010
USA

Employee Number	001015761
SSN	XXX-XX-XXXX
Job	Analyst
Pay Rate	$42.3077
Pay Frequency	Biweekly

Pay Group	Rel Partners Inc Standard
Location	410 Tenth
Organization	RELCOM - Related Companies
Department	APPINF - Applications Infra
BusinessLine	IT - IT
AllocationCC	IT0109 - RP IT-IT Security

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
GTL imputed inc			$3.49	$48.86
Holiday	8.000000	$42.3077	$338.46	$2,707.68
HSA Employer Co			$250.00	$250.00
PTO	8.000000	$42.3077	$338.46	$338.46
Regular	64.000000	$42.3077	$2,707.69	$47,723.09

Total Hours **80.000000**

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K Combined	Yes	$0.00	$270.76	$0.00	$0.00
GTL imputed inc	No	$3.49	$48.86	$0.00	$0.00
HSA Employee Co	Yes	$112.00	$1,568.00	$0.00	$0.00
HSA Employer Co	No	$250.00	$250.00	$0.00	$0.00
LTD	No	$11.51	$161.14	$0.00	$0.00
Pre-Tax Medical	Yes	$56.35	$788.90	$346.01	$4,844.14
Pre-Tax Vision	Yes	$2.02	$28.28	$0.00	$0.00
AD&D	No	$0.00	$0.00	$0.65	$9.10
ER Basic Life	No	$0.00	$0.00	$4.06	$56.84

Taxes

Tax	Current	YTD
Federal Income Tax	$511.56	$7,651.32
NY State Income Tax	$154.81	$2,316.63
New York R	$116.36	$1,741.16
NY Paid Family Leave Employee	$13.13	$196.98

Paid Time Off

Plan	Current	Balance
Paid Time Off	5.8462	85.5385

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx7325	Checking	$2,406.87
Total		$2,406.87

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$3,638.10	$3,217.73	$795.86	$435.37	**$2,406.87**
YTD	$51,068.09	$48,162.15	$11,906.09	$3,115.94	$36,046.06

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

OMB No. 1545-0008

a Employee's soc. sec. no.	893-01-7121
1 Wages, tips, other comp.	13831.21
2 Federal income tax withheld	1190.65
3 Social security wages	
4 Social security tax withheld	
b Employer ID number (EIN)	13-5562308
5 Medicare wages and tips	
6 Medicare tax withheld	
c Employer's name, address, and ZIP code	New York University 105 E 17th Street New York, NY 10003-9580
d Control number	New York U
e Employee's name, address, and ZIP code	Pranav Ghildiyaal 221 Ralph Avenue Brooklyn 4R New York, NY 11233
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code See inst. for box 12	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third-party sick pay	
14 Other	CBA Dues 252.90 NY SDI 13.20 NYPFL 51.57
15 State	NY
Employer's state ID number	13-5562308
16 State wages, tips, etc.	13831.21
17 State income tax	572.91
18 Local wages, tips, etc.	13831.21
19 Local income tax	382.65
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

This information is being furnished to the Internal Revenue Service.

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

OMB No. 1545-0008

a Employee's soc. sec. no.	893-01-7121
1 Wages, tips, other comp.	13831.21
2 Federal income tax withheld	1190.65
3 Social security wages	
4 Social security tax withheld	
b Employer ID number (EIN)	13-5562308
5 Medicare wages and tips	
6 Medicare tax withheld	
c Employer's name, address, and ZIP code	New York University 105 E 17th Street New York, NY 10003-9580
d Control number	New York U
e Employee's name, address, and ZIP code	Pranav Ghildiyaal 221 Ralph Avenue Brooklyn 4R New York, NY 11233
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third-party sick pay	
14 Other	CBA Dues 252.90 NY SDI 13.20 NYPFL 51.57
15 State	NY
Employer's state ID number	13-5562308
16 State wages, tips, etc.	13831.21
17 State income tax	572.91
18 Local wages, tips, etc.	13831.21
19 Local income tax	382.65
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

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

OMB No. 1545-0008

a Employee's soc. sec. no.	893-01-7121
1 Wages, tips, other comp.	13831.21
2 Federal income tax withheld	1190.65
3 Social security wages	
4 Social security tax withheld	
b Employer ID number (EIN)	13-5562308
5 Medicare wages and tips	
6 Medicare tax withheld	
c Employer's name, address, and ZIP code	New York University 105 E 17th Street New York, NY 10003-9580
d Control number	New York U
e Employee's name, address, and ZIP code	Pranav Ghildiyaal 221 Ralph Avenue Brooklyn 4R New York, NY 11233
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code See inst. for box 12	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third-party sick pay	
14 Other	CBA Dues 252.90 NY SDI 13.20 NYPFL 51.57
15 State	NY
Employer's state ID number	13-5562308
16 State wages, tips, etc.	13831.21
17 State income tax	572.91
18 Local wages, tips, etc.	13831.21
19 Local income tax	382.65
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

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

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

OMB No. 1545-0008

a Employee's soc. sec. no.	893-01-7121
1 Wages, tips, other comp.	13831.21
2 Federal income tax withheld	1190.65
3 Social security wages	
4 Social security tax withheld	
b Employer ID number (EIN)	13-5562308
5 Medicare wages and tips	
6 Medicare tax withheld	
c Employer's name, address, and ZIP code	New York University 105 E 17th Street New York, NY 10003-9580
d Control number	New York U
e Employee's name, address, and ZIP code	Pranav Ghildiyaal 221 Ralph Avenue Brooklyn 4R New York, NY 11233
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	
12b Code	
12c Code	
12d Code	
13 Statutory employee / Retirement plan / Third-party sick pay	
14 Other	CBA Dues 252.90 NY SDI 13.20 NYPFL 51.57
15 State	NY
Employer's state ID number	13-5562308
16 State wages, tips, etc.	13831.21
17 State income tax	572.91
18 Local wages, tips, etc.	13831.21
19 Local income tax	382.65
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

BW24UP NTF 2586385 4 BW24UP

Pranav Ghildiyaal - 001015761 - Related

W-2

Scan QR code to go to TurboTax and import your W-2 information and file your return. Or by typing this into your browser: https://turbotax.intuit.com/affiliate/ultipaper

Form W-2 Wage & Tax Statement 2024
Copy B - To Be Filed With Employee's FEDERAL Tax Return.

This information is being furnished to the Internal Revenue Service.

Department of the Treasury - Internal Revenue Service

OMB No. 1545-0008

a Employee's social security number XXX-XX-7121	**1** Wages, tips, other compensation 3046.15	**2** Federal income tax withheld 479.88
c Employer's name, address, and ZIP code Related Partners, Inc. 30 Hudson Yards New York, NY 10001 USA	**3** Social security wages 0.00	**4** Social security tax withheld 0.00
	5 Medicare wages and tips 0.00	**6** Medicare tax withheld 0.00
	7 Social security tips 0.00	**8** Allocated tips 0.00
b Employer identification number (EIN) 13-3680053	**9**	**10** Dependent care benefits 0.00
e Employee's name, address, and ZIP code Pranav Ghildiyaal 321 Franklin Ave 3A Brooklyn, NY 11238	**11** Nonqualified plans 0.00	**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐
	12 See instructions for box 12	**14** Other NYPFL 11.36

15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	133680053	3046.15	145.56	3046.15	109.21	NY New York R

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

July 10, 2025 through August 08, 2025
Account Number: **000000885007325**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

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PRANAV GHILDIYAAL
30 WATERSIDE PLZ APT 04F
NEW YORK NY 10010-2624

11132340301000000023

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$282.37**
Deposits and Additions	5,514.69
ATM & Debit Card Withdrawals	-2,143.22
Electronic Withdrawals	-3,551.22
Fees	-46.00
Ending Balance	**$56.62**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$282.37**
07/10	Card Purchase 07/09 Grubhub*Wokintheclouds Grubhub.Com NY Card 0126	-39.86	242.51
07/10	Card Purchase 07/10 Grubhub*Dunkin Grubhub.Com NY Card 0126	-16.76	225.75
07/10	Card Purchase 07/10 Grubhub*Tacomix Grubhub.Com NY Card 0126	-30.26	195.49
07/10	Non-Chase ATM Withdraw 07/10 381 5th St New York NY Card 0126	-63.50	131.99
07/10	Paypal Transfer Add To Balance Web ID: Paypalsd22	-10.00	121.99
07/10	Non-Chase ATM Fee-With	-3.00	118.99
07/11	Zelle Payment From Aditya Kasala 25454926036	**57.44**	176.43
07/11	Recurring Card Purchase 07/10 Apple.Com/Bill 866-712-7753 CA Card 0126	-2.99	173.44
07/11	Recurring Card Purchase 07/10 Spotify USA 877-7781161 NY Card 0126	-11.99	161.45
07/11	Card Purchase 07/10 Beenverified Inc. 855-904-6471 NY Card 0126	-1.00	160.45
07/11	Zelle Payment To Basile Compaore Jpm99Bfaqq1U	-18.00	142.45
07/11	Card Purchase 07/11 Sq *Black Fox Coffee New York NY Card 0126	-12.20	130.25
07/11	Non-Chase ATM Withdraw 07/11 381 5th Ave New York NY Card 0126	-63.50	66.75
07/11	Non-Chase ATM Fee-With	-3.00	63.75
07/14	Zelle Payment From Sai Dhiraj Nathireddy 25466097857	**61.67**	125.42
07/14	Card Purchase 07/10 Hercules Corp Mobile 516-8229300 NY Card 0126	-10.00	115.42
07/14	Card Purchase 07/12 Grubhub*Mcdonalds Grubhub.Com NY Card 0126	-23.45	91.97
07/14	Payment Sent 07/12 Albert Albert.Com CA Card 0126	-29.00	62.97
07/14	Recurring Card Purchase 07/13 Paramount+ 888-274-5343 CA Card 0126	-5.99	56.98
07/14	Payment Sent 07/13 Albert Albert.Com CA Card 0126	-55.00	1.98

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
07/14	Recurring Card Purchase 07/14 Verizon*Recurring Pay 800-Verizon FL Card 0126	-89.99	-88.01
07/15	Overdraft Fee For A $89.99 Recurring Card Purchase - Details: 0714Verizon*Recurring Pay 800-Verizon FL 0############0126 00	-34.00	-122.01
07/17	Related Partners Payroll PPD ID: 8133680053	**2,406.87**	2,284.86
07/17	Pf Brooklyn Bay Iclub Fees PPD ID: G710602737	-10.45	2,274.41
07/17	Zelle Payment To Simar Nyu 25515441556	-91.46	2,182.95
07/17	American Express ACH Pmt M7948 Web ID: 2005032111	-350.00	1,832.95
07/17	Card Purchase With Pin 07/17 Hornbill Inc New York NY Card 0126	-33.90	1,799.05
07/18	Payment Sent 07/17 Albert Albert.Com CA Card 0126	-283.99	1,515.06
07/18	Card Purchase 07/17 Hornbill Inc New York NY Card 0126	-6.53	1,508.53
07/18	Card Purchase 07/17 Brother's Candy & Groce New York NY Card 0126	-22.88	1,485.65
07/18	Card Purchase 07/17 Gristedes # 524 New York NY Card 0126	-9.79	1,475.86
07/18	Card Purchase 07/17 Gristedes # 524 New York NY Card 0126	-6.49	1,469.37
07/21	Card Purchase 07/18 Gkk Deli Brooklyn NY Card 0126	-2.60	1,466.77
07/21	Card Purchase 07/18 Aura Convenience Corp Brooklyn NY Card 0126	-0.78	1,465.99
07/21	Card Purchase With Pin 07/18 Uber Technologies, Inc Wilmington De Card 0126	-17.52	1,448.47
07/21	Card Purchase 07/19 Aura Convenience Corp Brooklyn NY Card 0126	-2.60	1,445.87
07/21	Card Purchase 07/19 Gkk Deli Brooklyn NY Card 0126	-20.28	1,425.59
07/21	Card Purchase With Pin 07/19 Uber Technologies, Inc Wilmington De Card 0126	-21.45	1,404.14
07/21	Non-Chase ATM Withdraw 07/20 381 5th Ave New York NY Card 0126	-68.50	1,335.64
07/21	Card Purchase 07/21 Grubhub*Halalish Grubhub.Com NY Card 0126	-32.03	1,303.61
07/21	Recurring Card Purchase 07/20 Apple.Com/Bill 866-712-7753 CA Card 0126	-6.52	1,297.09
07/21	Non-Chase ATM Withdraw 07/21 1400 Broadway New York NY Card 0126	-58.50	1,238.59
07/21	Non-Chase ATM Fee-With	-3.00	1,235.59
07/21	Non-Chase ATM Fee-With	-3.00	1,232.59
07/22	Card Purchase 07/22 Grubhub*Malaproject Grubhub.Com NY Card 0126	-72.25	1,160.34
07/22	Card Purchase 07/21 All You Need Gift Shop New York NY Card 0126	-26.00	1,134.34
07/22	Card Purchase 07/21 Wholefds Mhw#10713 New York NY Card 0126	-2.76	1,131.58
07/22	Albert Genius EDI Pymnts P_135385982 Web ID: 5475215705	-11.99	1,119.59
07/22	Card Purchase With Pin 07/21 Uber Technologies, Inc Wilmington De Card 0126	-20.00	1,099.59
07/22	American Express ACH Pmt M1612 Web ID: 2005032111	-856.21	243.38
07/23	Zelle Payment To Sahil Ratwani 25583675829	-60.00	183.38
07/23	Card Purchase 07/23 Lyft *Citi Bike Ride Lyft.Com CA Card 0126	-5.43	177.95
07/24	Real Time Payment Credit Recd From Aba/Contr Bnk-121000248 From: Bnf-Albert Corporation Ref: I_20250724_070913_T1 Info: Text-/Vxr/00100000185100070 Iid: 20250724121000248P1Bpias51203070394 Recd: 03:09:17 Trn: 0078882205Ge	**100.00**	277.95
07/24	Card Purchase 07/23 Grubhub*Papajohns Grubhub.Com NY Card 0126	-27.75	250.20
07/24	Card Purchase 07/23 Wpy*Muddbroz LLC 855-469-3729 NY Card 0126	-41.60	208.60
07/24	Payment Sent 07/24 Rmtly* C3F5F Remitly.Com WA Card 0126	-27.47	181.13
07/25	Card Purchase 07/24 Grubhub*Fluffieshotchi Grubhub.Com NY Card 0126	-27.01	154.12

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
07/25	Card Purchase 07/25 Sq *Black Fox Coffee New York NY Card 0126	-10.34	143.78
07/28	Real Time Payment Credit Recd From Aba/Contr Bnk-121000248 From: Bnf-Albert Corporation Ref: I_20250727_015222_T1 Info: Text-/Vxr/00100000185100070 Iid: 20250726121000248P1Bpfao51207684891 Recd: 21:52:27 Trn: 1766912207GA	**200.00**	343.78
07/28	Zelle Payment From Sai Dhiraj Nathireddy 25640166278	**250.00**	593.78
07/28	Card Purchase 07/26 Grubhub*Desigalliindia Grubhub.Com NY Card 0126	-36.79	556.99
07/28	Card Purchase 07/25 Hercules Corp Mobile 516-8229300 NY Card 0126	-10.00	546.99
07/28	Card Purchase 07/25 Aura Convenience Corp Brooklyn NY Card 0126	-14.04	532.95
07/28	Card Purchase 07/25 Gkk Deli Brooklyn NY Card 0126	-3.12	529.83
07/28	Card Purchase 07/25 Aura Convenience Corp Brooklyn NY Card 0126	-3.63	526.20
07/28	Card Purchase With Pin 07/25 Uber Technologies, Inc Wilmington De Card 0126	-31.48	494.72
07/28	Card Purchase 07/26 Olives Leave Deli Brooklyn NY Card 0126	-2.86	491.86
07/28	Card Purchase 07/26 Thelewala New York NY Card 0126	-76.49	415.37
07/28	Card Purchase 07/26 Fabulous Boutique New York NY Card 0126	-2.08	413.29
07/28	Card Purchase 07/27 Lyft *Citi Bike Ride Lyft.Com CA Card 0126	-11.64	401.65
07/28	Card Purchase 07/27 Newport Spirits Jersey City NJ Card 0126	-29.53	372.12
07/28	ATM Withdrawal 07/28 204 W 4th St New York NY Card 0126	-80.00	292.12
07/29	Card Purchase 07/28 Lyft *Ride Mon 12Am Lyft.Com CA Card 0126	-48.99	243.13
07/29	Card Purchase 07/28 Lyft *Citi Bike Ride Lyft.Com CA Card 0126	-14.95	228.18
07/29	Card Purchase 07/28 Gristedes # 524 New York NY Card 0126	-3.69	224.49
07/29	Card Purchase 07/28 Gristedes # 524 New York NY Card 0126	-22.85	201.64
07/29	Zelle Payment To Tiya Nyu Jpm99Bhdfoph	-100.00	101.64
07/29	Card Purchase With Pin 07/28 Uber Technologies, Inc Wilmington De Card 0126	-14.25	87.39
07/30	Card Purchase 07/30 Grubhub*Halalish Grubhub.Com NY Card 0126	-21.65	65.74
07/31	Related Partners Payroll PPD ID: 8133680053	**2,406.87**	2,472.61
07/31	Payment Sent 07/30 Albert Albert.Com CA Card 0126	-65.00	2,407.61
07/31	American Express ACH Pmt M2622 Web ID: 2005032111	-200.00	2,207.61
08/01	Card Purchase 07/31 Sq *Little India Grocer New York NY Card 0126	-5.19	2,202.42
08/01	Card Purchase 07/31 Lucky News & Communicat New York NY Card 0126	-27.17	2,175.25
08/01	Albert Smart Mon EDI Pymnts Cs_5974929 Web ID: 2475215705	-254.98	1,920.27
08/01	Discover E-Payment 1417 Web ID: 2510020270	-251.31	1,668.96
08/01	Albert Savings EDI Pymnts 133567308 Web ID: 2475215705	-68.00	1,600.96
08/01	Card Purchase With Pin 08/01 Uber Technologies, Inc Wilmington De Card 0126	-7.96	1,593.00
08/04	Card Purchase 08/02 Grubhub*Papahalal Grubhub.Com NY Card 0126	-22.33	1,570.67
08/04	Card Purchase 08/01 Hercules Corp Mobile 516-8229300 NY Card 0126	-10.00	1,560.67
08/04	Discover E-Payment 1417 Web ID: 2510020270	-200.00	1,360.67
08/04	Card Purchase With Pin 08/02 Uber Technologies, Inc Wilmington De Card 0126	-17.97	1,342.70
08/04	Card Purchase With Pin 08/02 Uber Technologies, Inc Wilmington De Card 0126	-20.78	1,321.92
08/04	Card Purchase With Pin 08/02 Uber Technologies, Inc Wilmington De Card 0126	-28.90	1,293.02

11132340302000000063

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
08/05	Card Purchase 08/04 All You Need Gift Shop New York NY Card 0126	-26.00	1,267.02
08/05	Card Purchase 08/04 Wholefds Mhw#10713 New York NY Card 0126	-12.64	1,254.38
08/05	Card Purchase 08/04 Gristedes # 524 New York NY Card 0126	-3.74	1,250.64
08/06	Zelle Payment From Sahil Ratwani 25760573619	**31.84**	1,282.48
08/06	Card Purchase 08/05 Grubhub*Wokintheclouds Grubhub.Com NY Card 0126	-34.41	1,248.07
08/06	Card Purchase 08/06 Grubhub*7Eleven Grubhub.Com NY Card 0126	-14.84	1,233.23
08/06	Card Purchase 08/05 Gristedes # 524 New York NY Card 0126	-26.59	1,206.64
08/06	Recurring Card Purchase 08/06 Openai *Chatgpt Subscr Openai.Com CA Card 0126	-21.78	1,184.86
08/07	Card Purchase 08/06 Gristedes # 524 New York NY Card 0126	-26.59	1,158.27
08/07	Card Purchase 08/06 Tst*Markos Pizzeria New York NY Card 0126	-6.24	1,152.03
08/07	Discover E-Payment 1417 Web ID: 2510020270	-100.00	1,052.03
08/07	American Express ACH Pmt M9742 Web ID: 2005032111	-500.00	552.03
08/07	Bilt Payment Biltrent 6Cb06A80E6F8401 Web ID: 9999918544	-68.82	483.21
08/07	American Express ACH Pmt M0444 Web ID: 2005032111	-400.00	83.21
08/08	Card Purchase 08/07 Gristedes # 524 New York NY Card 0126	-26.59	56.62
	Ending Balance		**$56.62**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $5,463.74. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

OVERDRAFT FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees	$34.00	$34.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

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CHANGE IN RESIDENT(S)
ADDENDUM TO LEASE AGREEMENT

This will serve as an Addendum to the Lease Agreement dated 01/31/2025, between Brookfield Properties Multifamily, LLC., Landlord, and Nathireddy Sai Dhiraj, Pranav Ghildiyaal and Rama Devi Allu, Resident(s), regarding unit 30-04F at property located at Waterside, 25 Waterside Plaza, New York, NY 10010 (the Premises).

The undersigned request the below listed changes to the Resident(s) listed in the Lease Agreement for the right of entry or occupancy to the Premises. Any Resident(s) that are added to the Lease Agreement agree to be bound to the Lease Agreement including Rules and Regulations. It is further agreed that any security deposit will remain on account, if applicable. At the time of termination of the Lease Agreement, any refund of rents or deposits that may be due will be made to any remaining Resident(s) identified on the Lease Agreement, as amended by all executed Change in Resident(s) Addenda.

Resident(s) to be removed from Lease Agreement: If not Applicable type N/A <u>(To be completed by primary tenant)</u>

Printed Name ____________ Removal Date (Move Out) ____________

Printed Name ____________ Removal Date (Move Out) ____________

Printed Name ____________ Removal Date (Move Out) ____________

Resident(s) to be added to Lease Agreement: If not Applicable type N/A <u>(To be completed by primary tenant)</u>

Printed Name ____________ Addition Date (Move In) ____________

Printed Name ____________ Addition Date (Move In) 08-13-2025

Printed Name ____________ Addition Date (Move In) ____________

Concurrence of Remaining Resident(s): We agree to the above. <u>(To be completed by primary tenant)</u>

Printed Name ____________

Printed Name ____________

Printed Name ____________

Resident Signature ____________ Date ____________ Resident Signature ____________ Date ____________

Resident Signature ____________ Date ____________ Resident Signature ____________ Date ____________

Kevin Wigfall

Management Signature ____________ Date ____________