

PASAPORTE
PASSPORT



Tipo/ Type

P

Código del país/ Country code

ECU

Núm. de pasap./ Passport number

A8106149

Apellidos/ Surnames

VILLACRES MOSQUERA

Nombres/ Given names

FIORELLA EMILIA

Nacionalidad/ Nationality

ECUATORIANA / ECUADORIAN

Fecha de nacimiento/ Date of birth

13 NOV / NOV 1999

Sexo/ Sex

F

Lugar de nacimiento/ Place of birth

GUAYAQUIL, ECU

Fecha de expedición/ Date of issue

05 JUL / JUL 2022

Fecha de caducidad/ Date of expiry

05 JUL / JUL 2032



Núm. personal/ Personal number

0925952897

Autoridad/ Authority

DIGERCIC

NATI CAN

049907

Firma del titular/ Holder's signature

A1012465

P<ECUVILLACRES<MOSQUERA<<FIORELLA<EMILIA<<<<

A8106149<9ECU9911134F32070510925952897<<<<26

Pay Date: 09/25/2025 Period: 09/07/2025 - 09/20/2025

Employee	Client	Client/EmpNo/SSN
FIORELLA E VILLACRES MOSQUERA 1701 LEXINGTON AVENUE APT. 2S New York, NY 10029-3942	CABRINI IMMIGRANT SERVICES OF NY CITY 701 FORT WASHINGTON AVE NEW YORK, NY 10040	448 6683 ***_**-6822

Check No.	Gross Pay	Tips/NonPay	Taxes	Deductions	Net	Direct Deposit	Check Amount	Fed Taxable
55220	2,712.00	0.00	705.55	23.36	1,983.09	1,983.09	0.00	2,689.84
YTD	54,240.00	0.00	13,827.66	1,201.04	39,211.30	39,211.30	0.00	53,062.96

Pay Type	Hours	Rate	Current	YTD	Taxes	Current	YTD
Holiday Pay	0.00	0.00	0.00	3,796.80	Federal Income Tax	269.23	5,231.88
Regular (Regular Hourly)	80.00	33.90	2,712.00	48,917.70	Soc Sec	166.77	3,289.87
Sick	0.00	0.00	0.00	1,254.30	State Withholding - NY	125.96	2,478.84
Vacation	0.00	0.00	0.00	271.20	CITY - NY City Resident	94.07	1,850.21
Total Earnings	80.00		2,712.00	54,240.00	Medicare	39.00	769.40
					FLI Withholding - NY	10.52	207.46
					Total Taxes	705.55	13,827.66

Deductions	Employee	EE YTD	Employer	ER YTD
10,000 LIFE INS (91607)	0.00	0.00	0.00	0.00
CIGNA DENTAL PPO (3912)*	22.16	421.04	19.60	372.40
CIGNA LOW (452)*	0.00	0.00	914.70	17,379.30
NYS DBL (2)	1.20	24.00	3.34	66.80
TRANSIT FEE POSTTAX (502)	0.00	0.00	0.00	54.00
TRANSIT PRETAX (500)	0.00	756.00	0.00	0.00
UHC VISION (711)*	0.00	0.00	5.08	96.52
Total Deductions	23.36	1,201.04	942.72	17,969.02

* Exempt from Federal W/H, Soc Sec and Medicare
** Exempt From Federal W/H

Direct Deposits		Amount
CHECKING Acct: *****9521		1,983.09
PTO Plan	Rate	Balance
SICK	1.0000	11.00

Pay Date: 09/11/2025 Period: 08/24/2025 - 09/06/2025

Employee	Client	Client/EmpNo/SSN
FIORELLA E VILLACRES MOSQUERA 1701 LEXINGTON AVENUE APT. 2S New York, NY 10029-3942	CABRINI IMMIGRANT SERVICES OF NY CITY 701 FORT WASHINGTON AVE NEW YORK, NY 10040	448 6683 ***-**-6822

Check No.	Gross Pay	Tips/NonPay	Taxes	Deductions	Net	Direct Deposit	Check Amount	Fed Taxable
54434	2,712.00	0.00	662.58	131.36	1,918.06	1,918.06	0.00	2,581.84
YTD	51,528.00	0.00	13,122.11	1,177.68	37,228.21	37,228.21	0.00	50,373.12

Pay Type	Hours	Rate	Current	YTD	Taxes	Current	YTD
Holiday Pay	8.00	33.90	271.20	3,796.80	Federal Income Tax	245.47	4,962.65
Regular (Regular Hourly)	72.00	33.90	2,440.80	46,205.70	Soc Sec	160.07	3,123.10
Sick	0.00	0.00	0.00	1,254.30	State Withholding - NY	120.02	2,352.88
Vacation	0.00	0.00	0.00	271.20	CITY - NY City Resident	89.48	1,756.14
Total Earnings	80.00		2,712.00	51,528.00	Medicare	37.44	730.40
					FLI Withholding - NY	10.10	196.94
					Total Taxes	662.58	13,122.11

Deductions	Employee	EE YTD	Employer	ER YTD
10,000 LIFE INS (91607)	0.00	0.00	0.00	0.00
CIGNA DENTAL PPO (3912)*	22.16	398.88	19.60	352.80
CIGNA LOW (452)*	0.00	0.00	914.70	16,464.60
NYS DBL (2)	1.20	22.80	3.34	63.46
TRANSIT FEE POSTTAX (502)	0.00	0.00	6.00	54.00
TRANSIT PRETAX (500)	108.00	756.00	0.00	0.00
UHC VISION (711)*	0.00	0.00	5.08	91.44
Total Deductions	131.36	1,177.68	948.72	17,026.30

* Exempt from Federal W/H, Soc Sec and Medicare
** Exempt From Federal W/H

Direct Deposits		Amount
CHECKING Acct: *****9521		1,918.06
PTO Plan	Rate	Balance
SICK	1.0000	11.00

Pay Date: 08/28/2025 Period: 08/10/2025 - 08/23/2025

Employee	Client	Client/EmpNo/SSN
FIORELLA E VILLACRES MOSQUERA 1701 LEXINGTON AVENUE APT. 2S New York, NY 10029-3942	CABRINI IMMIGRANT SERVICES OF NY CITY 701 FORT WASHINGTON AVE NEW YORK, NY 10040	448 6683 ***-**-6822

Check No.	Gross Pay	Tips/NonPay	Taxes	Deductions	Net	Direct Deposit	Check Amount	Fed Taxable
53680	2,712.00	0.00	705.55	23.36	1,983.09	1,983.09	0.00	2,689.84
YTD	48,816.00	0.00	12,459.53	1,046.32	35,310.15	35,310.15	0.00	47,791.28

Pay Type	Hours	Rate	Current	YTD	Taxes	Current	YTD
Holiday Pay	0.00	0.00	0.00	3,525.60	Federal Income Tax	269.23	4,717.18
Regular (Regular Hourly)	59.00	33.90	2,000.10	43,764.90	Soc Sec	166.77	2,963.03
Sick	21.00	33.90	711.90	1,254.30	State Withholding - NY	125.96	2,232.86
Vacation	0.00	0.00	0.00	271.20	CITY - NY City Resident	94.07	1,666.66
Total Earnings	80.00		2,712.00	48,816.00	Medicare	39.00	692.96
					FLI Withholding - NY	10.52	186.84
					Total Taxes	705.55	12,459.53

Deductions	Employee	EE YTD	Employer	ER YTD
10,000 LIFE INS (91607)	0.00	0.00	0.00	0.00
CIGNA DENTAL PPO (3912)*	22.16	376.72	19.60	333.20
CIGNA LOW (452)*	0.00	0.00	914.70	15,549.90
NYS DBL (2)	1.20	21.60	3.34	60.12
TRANSIT FEE POSTTAX (502)	0.00	0.00	0.00	48.00
TRANSIT PRETAX (500)	0.00	648.00	0.00	0.00
UHC VISION (711)*	0.00	0.00	5.08	86.36
Total Deductions	23.36	1,046.32	942.72	16,077.58

* Exempt from Federal W/H, Soc Sec and Medicare
** Exempt From Federal W/H

Direct Deposits		Amount
CHECKING Acct: *****9521		1,983.09
PTO Plan	Rate	Balance
SICK	1.0000	10.83

Pay Date: 08/14/2025 Period: 07/27/2025 - 08/09/2025

Employee	Client	Client/EmpNo/SSN
FIORELLA E VILLACRES MOSQUERA 1701 LEXINGTON AVENUE APT. 2S New York, NY 10029-3942	CABRINI IMMIGRANT SERVICES OF NY CITY 701 FORT WASHINGTON AVE NEW YORK, NY 10040	448 6683 ***-**-6822

Check No.	Gross Pay	Tips/NonPay	Taxes	Deductions	Net	Direct Deposit	Check Amount	Fed Taxable
52786	2,712.00	0.00	662.58	131.36	1,918.06	1,918.06	0.00	2,581.84
YTD	46,104.00	0.00	11,753.98	1,022.96	33,327.06	33,327.06	0.00	45,101.44

Pay Type	Hours	Rate	Current	YTD	Taxes	Current	YTD
Holiday Pay	0.00	0.00	0.00	3,525.60	Federal Income Tax	245.47	4,447.95
Regular (Regular Hourly)	80.00	33.90	2,712.00	41,764.80	Soc Sec	160.07	2,796.26
Sick	0.00	0.00	0.00	542.40	State Withholding - NY	120.02	2,106.90
Vacation	0.00	0.00	0.00	271.20	CITY - NY City Resident	89.48	1,572.59
Total Earnings	80.00		2,712.00	46,104.00	Medicare	37.44	653.96
					FLI Withholding - NY	10.10	176.32
					Total Taxes	662.58	11,753.98

CIGNA DENTAL PPO (3912)*	22.16	354.56	19.60	313.60	Direct Deposits	Amount
					CHECKING Acct: *****9521	1,918.06
CIGNA LOW (452)*	0.00	0.00	914.70	14,635.20	PTO Plan	Rate
NYS DBL (2)	1.20	20.40	3.34	56.78		Balance
TRANSIT FEE POSTTAX (502)	0.00	0.00	6.00	48.00	SICK	1.0000
						29.87
TRANSIT PRETAX (500)	108.00	648.00	0.00	0.00		
UHC VISION (711)*	0.00	0.00	5.08	81.28		
Total Deductions	131.36	1,022.96	948.72	15,134.86		

* Exempt from Federal W/H, Soc Sec and Medicare
** Exempt From Federal W/H

Pay Date: 07/31/2025 Period: 07/13/2025 - 07/26/2025

Employee	Client	Client/EmpNo/SSN
FIORELLA E VILLACRES MOSQUERA 1701 LEXINGTON AVENUE APT. 2S New York, NY 10029-3942	CABRINI IMMIGRANT SERVICES OF NY CITY 701 FORT WASHINGTON AVE NEW YORK, NY 10040	448 6683 ***-**-6822

Check No.	Gross Pay	Tips/NonPay	Taxes	Deductions	Net	Direct Deposit	Check Amount	Fed Taxable
52154	2,712.00	0.00	705.55	23.36	1,983.09	1,983.09	0.00	2,689.84
YTD	43,392.00	0.00	11,091.40	891.60	31,409.00	31,409.00	0.00	42,519.60

Pay Type	Hours	Rate	Current	YTD	Taxes	Current	YTD
Holiday Pay	0.00	0.00	0.00	3,525.60	Federal Income Tax	269.23	4,202.48
Regular (Regular Hourly)	80.00	33.90	2,712.00	39,052.80	Soc Sec	166.77	2,636.19
Sick	0.00	0.00	0.00	542.40	State Withholding - NY	125.96	1,986.88
Vacation	0.00	0.00	0.00	271.20	CITY - NY City Resident	94.07	1,483.11
Total Earnings	80.00		2,712.00	43,392.00	Medicare	39.00	616.52
					FLI Withholding - NY	10.52	166.22
					Total Taxes	705.55	11,091.40

Deductions	Employee	EE YTD	Employer	ER YTD
10,000 LIFE INS (91607)	0.00	0.00	0.00	0.00
CIGNA DENTAL PPO (3912)*	22.16	332.40	19.60	294.00
CIGNA LOW (452)*	0.00	0.00	914.70	13,720.50
NYS DBL (2)	1.20	19.20	3.34	53.44
TRANSIT FEE POSTTAX (502)	0.00	0.00	0.00	42.00
TRANSIT PRETAX (500)	0.00	540.00	0.00	0.00
UHC VISION (711)*	0.00	0.00	5.08	76.20
Total Deductions	23.36	891.60	942.72	14,186.14

* Exempt from Federal W/H, Soc Sec and Medicare
** Exempt From Federal W/H

Direct Deposits		Amount
CHECKING Acct: *****9521		1,983.09
PTO Plan	Rate	Balance
SICK	1.0000	27.20

Pay Date: 07/17/2025 Period: 06/29/2025 - 07/12/2025

Employee	Client	Client/EmpNo/SSN
FIORELLA E VILLACRES MOSQUERA 1701 LEXINGTON AVENUE APT. 2S New York, NY 10029-3942	CABRINI IMMIGRANT SERVICES OF NY CITY 701 FORT WASHINGTON AVE NEW YORK, NY 10040	448 6683 ***_**-6822

Check No.	Gross Pay	Tips/NonPay	Taxes	Deductions	Net	Direct Deposit	Check Amount	Fed Taxable
51261	2,712.00	0.00	705.55	23.36	1,983.09	1,983.09	0.00	2,689.84
YTD	40,680.00	0.00	10,385.85	868.24	29,425.91	29,425.91	0.00	39,829.76

Pay Type	Hours	Rate	Current	YTD	Taxes	Current	YTD
Holiday Pay	8.00	33.90	271.20	3,525.60	Federal Income Tax	269.23	3,933.25
Regular (Regular Hourly)	72.00	33.90	2,440.80	36,340.80	Soc Sec	166.77	2,469.42
Sick	0.00	0.00	0.00	542.40	State Withholding - NY	125.96	1,860.92
Vacation	0.00	0.00	0.00	271.20	CITY - NY City Resident	94.07	1,389.04
Total Earnings	80.00		2,712.00	40,680.00	Medicare	39.00	577.52
					FLI Withholding - NY	10.52	155.70
					Total Taxes	705.55	10,385.85

Deductions	Employee	EE YTD	Employer	ER YTD
10,000 LIFE INS (91607)	0.00	0.00	0.00	0.00
CIGNA DENTAL PPO (3912)*	22.16	310.24	19.60	274.40
CIGNA LOW (452)*	0.00	0.00	914.70	12,805.80
NYS DBL (2)	1.20	18.00	3.34	50.10
TRANSIT FEE POSTTAX (502)	0.00	0.00	0.00	42.00
TRANSIT PRETAX (500)	0.00	540.00	0.00	0.00
UHC VISION (711)*	0.00	0.00	5.08	71.12
Total Deductions	23.36	868.24	942.72	13,243.42

* Exempt from Federal W/H, Soc Sec and Medicare
** Exempt From Federal W/H

Direct Deposits		Amount
CHECKING Acct: *****9521		1,983.09
PTO Plan	Rate	Balance
SICK	1.0000	24.53



Bank

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TD CONVENIENCE CHECKING (x9521)

Available Balance	\$2,724.75
Today's Beginning Balance	\$1,570.86
Pending	\$1,153.89

Filter: **Last 30 days**

Date	Type	Description	Credit	Balance
PENDING TRANSACTIONS				
9/29/2025	CREDIT	TD ZELLE RECEIVED 527100P01E9B Zelle CHARLIE VIDAL	\$1,000.00	Pending
9/29/2025	CREDIT	TD ZELLE RECEIVED 527100N0JJWT Zelle CHARLIE VIDAL	\$500.00	Pending
9/29/2025	POS	DEBIT CARD AUTHORIZATION UBR* PENDING.UBER.CO	-\$23.70	Pending
9/29/2025	DIRECTDEBIT	PAYPAL	-\$9.33	Pending
9/29/2025	DIRECTDEBIT	PAYPAL	-\$9.99	Pending
9/29/2025	DIRECTDEBIT	PAYPAL	-\$10.70	Pending
9/29/2025	DIRECTDEBIT	PAYPAL	-\$13.73	Pending
9/29/2025	DIRECTDEBIT	PAYPAL	-\$16.56	Pending
9/29/2025	DIRECTDEBIT	PAYPAL	-\$21.51	Pending
9/29/2025	DIRECTDEBIT	PAYPAL	-\$32.29	Pending
9/29/2025	DIRECTDEBIT	DISCOVER	-\$100.00	Pending
9/29/2025	POS	DEBIT CARD AUTHORIZATION UBR* PENDING.UBER.CO	-\$47.10	Pending
9/26/2025	POS	ATM DEBIT SHG - NA	-\$23.00	Pending
9/26/2025	POS	DEBIT CARD AUTHORIZATION TWDC ALADDIN MERCH	-\$29.88	Pending
9/26/2025	DEBIT	1705 DELI GROCERY IN	-\$8.32	Pending
ACCOUNT HISTORY				
9/26/2025	DEBIT	PAYPAL INST XFER	-\$16.56	\$1,570.86
9/26/2025	DEBIT	PAYPAL INST XFER	-\$14.72	\$1,587.42
9/26/2025	DEBIT	PAYPAL INST XFER	-\$9.99	\$1,602.14
9/26/2025	DEBIT	R.E.M. RESIDENTI WEB PMTS	-\$50.00	\$1,612.13
9/26/2025	DEBIT	PAYPAL INST XFER	-\$29.09	\$1,662.13
9/26/2025	DEBIT	PAYPAL INST XFER	-\$14.80	\$1,691.22
9/26/2025	DEBIT	VISA DDA PUR AP 460778 1705 DELI GROCERY INC NEW YORK * NY	-\$7.28	\$1,706.02
9/25/2025	DEBIT	PAYPAL INST XFER	-\$24.96	\$1,713.30
9/25/2025	DEBIT	VISA DDA PUR AP 460778 1705 DELI GROCERY INC NEW YORK * NY	-\$2.07	\$1,738.26
9/24/2025	DEBIT	PAYPAL INST XFER	-\$8.95	\$1,740.33
9/24/2025	DEBIT	PAYPAL INST XFER	-\$24.58	\$1,749.28
9/24/2025	CREDIT	OD GRACE FEE REFUND	\$105.00	\$1,773.86

9/23/2025	FEE	OVERDRAFT PD	-\$105.00	\$1,668.86
9/23/2025	DEBIT	PAYPAL INST XFER	-\$21.79	\$1,773.86
9/23/2025	DEBIT	PAYPAL INST XFER	-\$33.02	\$1,795.65
9/23/2025	DEBIT	PAYPAL INST XFER	-\$26.00	\$1,828.67
9/23/2025	CREDIT	CENTRAL STAFF SE PAYROLL	\$1,983.09	\$1,854.67
9/22/2025	DEBIT	PAYPAL INST XFER	-\$21.26	-\$128.42
9/22/2025	DEBIT	PAYPAL INST XFER	-\$21.16	-\$107.16
9/22/2025	DEBIT	PAYPAL INST XFER	-\$19.51	-\$86.00
9/22/2025	DEBIT	PAYPAL INST XFER	-\$19.40	-\$66.49
9/22/2025	DEBIT	PAYPAL INST XFER	-\$11.87	-\$47.09
9/19/2025	DEBIT	PAYPAL INST XFER	-\$13.58	-\$35.22
9/19/2025	DEBIT	PAYPAL INST XFER	-\$23.76	-\$21.64
9/19/2025	DEBIT	VISA DDA PUR AP 403629 DD DOORDASH 7THSTREET 855 973 1040 * CA	-\$15.22	\$2.12
9/18/2025	DEBIT	VISA DDA PUR AP 460778 1705 DELI GROCERY INC NEW YORK * NY	-\$2.07	\$17.34
9/18/2025	DEBIT	VISA DDA PUR AP 400077 RMTLY P02DB REMITLY COM * WA	-\$13.99	\$19.41
9/18/2025	DEBIT	VISA DDA PUR AP 400077 RMTLY KAB27 REMITLY COM * WA	-\$215.99	\$33.40
9/18/2025	DEBIT	VISA DDA PUR AP 460778 1705 DELI GROCERY INC NEW YORK * NY	-\$6.24	\$249.39
9/17/2025	DEBIT	PAYPAL INST XFER	-\$16.98	\$255.63
9/17/2025	DEBIT	PAYPAL INST XFER	-\$17.53	\$272.61
9/17/2025	DEBIT	VISA DDA PUR AP 460778 1705 DELI GROCERY INC NEW YORK * NY	-\$9.36	\$290.14
9/16/2025	DEBIT	TD ZELLE SENT 525900I0DYEY Zelle COLOMBO & HURD, P	-\$300.00	\$299.50
9/16/2025	DEBIT	PAYPAL INST XFER	-\$40.30	\$599.50
9/16/2025	DEBIT	PAYPAL INST XFER	-\$21.04	\$639.80



Certificate No. **2513-076-2688923**

SAMBORONDON, September 22, 2025

To:
SPIRE GROUP NY
Present.

In response to the request submitted by **VILLACRES MOSQUERA FIORELLA EMILIA**, holder of the identification document (ID/Passport/Taxpayer ID) No. **0925952897**, we hereby CERTIFY the following:

1. The individual or legal entity whose name and identification number are stated above is a client of this banking institution (hereinafter referred to as the "CLIENT").
2. The CLIENT has contracted the following banking products with Banco Guayaquil S.A. (hereinafter, the "BANK"):

Product	Product code/Number	Date of contract / issuance	Status as of the current date	Current Balance
SAVINGS ACCOUNT DOLAR	0019185707	Oct-12-2020	Active	+592,00



Valida este certificado
Escanea este código QR
para verificar la validez del
certificado

The information provided corresponds to the data recorded in our databases as of the date of issuance of this certificate. Therefore, we do not assume responsibility for any changes to the information that may occur after its issuance.

The information contained herein does not constitute financial advice, assessment, or endorsement of the CLIENT's solvency, nor shall it be interpreted under any circumstances as a guarantee, authorization for debit or credit, obligation, or any kind of transaction by the BANK.

The use or purpose given to this certificate is the responsibility of the applicant and the recipient. In the latter case, from the moment the certificate has been delivered. If the certificate includes confidential information of a person other than the applicant, or information subject to confidentiality or legal restrictions, it must be delivered to third parties only with the authorization of the data subject, except in cases provided by law.

This certificate may be issued in either physical or electronic format. When issued electronically, a signature is not required for its validity.

In such case, the certificate will be available for verification until: **2025/October/22**.

The certificate shall be deemed valid as long as there is no indication of alteration or tampering.

The cost of this certificate is the one established by the BANK and published through its official channels for user awareness. This cost or fee will always comply with the parameters authorized by the competent regulatory authorities.

Sincerely,

BANCO GUAYAQUIL S.A.



Bank

America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



FIORELLA VILLACRES
1701 LEXINGTON AVE APT 2S
NEW YORK NY 10029-3942

Page: 1 of 8
Statement Period: Aug 04 2025-Sep 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

TD Convenience Checking

FIORELLA VILLACRES

Account # 826-3339521

ACCOUNT SUMMARY

Beginning Balance	231.14	Average Collected Balance	642.24
Electronic Deposits	4,035.75	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	4,312.61	Annual Percentage Yield Earned	0.00%
Other Withdrawals	245.00	Days in Period	31
Service Charges	15.00		
Ending Balance	-305.72		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$245.00	\$385.00
Total Returned Item Fees (NSF)	\$0.00	\$0.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$35.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
08/08	ACH RETURNED ITEM	17.54
08/08	ACH RETURNED ITEM	24.54
08/08	ACH RETURNED ITEM	24.98
08/08	ACH RETURNED ITEM	30.99
08/12	ACH RETURNED ITEM, PAYPAL INST XFER APPLE.COM BILL	1.99
08/12	ACH RETURNED ITEM, PAYPAL INST XFER UBER	8.95
08/12	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830012	1,918.06
08/20	VISA TRANSFER, *****31266952883, AUT 082025 VISA TRANSFER APPLE CASH INST XFER CUPERTINO * CA	25.61
08/26	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830012	1,983.09
	Subtotal:	4,035.75

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

1	Ending Balance	-305.72
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 3 of 8
Statement Period: Aug 04 2025-Sep 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
08/04	DBCRD PUR AP, *****31266952883, AUT 073125 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	16.74
08/04	DBCRD PUR AP, *****31266952883, AUT 073125 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	1.00
08/04	DBCRD PUR AP, *****31266952883, AUT 080125 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	2.08
08/04	DBCRD PUR AP, *****31266952883, AUT 080125 VISA DDA PUR AP F L MINI MARKET CORP NEW YORK * NY	3.12
08/04	DBCRD PUR AP, *****31266952883, AUT 080125 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	20.97
08/04	DBCRD PUR AP, *****31266952883, AUT 080125 VISA DDA PUR AP BLINK FITNESS SPRINGFIELD * VA	7.84
08/04	DBCRD PUR AP, *****31266952883, AUT 080125 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	10.15
08/04	DBCRD PUR AP, *****31266952883, AUT 080225 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	3.00
08/04	DBCRD PUR AP, *****31266952883, AUT 080325 VISA DDA PUR AP DUNKIN 348518 Q35 PELHAM * NY	12.98
08/04	DBCRD PUR AP, *****31266952883, AUT 080325 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	6.79
08/04	DBCRD PUR AP, *****31266952883, AUT 080325 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	22.81
08/04	ELECTRONIC PMT-WEB, EDUCATIONAL COMP EPAYMENT ****722121756	247.68
08/04	ELECTRONIC PMT-WEB, PAYPAL INST XFER OURARING	6.52
08/05	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	25.24
08/05	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	16.79
08/06	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	22.69
08/06	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER EATS	16.74
08/07	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	17.54
08/07	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER EATS	24.54
08/07	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	30.99
08/07	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	24.98
08/11	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	1.99
08/11	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	8.95
08/14	DBCRD PUR AP, *****31266952883, AUT 081325 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	18.37
08/14	DBCRD PUR AP, *****31266952883, AUT 081325 VISA DDA PUR AP F L MINI MARKET CORP NEW YORK * NY	8.84
08/14	ELECTRONIC PMT-WEB, PAYPAL RETRY PYMT APPLE.COM BILL	17.54
08/14	ELECTRONIC PMT-WEB, PAYPAL RETRY PYMT UBER EATS	24.54
08/14	ELECTRONIC PMT-WEB, PAYPAL RETRY PYMT UBER	24.98
08/14	ELECTRONIC PMT-WEB, PAYPAL RETRY PYMT UBER	30.99
08/14	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 1096	100.00

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**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 4 of 8
Statement Period: Aug 04 2025-Sep 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
08/15	DBCRD PUR AP, *****31266952883, AUT 081325 VISA DDA PUR AP LYFT RIDE WED 7AM LYFT COM * CA	22.85
08/15	DBCRD PUR AP, *****31266952883, AUT 081425 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	28.20
08/15	DBCRD PUR AP, *****31266952883, AUT 081425 VISA DDA PUR AP RMTLY A1F9C REMITLY COM * WA	380.99
08/15	DBCRD PUR AP, *****31266952883, AUT 081425 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	23.80
08/18	DBCRD PUR AP, *****31266952883, AUT 081425 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	16.56
08/18	DBCRD PUR AP, *****31266952883, AUT 081525 VISA DDA PUR AP APPLE CASH BALANCE ADD 1INFINITELOOP * CA	10.00
08/18	DBCRD PUR AP, *****31266952883, AUT 081525 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	20.78
08/18	DBCRD PUR AP, *****31266952883, AUT 081525 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	16.29
08/18	DBCRD PUR AP, *****31266952883, AUT 081525 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	23.58
08/18	DBCRD PUR AP, *****31266952883, AUT 081525 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	9.98
08/18	DBCRD PUR AP, *****31266952883, AUT 081625 VISA DDA PUR AP DECICCO SONS PELHAM * NY	15.70
08/18	DBCRD PUR AP, *****31266952883, AUT 081625 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	7.48
08/18	DBCRD PUR AP, *****31266952883, AUT 081725 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	18.27
08/18	DBCRD PUR AP, *****31266952883, AUT 081725 VISA DDA PUR AP LYFT CANCEL FEE LYFT COM * CA	5.13
08/18	ELECTRONIC PMT-WEB, PAYPAL RETRY PYMT APPLE.COM BILL	1.99
08/18	ELECTRONIC PMT-WEB, PAYPAL RETRY PYMT UBER	8.95
08/19	DBCRD PUR AP, *****31266952883, AUT 081725 VISA DDA PUR AP MTA MNR ETIX TICKET 877 690 5116 * NY	8.75
08/19	DBCRD PUR AP, *****31266952883, AUT 081725 VISA DDA PUR AP APPLE CASH BALANCE ADD 1INFINITELOOP * CA	10.00
08/19	DBCRD PUR AP, *****31266952883, AUT 081825 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	11.95
08/19	DBCRD PUR AP, *****31266952883, AUT 081825 VISA DDA PUR AP AMAZON MKTPL WL2202143 AMZN COM BILL * WA	10.88
08/19	DBCRD PUR AP, *****31266952883, AUT 081825 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	28.72
08/19	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 1096	100.00
08/20	DBCRD PUR AP, *****31266952883, AUT 081825 VISA DDA PUR AP LYFT RIDE MON 7AM LYFT COM * CA	22.95
08/20	DBCRD PUR AP, *****31266952883, AUT 081825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90

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**Bank**

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 5 of 8
Statement Period: Aug 04 2025-Sep 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
08/20	DBCRD PUR AP, *****31266952883, AUT 081825 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	15.71
08/20	DBCRD PUR AP, *****31266952883, AUT 081825 VISA DDA PUR AP APPLE CASH BALANCE ADD 1INFINITELOOP * CA	10.00
08/20	DBCRD PUR AP, *****31266952883, AUT 081925 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	9.36
08/20	DBCRD PUR AP, *****31266952883, AUT 082025 VISA DDA PUR AP VENMO LARISSA VILLACRES VISA DIRECT * NY	26.00
08/21	DBCRD PUR AP, *****31266952883, AUT 081925 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
08/25	DBCRD PUR AP, *****31266952883, AUT 082125 VISA DDA PUR AP APPLE CASH BALANCE ADD 1INFINITELOOP * CA	74.00
08/25	DBCRD PUR AP, *****31266952883, AUT 082125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
08/25	DBCRD PUR AP, *****31266952883, AUT 082225 VISA DDA PUR AP F L MINI MARKET CORP NEW YORK * NY	6.76
08/25	DEBIT POS AP, *****31266952883, AUT 082325 DDA PURCHASE AP STOP SHOP 0503 BRONX * NY	3.09
08/25	DBCRD PUR AP, *****31266952883, AUT 082325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
08/26	DBCRD PUR AP, *****31266952883, AUT 082525 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	4.16
08/26	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	9.53
08/26	TD ZELLE SENT, 523800N00UK2 Zelle SARAH DIAS	110.95
08/27	DBCRD PUR AP, *****31266952883, AUT 082525 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	16.56
08/27	DBCRD PUR AP, *****31266952883, AUT 082625 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	2.60
08/28	DBCRD PUR AP, *****31266952883, AUT 082625 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	22.87
08/28	DBCRD PUR AP, *****31266952883, AUT 082725 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	24.14
08/28	DBCRD PUR AP, *****31266952883, AUT 082725 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	17.15
08/28	ELECTRONIC PMT-WEB, PAYPAL INST XFER FAXZERO.COM	2.09
08/29	DBCRD PUR AP, *****31266952883, AUT 082725 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	64.52
08/29	DBCRD PUR AP, *****31266952883, AUT 082725 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	18.24
08/29	DBCRD PUR AP, *****31266952883, AUT 082825 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	25.93
08/29	ELECTRONIC PMT-WEB, PAYPAL INST XFER FAXZERO.COM	2.09
08/29	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	9.99
08/29	TD ZELLE SENT, 524100G00ZPJ Zelle COLOMBO & HURD, P	350.00

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

FIORELLA VILLACRES

 Page: 6 of 8
 Statement Period: Aug 04 2025-Sep 03 2025
 Cust Ref #: 8263339521-630-E-***
 Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY
Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/02	DBCRD PUR AP, *****31266952883, AUT 082925 VISA DDA PUR AP LYFT RIDE FRI 7AM LYFT COM * CA	25.98
09/02	DBCRD PUR AP, *****31266952883, AUT 082925 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	16.74
09/02	DBCRD PUR AP, *****31266952883, AUT 083025 VISA DDA PUR AP PAPERSOURCE 4704 NEW YORK * NY	7.08
09/02	DBCRD PUR AP, *****31266952883, AUT 083025 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	10.36
09/02	DBCRD PUR AP, *****31266952883, AUT 083125 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	2.00
09/02	DBCRD PUR AP, *****31266952883, AUT 083125 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	2.00
09/02	DEBIT POS AP, *****31266952883, AUT 083125 DDA PURCHASE AP DOLLAR TREE 333 S FULTON MT VERNON * NY	10.61
09/02	DBCRD PUR AP, *****31266952883, AUT 083125 VISA DDA PUR AP LYFT RIDE SUN 8PM LYFT COM * CA	14.54
09/02	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	5.17
09/02	ACH IAT DEBIT, SPIRITUAL NEBULA IAT PAYPAL ****503938096	9.99
09/02	ELECTRONIC PMT-WEB, EDUCATIONAL COMP EPAYMENT ****722231931	247.68
09/02	ELECTRONIC PMT-WEB, R.E.M. RESIDENTI WEB PMTS FV8XFD	1,500.00
09/03	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	25.31
09/03	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER EATS	16.62
Subtotal:		4,312.61

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
08/05	OVERDRAFT PD	70.00
08/06	OVERDRAFT PD	70.00
08/07	OVERDRAFT PD	70.00
09/03	OVERDRAFT PD	35.00
Subtotal:		245.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
09/03	MAINTENANCE FEE	15.00
Subtotal:		15.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/03	231.14	08/19	489.95
08/04	-130.54	08/20	428.64
08/05	-242.57	08/21	425.74

 Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 7 of 8
Statement Period: Aug 04 2025-Sep 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/06	-352.00	08/25	336.09
08/07	-520.05	08/26	2,194.54
08/08	-422.00	08/27	2,175.38
08/11	-432.94	08/28	2,109.13
08/12	1,496.06	08/29	1,638.36
08/14	1,270.80	09/02	-213.79
08/15	814.96	09/03	-305.72
08/18	660.25		

Please see important information on the back page

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 8 of 8
Statement Period: Aug 04 2025-Sep 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

Change in Date: Important Information About Your TD Bank Visa® Debit Card

Beginning October 15, 2025, TD Bank will charge a \$32 fee to mail Visa® Debit Cards with expedited delivery. Visa® Debit Cards sent via standard delivery will continue to be free for Customers.

If you would like quicker access to your Visa® Debit Card than our standard delivery option, TD Bank Digital Wallet may be an option for you. Simply add your Visa® Debit Card to your Apple Pay, Samsung Pay, Google Pay or PayPal Digital Wallet for contactless payments. For more information, visit tdbank.com/digitalwallet.

Have questions? We're happy to help.

Contact us by sending a secure message via Online or Mobile Banking, calling us 24/7 or booking an appointment at a TD Bank near you.

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender 



Bank

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E

STATEMENT OF ACCOUNT



Do not write on this statement

FIORELLA VILLACRES
1701 LEXINGTON AVE APT 2S
NEW YORK NY 10029-3942

Page: 1 of 5
Statement Period: Jul 04 2025-Aug 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

TD Convenience Checking

FIORELLA VILLACRES

Account # 826-3339521

ACCOUNT SUMMARY

Beginning Balance	-55.46	Average Collected Balance	315.63
Electronic Deposits	4,092.18	Interest Earned This Period	0.00
Other Credits	35.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	3,685.58	Days in Period	31
Other Withdrawals	140.00		
Service Charges	15.00		
Ending Balance	231.14		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$140.00	\$140.00
Total Returned Item Fees (NSF)	\$0.00	\$0.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$35.00	\$35.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
07/15	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830012	1,983.09
07/28	TD ZELLE RECEIVED, 520700G06NS8 Zelle LARISSA FERNANDA	126.00
07/29	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830012	1,983.09
	Subtotal:	4,092.18

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
07/16	OD GRACE FEE REFUND	35.00
	Subtotal:	35.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
07/07	ELECTRONIC PMT-WEB, PAYPAL INST XFER OURARING	6.52
07/07	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	11.68
07/09	ELECTRONIC PMT-WEB, PAYPAL INST XFER VISIBLESERV	25.00
07/14	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	2.99
07/16	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER EATS	9.05

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Begin by adjusting your account register as follows:

- | | | |
|---|-------------------|--------|
| 1 | Ending Balance | 231.14 |
| 2 | Total Deposits | + |
| 3 | Sub Total | |
| 4 | Total Withdrawals | - |
| 5 | Adjusted Balance | |

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

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

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

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

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

- Your name and account number.
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INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

**Bank**

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 3 of 5
Statement Period: Jul 04 2025-Aug 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/17	DBCRD PUR AP, *****31266952883, AUT 071625 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	20.05
07/17	DBCRD PUR AP, *****31266952883, AUT 071625 VISA DDA PUR AP RMTLY A27F4 REMITLY COM * WA	93.99
07/17	DBCRD PUR AP, *****31266952883, AUT 071625 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	24.90
07/17	DBCRD PUR AP, *****31266952883, AUT 071625 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	2.08
07/17	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 1096	1,000.00
07/18	DBCRD PUR AP, *****31266952883, AUT 071625 VISA DDA PUR AP AMAZON MKTPL CJ0WR51T3 AMZN COM BILL * WA	25.02
07/18	DBCRD PUR AP, *****31266952883, AUT 071625 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/18	DBCRD PUR AP, *****31266952883, AUT 071625 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	22.20
07/18	DBCRD PUR AP, *****31266952883, AUT 071725 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	22.43
07/18	DBCRD PUR AP, *****31266952883, AUT 071725 VISA DDA PUR AP RMTLY KD00B REMITLY COM * WA	387.99
07/21	DBCRD PUR AP, *****31266952883, AUT 071725 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/21	DBCRD PUR AP, *****31266952883, AUT 071825 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/21	DBCRD PUR AP, *****31266952883, AUT 071825 VISA DDA PUR AP F L MINI MARKET CORP NEW YORK * NY	4.68
07/21	DBCRD PUR AP, *****31266952883, AUT 072025 VISA DDA PUR AP GRAND NYC GIFTS AND LUGG NEW YORK * NY	5.66
07/22	DBCRD PUR AP, *****31266952883, AUT 072025 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	2.00
07/22	DBCRD PUR AP, *****31266952883, AUT 072025 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	2.00
07/22	DBCRD PUR AP, *****31266952883, AUT 072025 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/22	DBCRD PUR AP, *****31266952883, AUT 072025 VISA DDA PUR AP LYFT RIDE SUN 5PM LYFT COM * CA	28.80
07/22	DBCRD PUR AP, *****31266952883, AUT 072125 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	6.24
07/22	DBCRD PUR AP, *****31266952883, AUT 072125 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	24.38
07/23	DBCRD PUR AP, *****31266952883, AUT 072125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
07/23	DBCRD PUR AP, *****31266952883, AUT 072225 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	3.12
07/24	DBCRD PUR AP, *****31266952883, AUT 072325 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	26.78

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 4 of 5
Statement Period: Jul 04 2025-Aug 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/25	DBCRD PUR AP, *****31266952883, AUT 072325 VISA DDA PUR AP LYFT RIDE WED 5PM LYFT COM * CA	26.10
07/25	DBCRD PUR AP, *****31266952883, AUT 072325 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	15.39
07/28	TD ZELLE SENT, 520700D0K5DD Zelle SARAH DIAS	126.32
07/28	DBCRD PUR AP, *****31266952883, AUT 072725 VISA DDA PUR AP VENMO ST FRANCIS DE SA 402 935 7733 * NY	2.00
07/28	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	3.18
07/28	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	7.89
07/28	ACH IAT DEBIT, SPIRITUAL NEBULA IAT PAYPAL ****770639105	9.99
07/29	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	15.90
07/30	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	9.99
07/30	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER	13.27
07/30	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER EATS	16.56
07/30	ELECTRONIC PMT-WEB, PAYPAL INST XFER LYFT RIDE TUE 7	57.75
07/31	DBCRD PUR AP, *****31266952883, AUT 073025 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	19.78
07/31	DBCRD PUR AP, *****31266952883, AUT 073025 VISA DDA PUR AP SP CABRINISHRINENYC OR 121 29233536 * NY	8.72
07/31	ELECTRONIC PMT-WEB, PAYPAL INST XFER UBER EATS	21.81
08/01	DBCRD PUR AP, *****31266952883, AUT 073025 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	15.48
08/01	ELECTRONIC PMT-WEB, R.E.M. RESIDENTI WEB PMTS B3YT8D	1,500.00
08/01	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	43.39
Subtotal:		3,685.58

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
07/08	OVERDRAFT PD	70.00
07/10	OVERDRAFT PD	35.00
07/15	OVERDRAFT PD	35.00
Subtotal:		140.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
08/01	MAINTENANCE FEE	15.00
Subtotal:		15.00

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page:5 of 5

Statement Period:Jul 04 2025-Aug 03 2025

Cust Ref #:8263339521-630-E-***

Primary Account #:826-3339521

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
07/03	-55.46	07/21	149.69
07/07	-73.66	07/22	83.37
07/08	-143.66	07/23	77.35
07/09	-168.66	07/24	50.57
07/10	-203.66	07/25	9.08
07/14	-206.65	07/28	-14.30
07/15	1,741.44	07/29	1,952.89
07/16	1,767.39	07/30	1,855.32
07/17	626.37	07/31	1,805.01
07/18	165.83	08/01	231.14

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STATEMENT OF ACCOUNT



FIORELLA VILLACRES
1701 LEXINGTON AVE APT 2S
NEW YORK NY 10029-3942

Page: 1 of 5
Statement Period: Jun 04 2025-Jul 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

TD Convenience Checking

FIORELLA VILLACRES

Account # 826-3339521

ACCOUNT SUMMARY

Beginning Balance	1,686.45	Average Collected Balance	1,027.25
Electronic Deposits	4,017.72	Interest Earned This Period	0.00
Electronic Payments	5,744.63	Interest Paid Year-to-Date	0.00
Service Charges	15.00	Annual Percentage Yield Earned	0.00%
Ending Balance	-55.46	Days in Period	30

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

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
06/09	DEBIT CARD CREDIT, *****31266952883, AUT 060825 VISA DDA REF AMAZON GROCERY SEATTLE * WA	37.18
06/16	TD ZELLE RECEIVED, 516500C0BICC Zelle LAILA MARTINS B	9.50
06/16	TD ZELLE RECEIVED, 516500I0AG1L Zelle Erica Domingues	19.00
06/16	ACH DEPOSIT, VENMO CASHOUT ****861232695	27.00
06/16	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830013	1,983.09
06/17	ACH DEPOSIT, PAYPAL TRANSFER ****919866537	23.89
07/01	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830029	1,918.06
Subtotal:		4,017.72

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
06/04	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	43.64
06/04	TD ZELLE SENT, 515500O05BDT Zelle COLOMBO & HURD, P	900.00
06/04	TD ZELLE SENT, 515500M030VD Zelle LARISSA F VILLACRES	100.00
06/04	TD ZELLE SENT, 515500H05YZP Zelle LARISSA F VILLACRES	50.00
06/05	DBCRD PUR AP, *****31266952883, AUT 060425 VISA DDA PUR AP AMAZON COM N63DW1QB1 AMZN COM BILL * WA	18.90
06/05	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 1096	250.00
06/06	DBCRD PUR AP, *****31266952883, AUT 060425 VISA DDA PUR AP LYFT RIDE WED 7AM LYFT COM * CA	26.84
06/09	DBCRD PUR AP, *****31266952883, AUT 060525 VISA DDA PUR AP APPLE CASH SENT MONEY 1INFINITELOOP * CA	2.00
06/09	DBCRD PUR AP, *****31266952883, AUT 060825 VISA DDA PUR AP AMAZON GROCE NH2DY94B1 SEATTLE * WA	37.18

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How to Balance your Account

Begin by adjusting your account register as follows:

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

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

1	Ending Balance	-55.46
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

**Bank**

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 3 of 5
Statement Period: Jun 04 2025-Jul 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
06/09	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	15.17
06/10	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	24.24
06/11	DBCRD PUR AP, *****31266952883, AUT 061025 VISA DDA PUR AP LAITH GROCERY DELI NEW YORK * NY	3.64
06/11	DBCRD PUR AP, *****31266952883, AUT 061025 VISA DDA PUR AP F L MINI MARKET CORP NEW YORK * NY	6.23
06/12	DBCRD PUR AP, *****31266952883, AUT 061125 VISA DDA PUR AP AMZNPHARMA AMZN COM BILL * WA	12.20
06/12	DBCRD PUR AP, *****31266952883, AUT 061125 VISA DDA PUR AP AMZNPHARMA AMZN COM BILL * WA	12.20
06/12	DBCRD PUR AP, *****31266952883, AUT 061125 VISA DDA PUR AP AMZNPHARMA AMZN COM BILL * WA	3.33
06/12	DBCRD PUR AP, *****31266952883, AUT 061125 VISA DDA PUR AP AMZNPHARMA AMZN COM BILL * WA	3.98
06/12	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	2.99
06/13	DBCRD PUR AP, *****31266952883, AUT 061125 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	21.38
06/13	DBCRD PUR AP, *****31266952883, AUT 061225 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	27.90
06/16	DBCRD PUR AP, *****31266952883, AUT 061225 VISA DDA PUR AP LYFT RIDE THU 7AM LYFT COM * CA	30.43
06/16	DBCRD PUR AP, *****31266952883, AUT 061425 VISA DDA PUR AP LYFT RIDE SAT 1AM LYFT COM * CA	37.90
06/16	TD ZELLE SENT, 516500D045MR Zelle SARAH DIAS	33.00
06/16	DBCRD PUR AP, *****31266952883, AUT 061425 VISA DDA PUR AP LYFT RIDE SAT 3PM LYFT COM * CA	34.89
06/16	DBCRD PUR AP, *****31266952883, AUT 061525 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	16.21
06/16	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	60.45
06/16	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	60.52
06/17	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	53.11
06/18	DBCRD PUR AP, *****31266952883, AUT 061725 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	26.71
06/18	DBCRD PUR AP, *****31266952883, AUT 061725 VISA DDA PUR AP F L MINI MARKET CORP NEW YORK * NY	3.12
06/20	DBCRD PUR AP, *****31266952883, AUT 061725 VISA DDA PUR AP LYFT RIDE TUE 7AM LYFT COM * CA	29.04
06/20	DBCRD PUR AP, *****31266952883, AUT 061825 VISA DDA PUR AP UBER TRIP HELP UBER COM SAN FRANCISCO * CA	34.31
06/20	DBCRD PUR AP, *****31266952883, AUT 061825 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	8.31
06/20	DBCRD PUR AP, *****31266952883, AUT 061825 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	15.90
06/20	DBCRD PUR AP, *****31266952883, AUT 061925 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	17.56

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FIORELLA VILLACRES

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 Statement Period: Jun 04 2025-Jul 03 2025
 Cust Ref #: 8263339521-630-E-***
 Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
06/23	DBCRD PUR AP, *****31266952883, AUT 061925 VISA DDA PUR AP UBER TRIP HELP UBER COM SAN FRANCISCO * CA	8.96
06/23	DBCRD PUR AP, *****31266952883, AUT 061925 VISA DDA PUR AP UBER TRIP HELP UBER COM SAN FRANCISCO * CA	11.63
06/23	DBCRD PUR AP, *****31266952883, AUT 062025 VISA DDA PUR AP LYFT RIDE FRI 7AM LYFT COM * CA	26.92
06/23	DBCRD PUR AP, *****31266952883, AUT 062025 VISA DDA PUR AP PP LAVERDE HEAMPTAD * NY	4.50
06/23	DBCRD PUR AP, *****31266952883, AUT 062025 VISA DDA PUR AP AMAZON GROCE NO9PU71J1 SEATTLE * WA	74.43
06/23	DBCRD PUR AP, *****31266952883, AUT 062125 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	16.18
06/23	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	8.04
06/24	DBCRD PUR AP, *****31266952883, AUT 062325 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	15.14
06/24	DBCRD PUR AP, *****31266952883, AUT 062325 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	20.55
06/25	DBCRD PUR AP, *****31266952883, AUT 062325 VISA DDA PUR AP UBER TRIP HELP UBER COM SAN FRANCISCO * CA	26.35
06/25	DBCRD PUR AP, *****31266952883, AUT 062325 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	15.30
06/25	DBCRD PUR AP, *****31266952883, AUT 062325 VISA DDA PUR AP GREENPOINT PSYCHOTHERAPY BROOKLYN * NY	30.00
06/25	DBCRD PUR AP, *****31266952883, AUT 062425 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	39.76
06/26	DBCRD PUR AP, *****31266952883, AUT 062525 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	5.71
06/26	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	16.88
06/26	TD ZELLE SENT, 517700J0ELK9 Zelle SARAH DIAS	95.00
06/27	DBCRD PUR AP, *****31266952883, AUT 062625 VISA DDA PUR AP LYFT RIDE WED 7AM LYFT COM * CA	25.09
06/27	DBCRD PUR AP, *****31266952883, AUT 062625 VISA DDA PUR AP F L MINI MARKET CORP NEW YORK * NY	6.24
06/27	DBCRD PUR AP, *****31266952883, AUT 062625 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	25.52
06/30	DBCRD PUR AP, *****31266952883, AUT 062725 VISA DDA PUR AP TACO BELL 735896 NEW YORK * NY	5.75
06/30	DEBIT POS AP, *****31266952883, AUT 062925 DDA PURCHASE AP CVS PHARMACY 05 05772 NEW YORK * NY	17.98
06/30	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	29.16
07/01	DBCRD PUR AP, *****31266952883, AUT 063025 VISA DDA PUR AP LYFT RIDE MON 7AM LYFT COM * CA	22.66
07/01	DBCRD PUR AP, *****31266952883, AUT 063025 VISA DDA PUR AP UBER EATS HELP UBER COM * CA	24.22

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 5 of 5
Statement Period: Jun 04 2025-Jul 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
07/02	DBCRD PUR AP, *****31266952883, AUT 063025 VISA DDA PUR AP AMAZON COM N38FW2BS2 AMZN COM BILL * WA	7.92
07/02	ELECTRONIC PMT-WEB, EDUCATIONAL COMP EPAYMENT ****722036504	247.68
07/02	ELECTRONIC PMT-WEB, R.E.M. RESIDENTI WEB PMTS 3DGQ4D	1,500.00
07/02	TD ZELLE SENT, 518300N044KC Zelle COLOMBO & HURD, P	850.00
07/03	DBCRD PUR AP, *****31266952883, AUT 070125 VISA DDA PUR AP BURGER KING 9829 NEW YORK * NY	17.50
07/03	DBCRD PUR AP, *****31266952883, AUT 070225 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	26.28
07/03	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 1096	500.00
	Subtotal:	5,744.63

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
07/03	MAINTENANCE FEE	15.00
	Subtotal:	15.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/03	1,686.45	06/18	1,867.95
06/04	592.81	06/20	1,762.83
06/05	323.91	06/23	1,612.17
06/06	297.07	06/24	1,576.48
06/09	279.90	06/25	1,465.07
06/10	255.66	06/26	1,347.48
06/11	245.79	06/27	1,290.63
06/12	211.09	06/30	1,237.74
06/13	161.81	07/01	3,108.92
06/16	1,927.00	07/02	503.32
06/17	1,897.78	07/03	-55.46

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America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



FIORELLA VILLACRES
1701 LEXINGTON AVE APT 2S
NEW YORK NY 10029-3942

Page: 1 of 6
Statement Period: May 04 2025-Jun 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

Privacy Notice:

Our privacy notice describes how we collect, share and protect your personal information. It has not materially changed since May 2015. For a copy, go to tdbank.com/exc/pdf/privacy_shareinformation.pdf or call 888-937-1050.

TD Convenience Checking

FIORELLA VILLACRES

Account # 826-3339521

ACCOUNT SUMMARY

Beginning Balance	-290.99	Average Collected Balance	812.88
Electronic Deposits	6,872.88	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	4,880.44	Annual Percentage Yield Earned	0.00%
Service Charges	15.00	Days in Period	31
Ending Balance	1,686.45		

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

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
05/05	ACH RETURNED ITEM, EDUCATIONAL COMP EPAYMENT ****721852195	247.68
05/06	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830012	1,918.06
05/20	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830012	1,983.09
05/22	ACH DEPOSIT, NY STATE NYSTTAXRFD XXXXX6822-29	616.00
05/27	TD ZELLE RECEIVED, 514600A0CZCM Zelle SAHET DOVRANOV	20.00
05/29	TD ZELLE RECEIVED, 514900O0B061 Zelle LARISSA FERNANDA	150.00
06/03	ACH DEPOSIT, PAYPAL TRANSFER ****627000191	19.99
06/03	ACH DEPOSIT, CENTRAL STAFF SE PAYROLL ****48066830012	1,918.06
Subtotal:		6,872.88

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
05/07	TD ZELLE SENT, 512700K064XY Zelle COLOMBO & HURD, P	900.00
05/08	DBCRD PUR AP, *****31266952883, AUT 050725 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	30.11
05/09	DBCRD PUR AP, *****31266952883, AUT 050825 VISA DDA PUR AP AMAZON GROCE NW59G9FC2 SEATTLE * WA	10.98
05/09	DBCRD PUR AP, *****31266952883, AUT 050825 VISA DDA PUR AP AMAZON GROCE NI4AP9LU0 SEATTLE * WA	76.31
05/09	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 1096	600.00

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

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

**Bank**

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 3 of 6
Statement Period: May 04 2025-Jun 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/12	DBCRD PUR AP, *****31266952883, AUT 050825 VISA DDA PUR AP AMAZON PHARMACY AMZN COM BILL * WA	12.20
05/12	DBCRD PUR AP, *****31266952883, AUT 050825 VISA DDA PUR AP AMAZON PHARMACY AMZN COM BILL * WA	3.98
05/12	DBCRD PUR AP, *****31266952883, AUT 050825 VISA DDA PUR AP AMAZON PHARMACY AMZN COM BILL * WA	12.20
05/12	ELECTRONIC PMT-WEB, EDUCATIONAL COMP EPAYMENT ****721884092	227.99
05/12	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	2.99
05/20	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	19.99
05/22	DBCRD PUR AP, *****31266952883, AUT 052125 VISA DDA PUR AP RMTLY M2AE9 REMITLY COM * WA	302.99
05/22	DBCRD PUR AP, *****31266952883, AUT 052125 VISA DDA PUR AP RMTLY MCEBD REMITLY COM * WA	13.99
05/23	DBCRD PUR AP, *****31266952883, AUT 052125 VISA DDA PUR AP LYFT 1 RIDE 05 21 LYFT COM * CA	30.65
05/23	DBCRD PUR AP, *****31266952883, AUT 052125 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/23	DBCRD PUR AP, *****31266952883, AUT 052225 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	5.19
05/23	DBCRD PUR AP, *****31266952883, AUT 052225 VISA DDA PUR AP UBER TRIP HELP UBER COM 800 5928996 * CA	77.81
05/23	ELECTRONIC PMT-WEB, PAYPAL INST XFER EXAMSOFT	100.00
05/27	DBCRD PUR AP, *****31266952883, AUT 052225 VISA DDA PUR AP LYFT RIDE THU 12PM LYFT COM * CA	33.99
05/27	DBCRD PUR AP, *****31266952883, AUT 052325 VISA DDA PUR AP UBER TRIP HELP UBER COM SAN FRANCISCO * CA	25.88
05/27	DBCRD PUR AP, *****31266952883, AUT 052325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	DBCRD PUR AP, *****31266952883, AUT 052325 VISA DDA PUR AP MTA NYCT PAYGO NEW YORK * NY	2.90
05/27	DBCRD PUR AP, *****31266952883, AUT 052325 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	15.32
05/27	DBCRD PUR AP, *****31266952883, AUT 052425 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	3.02
05/27	DBCRD PUR AP, *****31266952883, AUT 052425 VISA DDA PUR AP TST FOOLS GOLD NYC NEW YORK * NY	3.27
05/27	DBCRD PUR AP, *****31266952883, AUT 052525 VISA DDA PUR AP LYFT RIDE SUN 1AM LYFT COM * CA	20.99
05/27	TD ZELLE SENT, 514600G07GUP Zelle CHAITALI RAJPUT	216.00
05/27	DBCRD PUR AP, *****31266952883, AUT 052625 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	16.20
05/27	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	31.98

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

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Statement Period: May 04 2025-Jun 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/28	INTL DBCD PUR AP, *****31266952883, AUT 052725 INTL DDA PUR AP BREEZE PACKAGE 1 TOKENS ROTTERDAM N LD	9.50
05/28	INTL TXN FEE, INTL TXN FEE	0.29
05/29	DBCRD PUR AP, *****31266952883, AUT 052725 VISA DDA PUR AP LYFT RIDE TUE 7AM LYFT COM * CA	26.49
05/29	DBCRD PUR AP, *****31266952883, AUT 052825 VISA DDA PUR AP LYFT RIDE WED 7AM LYFT COM * CA	30.56
05/29	ELECTRONIC PMT-WEB, PAYPAL INST XFER EBAY 800-456-32	119.76
05/29	ELECTRONIC PMT-WEB, PAYPAL INST XFER APPLE.COM BILL	44.98
05/29	ELECTRONIC PMT-WEB, DISCOVER E-PAYMENT 1096	80.00
05/29	TD ZELLE SENT, 514900O0B2NK Zelle SARAH DIAS	106.00
05/30	DBCRD PUR AP, *****31266952883, AUT 052825 VISA DDA PUR AP UBER TRIP HELP UBER COM SAN FRANCISCO * CA	17.96
05/30	ELECTRONIC PMT-WEB, R.E.M. RESIDENTI WEB PMTS GX5JYC	1,366.00
06/02	DBCRD PUR AP, *****31266952883, AUT 053025 VISA DDA PUR AP UBER EATS HELP UBER COM SAN FRANCISCO * CA	19.13
06/02	DBCRD PUR AP, *****31266952883, AUT 053025 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	6.24
06/02	DBCRD PUR AP, *****31266952883, AUT 053125 VISA DDA PUR AP 1705 DELI GROCERY INC NEW YORK * NY	3.12
06/03	ELECTRONIC PMT-WEB, EDUCATIONAL COMP EPAYMENT ****721942475	247.68
Subtotal:		4,880.44

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
06/03	MAINTENANCE FEE	15.00
Subtotal:		15.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
05/03	-290.99	05/22	2,260.11
05/05	-43.31	05/23	2,043.56
05/06	1,874.75	05/27	1,691.11
05/07	974.75	05/28	1,681.32
05/08	944.64	05/29	1,423.53
05/09	257.35	05/30	39.57
05/12	-2.01	06/02	11.08
05/20	1,961.09	06/03	1,686.45

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STATEMENT OF ACCOUNT

FIORELLA VILLACRES

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Primary Account #: 826-3339521

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

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

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

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

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

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

Questions?

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

Please see important information on the back page

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

FIORELLA VILLACRES

Page: 6 of 6
Statement Period: May 04 2025-Jun 03 2025
Cust Ref #: 8263339521-630-E-***
Primary Account #: 826-3339521

Important Information About Your TD Bank Visa® Debit Card

Beginning July 31, 2025, TD Bank will charge a \$32 fee to mail Visa® Debit Cards with expedited delivery. Visa® Debit Cards sent via standard delivery will continue to be free for Customers.

If you would like quicker access to your Visa® Debit Card than our standard delivery option, TD Bank Digital Wallet may be an option for you. Simply add your Visa® Debit Card to your Apple Pay, Samsung Pay, Google Pay or PayPal Digital Wallet for contactless payments. For more information, visit tdbank.com/digitalwallet.

Have questions? We're happy to help.

Contact us by sending a secure message via Online or Mobile Banking, calling us 24/7 or booking an appointment at a TD Bank near you.

Call 1-800-747-7000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender 

Amended U.S. Individual Income Tax Return

OMB No. 1545-0074

(Rev. February 2024)

Go to www.irs.gov/Form1040X for instructions and the latest information.**This return is for calendar year** (enter year) 2024 **or fiscal year** (enter month and year ended)

Your first name and middle initial FIORELLA EMILIA		Last name VILLACRES MOSQUERA		Your social security number 7 7 3 0 5 6 8 2 2	
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. 1701 LEXINGTON AVE				Apt. no.	
City, town, or post office. If you have a foreign address, also complete spaces below. NEW YORK CITY		State NY		ZIP code 10029	
Foreign country name		Foreign province/state/county		Foreign postal code	
				Presidential Election Campaign Check here if you, or your spouse if filing jointly, didn't previously want \$3 to go to this fund, but now do. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse	

Amended return filing status. You **must** check one box even if you are not changing your filing status. **Caution:** In general, you can't change your filing status from married filing jointly to married filing separately after the return due date.☒ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse unless you are amending a Form 1040-NR. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Enter on lines 1 through 23, columns A through C, the amounts for the return year entered above.

Use Part II on page 2 to explain any changes.

	A. Original amount reported or as previously adjusted (see instructions)	B. Net change—amount of increase or (decrease)—explain in Part II	C. Correct amount
Income and Deductions			
1 Adjusted gross income. If a net operating loss (NOL) carryback is included, check here ☐	1 20663	0	20663
2 Itemized deductions or standard deduction	2 14600	(13545)	1055
3 Subtract line 2 from line 1	3 6063	13545	19608
4a Reserved for future use	4a		
b Qualified business income deduction	4b 0	0	0
5 Taxable income. Subtract line 4b from line 3. If the result for column C is zero or less, enter -0- in column C	5 6063	13545	19608
Tax Liability			
6 Tax. Enter method(s) used to figure tax (see instructions):	6 608	1515	2123
7 Nonrefundable credits. If a general business credit carryback is included, check here ☐	7 0	0	0
8 Subtract line 7 from line 6. If the result is zero or less, enter -0-	8 608	1515	2123
9 Reserved for future use	9		
10 Other taxes	10 0	0	0
11 Total tax. Add lines 8 and 10	11 608	1515	2123
Payments			
12 Federal income tax withheld and excess social security and tier 1 RRTA tax withheld. (If changing , see instructions.)	12 1784	0	1784
13 Estimated tax payments, including amount applied from prior year's return	13 0	0	0
14 Earned income credit (EIC)	14 0	0	
15 Refundable credits from: ☐ Schedule 8812 Form(s) ☐ 2439 ☐ 4136 ☐ 8863 ☐ 8885 ☐ 8962 or ☐ other (specify):	15 0	0	0
16 Total amount paid with request for extension of time to file, tax paid with original return, and additional tax paid after return was filed		16 0	
17 Total payments. Add lines 12 through 15, column C, and line 16		17 1784	
Refund or Amount You Owe			
18 Overpayment, if any, as shown on original return or as previously adjusted by the IRS		18 1176	
19 Subtract line 18 from line 17. (If less than zero, see instructions.)		19 608	
20 Amount you owe. If line 11, column C, is more than line 19, enter the difference		20 1515	
21 If line 11, column C, is less than line 19, enter the difference. This is the amount overpaid on this return		21	
22 Amount of line 21 you want refunded to you		22	
23 Amount of line 21 you want applied to your (enter year): estimated tax	23		

Complete and sign this form on page 2.

Part IDependents

Complete this part to change any information relating to your dependents. This would include a change in the number of dependents. Enter the information for the return year entered at the top of page 1.

	A. Original number of dependents reported or as previously adjusted	B. Net change—amount of increase or (decrease)	C. Correct number
24Reserved for future use	24		
25Your dependent children who lived with you	250		0
26Reserved for future use	26		
27Other dependents	27		
28Reserved for future use	28		
29Reserved for future use	29		
30List ALL dependents (children and others) claimed on this amended return.			

Dependents (see instructions):

If more than four dependents, see instructions and check here	(a) First nameLast name	(b) Social security number	(c) Relationship to you	(d) Check the box if qualifies for (see instructions):	
				Child tax credit	Credit for other dependents
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Part IIExplanation of Changes. In the space provided below, tell us why you are filing Form 1040-X.

Attach any supporting documents and new or changed forms and schedules.
FILED RESIDENT TAX RETURN INSTEAD OF NONRESIDENT

Sign Here

Remember to keep a copy of this form for your records.

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	03/06/2025	STUDENT	
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.	Email address		

Paid Preparer Use Only

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



September 2nd, 2025

Ms. Fiorella Emilia Villacres Mosquera

Re: Offer of Employment – Immigration Law Clerk Position

Dear Ms. Villacrés,

Cabrini Immigrant Services of NYC ("CIS-NYC") is pleased to offer you full-time employment as an Immigration Law Clerk, beginning October 14, 2025. Your background in law and legal research positions you well to make a significant contribution to our team's case preparation, legal support, and advocacy efforts.

As an Immigration Law Clerk, you will play a key role in enhancing the quality and efficiency of our legal services by supporting attorneys working on matters before the Immigration Court, and the Department of Homeland Security (DHS). Your contributions will be instrumental in development, legal strategy, and procedural compliance.

Principal Job duties:

- Draft legal briefs, pleadings, and supporting documentation for CIS-NYC cases.
- Assist attorneys in preparing case strategies, hearing materials, and client advocacy plans.
- Translate complex legal information into accessible materials for community outreach and legal education.
- Analyze judicial opinions and agency decisions to inform litigation and advocacy strategy.
- Draft internal legal resources such as practice guides, checklists, and procedural references.
- Support client intake, consultations, and maintain detailed case records and documentation.
- Draft Motions, Pleadings, and legal documents for Court hearings.
- Maintain accurate legal databases and assist in case management and deadline tracking.

Position Details:

- Start Date: October 14, 2025
- Salary: \$70,500 annually, paid biweekly
- Location: CIS-NYC, 701 Fort Washington Avenue, New York, NY 10040
- Reports to: Ana Escoto Gonzalez, Esq.
- Employment Type: Full-time.
- Benefits: Comprehensive health insurance, dental and Vision coverage, paid vacation, and sick leave

This offer is contingent upon verification of your legal authorization to work in the United States, successful completion of any required background checks, and your agreement to abide by CIS-NYC's policies and procedures.



Please confirm your acceptance of this offer by signing and returning this letter no later than September 15, 2025. For questions, please contact me at lrosario@cis-nyc.org or [212-791-4590](tel:212-791-4590) ext. 111

We are excited about the contributions you will make to CIS-NYC and look forward to welcoming you to our team.

Sincerely,

A handwritten signature in black ink that reads "Laylani Rosario". The signature is fluid and cursive, with the first name "Laylani" being more prominent than the last name "Rosario".

Laylani Rosario
Office Manager.

RESIDENTIAL APARTMENT LEASE

THIS APARTMENT IS NOT SUBJECT TO RENT REGULATION

Owner and Renter make this apartment lease agreement as follows:

Owner's Name: DCCH Lexington LLC

Owner's Address for Notices: c/o R.E.M. Residential 8 West 36th Street, 8th Fl New York, NY 10018

1. Renter's Name: Sarah A. Dias 2. Renter's Name: Fiorella E. Villacres

3. Renter's Name: _____ 4. Renter's Name: _____

Address of Premises to Be Rented: 1701 Lexington Avenue, Apt 2S, New York, NY 10029 Apt. No.: 2S

Security Deposit: \$ 3000 Bank Name/Address: Flagstar Bank N. A 565 5th Ave, 12th Fl NY, NY 10017

Services Included in the Rent: ☐ Heat ☒ Hot/Cold Water ☐ Gas ☐ Electricity ☐ Other _____

Monthly Rent: \$ \$3,000.00 Late Fee: \$ 50

Date of Lease: 08/15/2024 Term of this Lease: Beginning: 09/01/2024 Ending: 08/31/2025

1. HEADINGS: Paragraph headings are only for ready reference to the terms of this lease. In the event of a conflict between the text and a heading, the text controls.

2. CONDITION "AS IS": Renter acknowledges inspecting the apartment prior to signing this lease and accepts the apartment in the condition it is in as of such inspection. Renter acknowledges that the apartment is free of defects. Owner warrants that the apartment and building are fit for habitation and there are no conditions dangerous to health, life or safety. After signing this lease before Renter begins occupancy of the apartment, Renter shall have the opportunity to inspect the apartment with Owner. If Renter requests such an inspection, Owner and Renter shall execute a written agreement attesting to the condition of the apartment and noting any defects or damage.

3. USE AND OCCUPANCY OF APARTMENT: The apartment is to be used and occupied for private residential purposes only, as the residence of Renter. The apartment may be occupied only by Renter named in this lease, Renter's immediate family, or other occupants in accordance with the terms of this lease. Renter agrees that the apartment will be occupied only by the individuals listed in the lease application. Renter is obligated to advise Owner, in writing, if any additional occupant moves into the apartment within ten (10) days of the date such additional occupant moves into the apartment. The apartment may not be occupied by more than the number of occupants permitted by law.

4. RENTER'S POSSESSION OF APARTMENT: Owner shall not be liable for failure to give Renter possession of the apartment on the beginning day of the lease term. Rent shall be payable as of the beginning of the term unless Owner is unable to give possession, in which case rent shall be payable as of the date possession is available. Owner must give possession within thirty (30) days of the beginning day of the lease term. If not, Renter may cancel this lease and obtain a refund of money deposited. Owner will notify Renter as of the date possession is available. The ending date of the lease term will not change in the event Owner is unable to give possession as of the beginning of the lease term.

5. RENT, ADDED RENT, RENT ADJUSTMENTS: (a) Rent payments for each month are due on or before the first day of each month at the address above or at a location designated by Owner in writing. Notice from Owner to Renter that rent is due is not required. The rent must be paid in full without deductions.

The first month's rent and added rent must be paid when Renter signs this lease. (b) Renter may be required to pay other charges and fees to Owner under the terms of this lease. They are called "added rent". This added rent will be payable, together with the next monthly rent due.

6. FAILURE TO PAY RENT ON DUE DATE: Rent is due by the first (1st) day of each month. Payment after the fifth (5th) day of the month shall be considered a late payment. Renter expressly agrees and understands that three (3) or more late payments in any twelve (12) month period shall be deemed to be a failure to comply with a substantial obligation of this lease and be grounds for the termination of this lease and eviction of Renter by Owner.

7. FEE FOR LATE PAYMENT: Due to administrative inconvenience and costs incurred by Owner due to late payment of rent, Renter agrees to pay the sum of five (5) percent of the monthly rent per month or fifty dollars (\$50.00) whichever is less, in addition to the legal interest at the maximum amount allowable by law in any month in which the rent is tendered after the late payment date. Although Owner is charging a late charge, Owner may commence any action or proceeding with regard to Renter's failure to pay timely rent. This paragraph is not a waiver of Owner's right to collect or demand rent.

8. DISHONORED CHECK FEE: If Renter pays rent by check and such check is dishonored for any reason by the bank on which the check is drawn, Renter will be responsible to pay Owner dishonored check fees, in addition to the fee for late payment. These fees are added rent.

9. SECURITY: If indicated above, Renter has given Owner a security deposit at the time of Renter's signing of this lease. The amount of the security deposit cannot exceed one (1) month's rent. The security deposit is held in trust at the bank indicated above. If the building contains six (6) or more apartments the bank account will earn interest. If the Renter fulfills its obligations under this lease, the bank will pay Owner one (1) % interest on the deposit as administrative costs and the Owner will pay Renter all other interest paid on the security deposit. Subject to the provisions of paragraph "42", if Renter fulfills all of its obligations under the lease and returns the apartment in the same condition except for ordinary wear and tear, Owner will return to Renter the full amount of the security deposit and interest if applicable within fourteen (14) days after the later of (a) the date the lease ends, or (b) the date Renter vacates the apartment. If Renter is in default of Renter's obligations under the lease or there is damage above ordinary wear and tear