45 THAYER STREET

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 **45 THAYER STREET**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Edwards	Kareem	Kasean	***-**-****	
BIRTH DATE	**PHONE #1**	**ALTERNATE PHONE**	**EMAIL**	
12/6/1993	(347) 238-9066 Mobile	Mobile	kareem.edwards93@icloud.com	

CURRENT ADDRESS

STREET ADDRESS			CITY	
6640 Akers Mill Road 4421			Atlanta	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
GA	30339	8/1/2017	current	$1,832.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Walton On The Chatahoochee			(470) 876-7038	

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY		SALARY
Porter	Walker Malloy		$84,000.00/Yr.
SUPERVISOR	**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Trevor King	(646) 649-7997		current
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
157 Columbus Avenue	New York	NY	10023

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

AGREEMENT

☒ Bronstein Properties, LLC Anti-Discrimination Notice and Acknowledgement

Bronstein Properties, LLC does not discriminate based upon an applicant's lawful source of income and accepts vouchers and subsidy programs for apartments where the asking rent is within the voucher or subsidy payment standard. Such subsidies, or vouchers, include, but are not limited to: Section 8, HASA, LINC I-VI, FHEPS, CITY FEPS, TBRA, HUD-VASH, and SEPS.

Additionally, Bronstein Properties, LLC does not discriminate against applicants based upon Age, Alienage or Citizenship Status, Color, Disability, Gender, Gender Identity, Lawful Occupation, Marital or Partnership Status, Race, Religion/Creed, National Origin, Pregnancy, The Presence of Children, Sexual Orientation, Status as a victim of domestic violence, stalking, and sex offenses, Status as a Veteran or Active Military Service Member.

By utilizing this notice and/or listing in any manner, you acknowledge that as a broker and/or agent of Bronstein Properties, LLC (whether disclosed or undisclosed), you have read, understood, and agree to comply with our policy set forth in this notice. This document may not be edited.

ADDITIONAL INFORMATION

AQUARIUM?	WATERBED?	BOAT?	MOTORHOME?	MOTORCYCLE?	OTHER?
NO	NO	NO	NO	NO	NO

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?

MNS Agent

PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION

I have a stable and verifiable income, strong rental history, and am committed to maintaining a clean, respectful living environment. My co-applicant and I have a combined annual income of $167,000, ensuring we can comfortably meet rent obligations. We are both employed full-time in stable positions and can provide proof of income, references, and all requested documents promptly. We are looking to move in as soon as possible and are prepared to complete the leasing process quickly. Additionally, we are quiet, responsible tenants who value good communication with management and neighbors.

APARTMENT APPLYING FOR

3E

VEHICLE DESCRIPTION

MAKE	MODEL	YEAR	COLOR	PLATE	STATE
Lexus	Is 300	2019	White	SFJ 6021	GA

RENTER'S INSURANCE

INSURANCE SELECTION

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **45 THAYER STREET** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **45 THAYER STREET** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **45 THAYER STREET**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **45 THAYER STREET** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **45 THAYER STREET**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR KAREEM KASEAN EDWARDS SUBMITTED ONLINE on August 14, 2025

Signed by Kareem Kasean Edwards
Thu Aug 14 2025 11:47:55 AM EDT
Key: 49C96FDE; IP Address: 10.33.14.4

Kareem Kasean Edwards *(Applicant)* *Date*

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

Application Fee for Kareem Kasean Edwards - Charge Details			
Name on Card Kareem Edwards	**Account Number** XXXXXXXXXXXX9886	**Reference Number** 16088734	**Authorized** $23.00
Transaction T2508141147_VS8LV9	**Transaction Date** 8/14/2025 8:47 AM PDT	*Includes $3.00 convenience fee:*	**Charged** $23.00

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.

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

HOME STARTS HERE

FEE GUIDE FOR
BRONSTEIN PROPERTIES LLC

Welcome! We're excited to have you here! To make things simple and clear, we've put together a list of potential fees you might encounter as a current or future resident. This way, you can easily see what your initial and monthly costs might be. To help budget your monthly fixed costs, add your base rent to the Essentials and any Personalized Add-Ons you will be selecting. Our goal is to help you plan your budget with ease, enhancing your rental home experience

MOVE-IN BASICS

Application Fee	$20.00	per leaseholder/once	required
Security Deposit (Refundable)	100.00%	per unit/once	required

ESSENTIALS

Utility - Electric -Third Party	usage-based	per unit/month	required
Utility - Gas - Third Party	usage-based	per unit/month	required
Utility - Cable - Third Party	usage-based	per unit/month	optional

SITUATIONAL FEES

Late Fee	$50.00	per occurrence
Non-Sufficient Funds (NSF)	$40.00	per occurrence

Signed by Kareem Kasean Edwards
Thu Aug 14 2025 11:47:55 AM EDT
Key: 49C96FDE; IP Address: 10.33.14.4

Kareem Kasean Edwards *(Tenant)* *Date*

If you have any questions or just want to chat about your fees, our friendly Leasing Agents are here to help! Feel free to stop by, give us a call, or send a message - we're excited to assist you!

Standard Security Deposit subject to change based on screening results.
Resident may be responsible for maintaining insurance pursuant to the Lease.
Some fees may not apply to apartment homes subject to an affordable program.

Resident is responsible for damages that exceed ordinary wear and tear.
Some items may be taxed under applicable law.
This form does not modify the Lease.

Date of Issuance: 6/11/2025

FARE M.N.S REAL ESTATE NYC

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 Kareem Kasean Edwards

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. **Application Approved by Malgorzata Warchol on 8/16/2025**.

Score for Kareem Kasean Edwards: 677

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Fail	
Total annual income to rent ratio exceeds 40.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No Foreclosures	Pass/Fail	
No Utility Collections	Pass/Fail	
No unpaid rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$84,000.00
Total combined annual income to rent ratio	44.8 (based on rent of $1,875.00)
Total number of accounts	8
Accounts with no late payments	8 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$38,841.00 ($0.00 past due)
Outstanding revolving debt	$7,733.00 (16% of limit) ($0.00 past due)
Outstanding loan balance	$31,108.00 ($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:	Kareem Kasean Edwards	KAREEM K. EDWARDS KAREEM K EDWARDS
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1993	12/**/1993

Addresses	From Application	From Equifax
	6640 Akers Mill Road 4421 Atlanta, GA 30339 - US	2281 AKERS MILL RD SE 4421 ATLANTA, GA 30339 (Applicant) Reported 8/2025 2128 AQUEDUCT AVE E BRONX, NY 10453 (Applicant) Reported 8/2025 6640 AKERS MILL RD SE 4421 ATLANTA, GA 30339 (Applicant) Reported 2/2025 6875 PEACHTREE DUNWOODY RD. 219 ATLANTA, GA 30328 (Applicant) Reported 8/2022 8784 165TH ST. 204 JAMAICA, NY 11432 (Applicant) Reported 6/2014 8784 165 JAMAICA, NY 11432 (Applicant) Reported 5/2013

Employment	From Application	From Equifax
Applicant:	Porter Walker Malloy $84,000.00/Yr. Total annual Income: $84,000.00	WALKER MALLOY CASHIER TROPICAL SMOOTHIE CA BUSTAXI DRIVER UBER

Restricted Person Search		
Requested For Kareem Kasean Edwards	**Requested** 8/16/2025	**Returned** 8/16/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	677	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)	639	Total of all balances on bankcard or revolving accounts is too high Lack of sufficient relevant real estate account information Available credit on your open bankcard or revolving accounts is too low The date that you opened your oldest account is too recent
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE AUTO FIN (Applicant)	2/2024	7/2025					$30,622.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$797.00	$35,873.00	INSTALLMENT	FIXED RATE 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	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	8/2015	6/2025					$4,272.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$154.00	$5,629.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	3/2022	7/2025					$2,976.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$104.00	$3,455.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
LEAD BANK (Applicant)	7/2025	7/2025					$486.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$511.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	5/2023	6/2025					$485.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$1,618.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	8/2022	1/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$548.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SELF FINANCIAL (Applicant)	7/2025	7/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$500.00	$500.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0
8/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	11/2013	11/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$13.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries	
From Equifax	
2/2024	GLOBAL LENDING SERVI (Applicant)
2/2024	ALLY FINANCIAL (Applicant)
2/2024	CAPITAL ONE AUTO FIN (Applicant)

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.

GEORGIA
DRIVER'S LICENSE

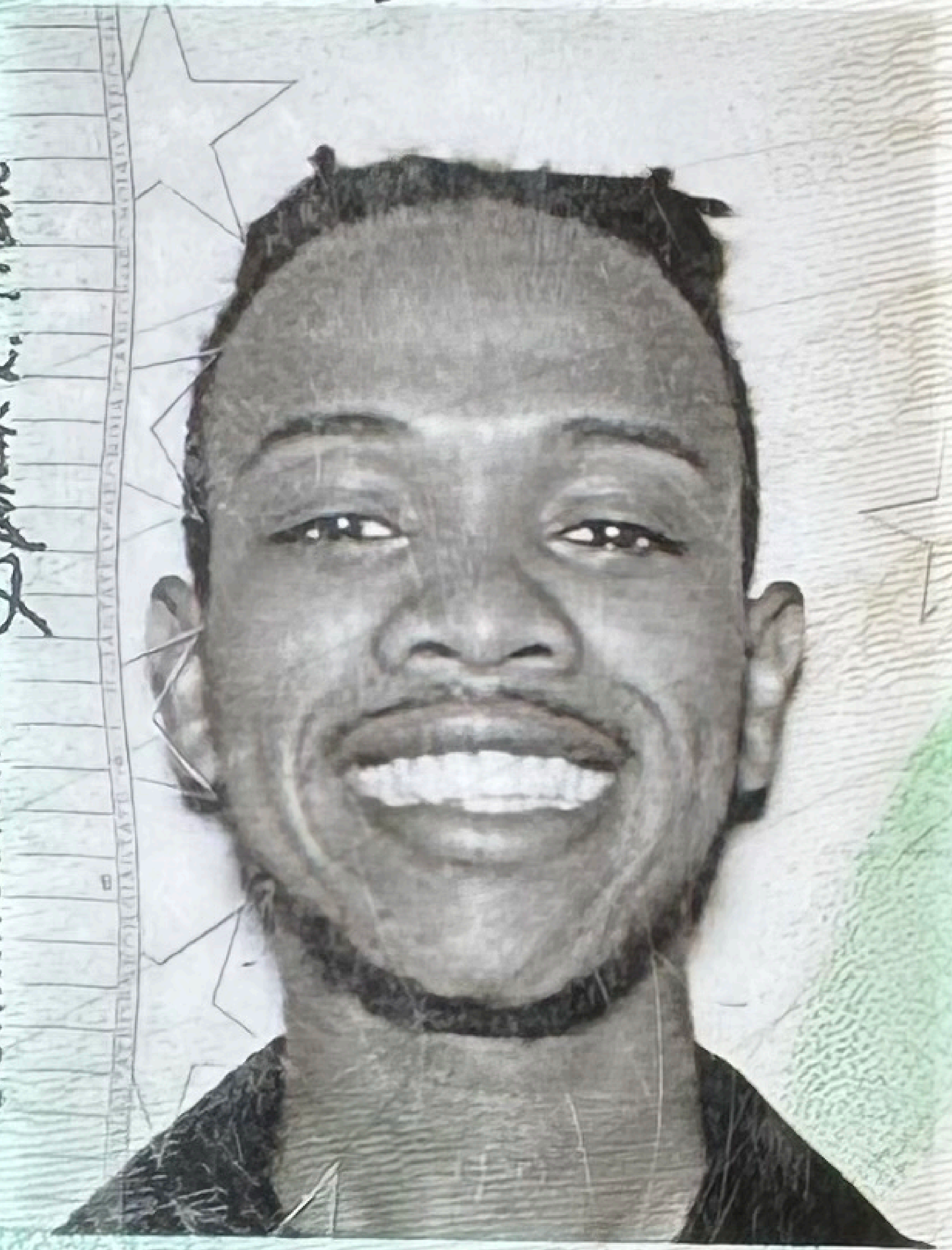
USA
GA

DL

DRIVER'S LICENSE

Governor:

4d DL NO. 060117153 3 DOB 12/06/1993
9 CLASS C 4b EXP 12/06/2031
2 KAREEM KASEAN
1 EDWARDS



Commissioner:

8 6640 AKERS MILL RD SE APT 4421
ATLANTA, GA 30339-2730
COBB

12 REST B
9a END NONE
4a ISS 11/12/2023
15 SEX M 18 EYES BRO
16 HGT 5'-05" 17 WGT 118 lb

12/06/1993

5 DD 54527993908002000

WalkerMalloy

Walker, Malloy & Company, Inc
Real Estate Brokerage and Management

Wednesday, August 13, 2025

RE: Employment Verification -Kareem Edwards

Annual Salary 2024: $82,813.28

Annual Salary YE 2025: $84,000

Date of Hire: August 1, 2017

To Whom It May Concern:

Please be advised that Kareem Edwards is a current employee of Walker Malloy as a Porter.

Date of hire August 1, 2017, with 2024 earnings of $82,813.28

Best Regards,

Maria Doane

Maria Doane | Property Manager
Walker, Malloy & Company, Inc.
157 Columbus Avenue, Suite 2E
New York, NY 10023
P.212.712.6185 | F.212.724.6386
Email | mdoane@walkermalloy.com

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
1UG	000088	200000		0000210026	1

Earnings Statement

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Period Beginning: 05/10/2025
Period Ending: 05/23/2025
Pay Date: 05/23/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
NY: 1
New York Cit: 1

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Earnings

Earnings	rate	hours	this period	year to date
Regular	15.7300	72.00	1,132.56	32,098.88
Regular	29.7800	72.00	2,144.16	
Overtime			89.34	89.34
Holiday				1,098.45
Sick				3,874.48
Vacation				1,424.32
Gross Pay			**$3,366.06**	38,585.47

Deductions

Statutory	this period	year to date
Federal Income Tax	-454 .38	5,393.71
Social Security Tax	-208 .70	2,392.30
Medicare Tax	-48 .81	559.49
NY State Income Tax	-161 .04	1,915.99
New York Cit Income Tax	-121 .17	1,399.14
NY Paid Family Leave Ins	-13 .06	149.71
Net Pay	**$2,358.90**	
Checking 1	-2 ,358.90	
Net Check	**$0.00**	

Important Notes

YOUR COMPANY PHONE NUMBER IS (212) 712-6181

BASIS OF PAY: HOURLY

Your federal taxable wages this period are $3,366.06

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Advice number: **00000210026**
Pay date: 05/23/2025

Deposited to the account of	account number	transit ABA	amount
KAREEM KASEAN EDWARDS	xxxxxxx2910	xxxx xxxx	$2,358.90

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
1UG	000088	200000		0000190025	1

Earnings Statement

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Period Beginning: 04/26/2025
Period Ending: 05/09/2025
Pay Date: 05/09/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
NY: 1
New York Cit: 1

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Earnings

Earnings	rate	hours	this period	year to date
Regular	15.7300	64.00	1,006.72	28,822.16
Regular	29.7800	64.00	1,905.92	
Holiday				1,098.45
Sick				3,874.48
Vacation				1,424.32
Gross Pay			**$2,912.64**	35,219.41

Deductions

Statutory	this period	year to date
Federal Income Tax	-354 .63	4,939.33
Social Security Tax	-180 .58	2,183.60
Medicare Tax	-42 .23	510.68
NY State Income Tax	-136 .10	1,754.95
New York Cit Income Tax	-101 .90	1,277.97
NY Paid Family Leave Ins	-11 .30	136.65
Net Pay	**$2,085.90**	
Checking 1	-2 ,085.90	
Net Check	**$0.00**	

Your federal taxable wages this period are $2,912.64

Important Notes

YOUR COMPANY PHONE NUMBER IS (212) 712-6181

BASIS OF PAY: HOURLY

YOUR HOURLY RATE HAS BEEN CHANGED FROM 28.7800 TO 29.7800.

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Advice number: **00000190025**
Pay date: 05/09/2025

Deposited to the account of	account number	transit ABA	amount
KAREEM KASEAN EDWARDS	xxxxxxx2910	xxxx xxxx	$2,085.90

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
1UG	000088	200000		0000230027	1

Earnings Statement

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Period Beginning: 05/24/2025
Period Ending: 06/06/2025
Pay Date: 06/06/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
NY: 1
New York Cit: 1

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Earnings

Earnings	rate	hours	this period	year to date
Regular	15.7300	64.00	1,006.72	35,011.52
Regular	29.7800	64.00	1,905.92	
Holiday	23.5950	4.00	94.38	1,371.51
Holiday	44.6700	4.00	178.68	
Vacation	15.7300	8.00	125.84	1,788.40
Vacation	29.7800	8.00	238.24	
Overtime				89.34
Sick				3,874.48
Gross Pay			**$3,549.78**	42,135.25

Important Notes

YOUR COMPANY PHONE NUMBER IS (212) 712-6181

BASIS OF PAY: HOURLY

Deductions

Statutory	this period	year to date
Federal Income Tax	-494 .80	5,888.51
Social Security Tax	-220 .09	2,612.39
Medicare Tax	-51 .47	610.96
NY State Income Tax	-171 .75	2,087.74
New York Cit Income Tax	-128 .98	1,528.12
NY Paid Family Leave Ins	-13 .77	163.48
Net Pay	**$2,468.92**	
Checking 1	-2 ,468.92	
Net Check	**$0.00**	

Your federal taxable wages this period are $3,549.78

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Advice number: **00000230027**
Pay date: 06/06/2025

Deposited to the account of	account number	transit ABA	amount
KAREEM KASEAN EDWARDS	xxxxxxx2910	xxxx xxxx	$2,468.92

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
1UG	000088	200000		0000250027	1

Earnings Statement

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Period Beginning: 06/07/2025
Period Ending: 06/20/2025
Pay Date: 06/20/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
NY: 1
New York Cit: 1

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Earnings

Earnings	rate	hours	this period	year to date
Regular	15.7300	72.00	1,132.56	38,288.24
Regular	29.7800	72.00	2,144.16	
Overtime			178.68	268.02
Holiday				1,371.51
Sick				3,874.48
Vacation				1,788.40
Gross Pay			**$3,455.40**	45,590.65

Deductions

Statutory	this period	year to date
Federal Income Tax	-474 .04	6,362.55
Social Security Tax	-214 .23	2,826.62
Medicare Tax	-50 .10	661.06
NY State Income Tax	-166 .08	2,253.82
New York Cit Income Tax	-124 .97	1,653.09
NY Paid Family Leave Ins	-13 .41	176.89
Net Pay	**$2,412.57**	
Checking 1	-2 ,412.57	
Net Check	**$0.00**	

Your federal taxable wages this period are $3,455.40

Important Notes

YOUR COMPANY PHONE NUMBER IS (212) 712-6181

BASIS OF PAY: HOURLY

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Advice number: **00000250027**
Pay date: 06/20/2025

Deposited to the account of	account number	transit ABA	amount
KAREEM KASEAN EDWARDS	xxxxxxx2910	xxxx xxxx	$2,412.57

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
1UG	000088	200000		0000290027	1

Earnings Statement

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Period Beginning: 07/05/2025
Period Ending: 07/18/2025
Pay Date: 07/18/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
NY: 1
New York Cit: 1

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Earnings	rate	hours	this period	year to date
Regular	15.7300	73.00	1,148.29	44,568.62
Regular	29.7800	73.00	2,173.94	
Holiday	23.5950	4.00	94.38	1,644.57
Holiday	44.6700	4.00	178.68	
Overtime				268.02
Sick				3,874.48
Vacation				1,788.40
	Gross Pay		**$3,595.29**	52,144.09

Deductions	Statutory	this period	year to date
	Federal Income Tax	-504 .81	7,232.00
	Social Security Tax	-222 .90	3,232.93
	Medicare Tax	-52 .13	756.09
	NY State Income Tax	-174 .48	2,566.90
	New York Cit Income Tax	-130 .92	1,887.85
	NY Paid Family Leave Ins	-13 .95	202.32
	Net Pay	**$2,496.10**	
	Checking 1	-2 ,496.10	
	Net Check	**$0.00**	

Important Notes

YOUR COMPANY PHONE NUMBER IS (212) 712-6181

BASIS OF PAY: HOURLY

Your federal taxable wages this period are $3,595.29

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Advice number: **00000290027**
Pay date: 07/18/2025

Deposited to the account of	account number	transit ABA	amount
KAREEM KASEAN EDWARDS	xxxxxxx2910	xxxx xxxx	$2,496.10

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
1UG	000088	200000		0000270027	1

Earnings Statement

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Period Beginning: 06/21/2025
Period Ending: 07/04/2025
Pay Date: 07/03/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
NY: 1
New York Cit: 1

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Earnings	rate	hours	this period	year to date
Regular	15.7300	65.00	1,022.45	41,246.39
Regular	29.7800	65.00	1,935.70	
Overtime				268.02
Holiday				1,371.51
Sick				3,874.48
Vacation				1,788.40
Gross Pay			**$2,958.15**	48,548.80

Deductions	Statutory		
	Federal Income Tax	-364 .64	6,727.19
	Social Security Tax	-183 .41	3,010.03
	Medicare Tax	-42 .90	703.96
	NY State Income Tax	-138 .60	2,392.42
	New York Cit Income Tax	-103 .84	1,756.93
	NY Paid Family Leave Ins	-11 .48	188.37
	Net Pay	**$2,113.28**	
	Checking 1	-2 ,113.28	
	Net Check	**$0.00**	

Important Notes

YOUR COMPANY PHONE NUMBER IS (212) 712-6181

BASIS OF PAY: HOURLY

Your federal taxable wages this period are $2,958.15

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Advice number: **00000270027**
Pay date: 07/03/2025

Deposited to the account of	account number	transit ABA	amount
KAREEM KASEAN EDWARDS	xxxxxxx2910	xxxx xxxx	$2,113.28

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
1UG	000088	200000		0000310027	1

Earnings Statement

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Period Beginning: 07/19/2025
Period Ending: 08/01/2025
Pay Date: 08/01/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
NY: 1
New York Cit: 1

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Earnings	rate	hours	this period	year to date
Regular	15.7300	73.00	1,148.29	47,890.85
Regular	29.7800	73.00	2,173.94	
Overtime				268.02
Holiday				1,644.57
Sick				3,874.48
Vacation				1,788.40
Gross Pay			**$3,322.23**	55,466.32

Deductions	Statutory	this period	year to date
	Federal Income Tax	-444.74	7,676.74
	Social Security Tax	-205.98	3,438.91
	Medicare Tax	-48.17	804.26
	NY State Income Tax	-158.63	2,725.53
	New York Cit Income Tax	-119.31	2,007.16
	NY Paid Family Leave Ins	-12.89	215.21
	Net Pay	**$2,332.51**	
	Checking 1	-2,332.51	
	Net Check	**$0.00**	

Your federal taxable wages this period are $3,322.23

Important Notes

YOUR COMPANY PHONE NUMBER IS (212) 712-6181

BASIS OF PAY: HOURLY

WALKER MALLOY & COMPANY
157 COLUMBUS AVE, 2ND FLOOR - SUITE 2E
NEW YORK, NY 10023

Advice number: **00000310027**
Pay date: 08/01/2025

Deposited to the account of	account number	transit ABA	amount
KAREEM KASEAN EDWARDS	xxxxxxx2910	xxxx xxxx	$2,332.51

THIS IS NOT A CHECK

NON-NEGOTIABLE

2023 W-2 and EARNINGS SUMMARY

ADP

Employee Reference Copy

W-2 Wage and Tax Statement 2023

OMB No. 1545-0008

Copy C for employee's records.

d Control number	Dept.	Corp.	Employer use only
000088 CLIF/1UG	200000		A 13

c Employer's name, address, and ZIP code

WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

Batch #02125

e/f Employee's name, address, and ZIP code

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

b Employer's FED ID number 13-2843822	a Employee's SSA number XXX-XX-0876
1 Wages, tips, other comp. 84756.07	2 Federal income tax withheld 11922.90
3 Social security wages 84756.07	4 Social security tax withheld 5254.88
5 Medicare wages and tips 84756.07	6 Medicare tax withheld 1228.96
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other 385.61 NY PFL	12b
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pay
15 State NY Employer's state ID no. 13-2843822	16 State wages, tips, etc. 84756.07
17 State income tax 4101.94	18 Local wages, tips, etc. 84756.07
19 Local income tax 3033.13	20 Locality name NYC RES

This blue section is your Earnings Summary which provides more detailed information on the generation of your W-2 statement. The reverse side includes instructions and other general information.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2	NYC RES Local Wages, Tips, Etc. Box 18 of W-2
Gross Pay	84,756.07	84,756.07	84,756.07	84,756.07	84,756.07
Reported W-2 Wages	84,756.07	84,756.07	84,756.07	84,756.07	84,756.07

2. Employee Name and Address.

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Fold and Detach Here

Federal Filing Copy

1 Wages, tips, other comp. 84756.07	2 Federal income tax withheld 11922.90
3 Social security wages 84756.07	4 Social security tax withheld 5254.88
5 Medicare wages and tips 84756.07	6 Medicare tax withheld 1228.96
d Control number 000088 CLIF/1UG Dept. 200000 Corp.	Employer use only A 13

c Employer's name, address, and ZIP code

WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

b Employer's FED ID number 13-2843822	a Employee's SSA number XXX-XX-0876
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other 385.61 NY PFL	12b
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

15 State NY Employer's state ID no. 13-2843822	16 State wages, tips, etc. 84756.07
17 State income tax 4101.94	18 Local wages, tips, etc. 84756.07
19 Local income tax 3033.13	20 Locality name NYC RES

W-2 Wage and Tax Statement 2023

OMB No. 1545-0008

Copy B to be filed with employee's Federal Income Tax Return.

FOLD AND DETACH HERE

NY.State Filing Copy

1 Wages, tips, other comp. 84756.07	2 Federal income tax withheld 11922.90
3 Social security wages 84756.07	4 Social security tax withheld 5254.88
5 Medicare wages and tips 84756.07	6 Medicare tax withheld 1228.96
d Control number 000088 CLIF/1UG Dept. 200000 Corp.	Employer use only A 13

c Employer's name, address, and ZIP code

WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

b Employer's FED ID number 13-2843822	a Employee's SSA number XXX-XX-0876
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other 385.61 NY PFL	12b
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

15 State NY Employer's state ID no. 13-2843822	16 State wages, tips, etc. 84756.07
17 State income tax 4101.94	18 Local wages, tips, etc. 84756.07
19 Local income tax 3033.13	20 Locality name NYC RES

W-2 Wage and Tax Statement 2023

OMB No. 1545-0008

Copy 2 to be filed with employee's State Income Tax Return.

FOLD AND DETACH HERE

City or Local Filing Copy

1 Wages, tips, other comp. 84756.07	2 Federal income tax withheld 11922.90
3 Social security wages 84756.07	4 Social security tax withheld 5254.88
5 Medicare wages and tips 84756.07	6 Medicare tax withheld 1228.96
d Control number 000088 CLIF/1UG Dept. 200000 Corp.	Employer use only A 13

c Employer's name, address, and ZIP code

WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

b Employer's FED ID number 13-2843822	a Employee's SSA number XXX-XX-0876
7 Social security tips	8 Allocated tips
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e/f Employee's name, address and ZIP code

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17 State income tax 4101.94	18 Local wages, tips, etc. 84756.07
19 Local income tax 3033.13	20 Locality name NYC RES

W-2 Wage and Tax Statement 2023

OMB No. 1545-0008

Copy 2 to be filed with employee's City or Local Income Tax Return.

Instructions for Employee

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $22,500 ($15,500 if you only have SIMPLE plans; $25,500 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $22,500. Deferrals under code H are limited to $7,000.

However, if you were at least age 50 in 2023, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan (not included in box 1)

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

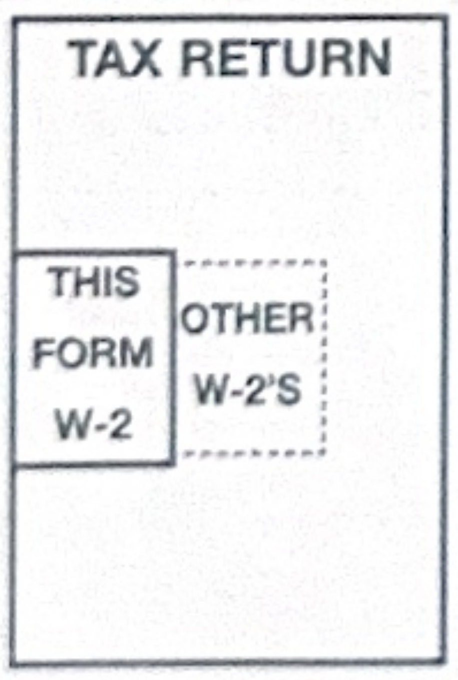
Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits,** keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

NOTE: THESE ARE SUBSTITUTE WAGE AND TAX STATEMENTS AND ARE ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE AND LOCAL/CITY INCOME TAX RETURNS.

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

IMPORTANT NOTE:

In order to insure efficient processing, attach this W-2 to your tax return like this (following agency instructions):



Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income credit (EIC). You may be able to take the EIC for 2023 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EIC if your investment income is more than the specified amount for 2023 or if income is earned for services provided while you were an inmate at a penal institution. For 2023 income limits and more information, visit *www.irs.gov/EITC*. See also Pub. 596. **Any EIC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov*.

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2023 and more than $9,932.40 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $5,821.20 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

2024 W-2 and EARNINGS SUMMARY

ADP

Employee Reference Copy
W-2 Wage and Tax Statement 2024
OMB No. 1545-0008
Copy C for employee's records.

d Control number	Dept.	Corp.	Employer use only
000088 CLIF/1UG	200000		A 15

c Employer's name, address, and ZIP code
WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

Batch #01931

e/f Employee's name, address, and ZIP code
KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

b Employer's FED ID number: 13-2843822	a Employee's SSA number: XXX-XX-0876
1 Wages, tips, other comp.: 82813.28	2 Federal income tax withheld: 11027.88
3 Social security wages: 82813.28	4 Social security tax withheld: 5134.42
5 Medicare wages and tips: 82813.28	6 Medicare tax withheld: 1200.79
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other: 308.88 NY PFL	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay
15 State: NY; Employer's state ID no.: 13-2843822	16 State wages, tips, etc.: 82813.28
17 State income tax: 3959.78	18 Local wages, tips, etc.: 82813.28
19 Local income tax: 2950.56	20 Locality name: NYC RES

This blue section is your Earnings Summary which provides more detailed information on the generation of your W-2 statement. The reverse side includes instructions and other general information.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2	NYC RES Local Wages, Tips, Etc. Box 18 of W-2
Gross Pay	82,813.28	82,813.28	82,813.28	82,813.28	82,813.28
Reported W-2 Wages	**82,813.28**	**82,813.28**	**82,813.28**	**82,813.28**	**82,813.28**

2. Employee Name and Address.

KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

Fold and Detach Here

1 Wages, tips, other comp.: 82813.28	2 Federal income tax withheld: 11027.88
3 Social security wages: 82813.28	4 Social security tax withheld: 5134.42
5 Medicare wages and tips: 82813.28	6 Medicare tax withheld: 1200.79

d Control number	Dept.	Corp.	Employer use only
000088 CLIF/1UG	200000		A 15

c Employer's name, address, and ZIP code
WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

b Employer's FED ID number: 13-2843822	a Employee's SSA number: XXX-XX-0876
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9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
14 Other: 308.88 NY PFL	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

15 State: NY; Employer's state ID no.: 13-2843822	16 State wages, tips, etc.: 82813.28
17 State income tax: 3959.78	18 Local wages, tips, etc.: 82813.28
19 Local income tax: 2950.56	20 Locality name: NYC RES

Federal Filing Copy
W-2 Wage and Tax Statement 2024
OMB No. 1545-0008
Copy B to be filed with employee's Federal Income Tax Return.

FOLD AND DETACH HERE

1 Wages, tips, other comp.: 82813.28	2 Federal income tax withheld: 11027.88
3 Social security wages: 82813.28	4 Social security tax withheld: 5134.42
5 Medicare wages and tips: 82813.28	6 Medicare tax withheld: 1200.79

d Control number	Dept.	Corp.	Employer use only
000088 CLIF/1UG	200000		A 15

c Employer's name, address, and ZIP code
WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

b Employer's FED ID number: 13-2843822	a Employee's SSA number: XXX-XX-0876
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other: 308.88 NY PFL	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

15 State: NY; Employer's state ID no.: 13-2843822	16 State wages, tips, etc.: 82813.28
17 State income tax: 3959.78	18 Local wages, tips, etc.: 82813.28
19 Local income tax: 2950.56	20 Locality name: NYC RES

NY.State Filing Copy
W-2 Wage and Tax Statement 2024
OMB No. 1545-0008
Copy 2 to be filed with employee's State Income Tax Return.

FOLD AND DETACH HERE

1 Wages, tips, other comp.: 82813.28	2 Federal income tax withheld: 11027.88
3 Social security wages: 82813.28	4 Social security tax withheld: 5134.42
5 Medicare wages and tips: 82813.28	6 Medicare tax withheld: 1200.79

d Control number	Dept.	Corp.	Employer use only
000088 CLIF/1UG	200000		A 15

c Employer's name, address, and ZIP code
WALKER MALLOY & COMPANY
INC
157 COLUMBUS AVE STE 2E
NEW YORK NY 10023

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7 Social security tips	8 Allocated tips
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e/f Employee's name, address and ZIP code
KAREEM KASEAN EDWARDS
2128 AQUEDUCT AVENUE
BRONX NY 10453

15 State: NY; Employer's state ID no.: 13-2843822	16 State wages, tips, etc.: 82813.28
17 State income tax: 3959.78	18 Local wages, tips, etc.: 82813.28
19 Local income tax: 2950.56	20 Locality name: NYC RES

City or Local Filing Copy
W-2 Wage and Tax Statement 2024
OMB No. 1545-0008
Copy 2 to be filed with employee's City or Local Income Tax Return.

Instructions for Employee

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions. You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $23,000 ($16,000 if you only have SIMPLE plans; $26,000 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $23,000. Deferrals under code H are limited to $7,000. However, if you were at least age 50 in 2024, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

II—Medicaid waiver payments excluded from gross income under Notice 2014-7.

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

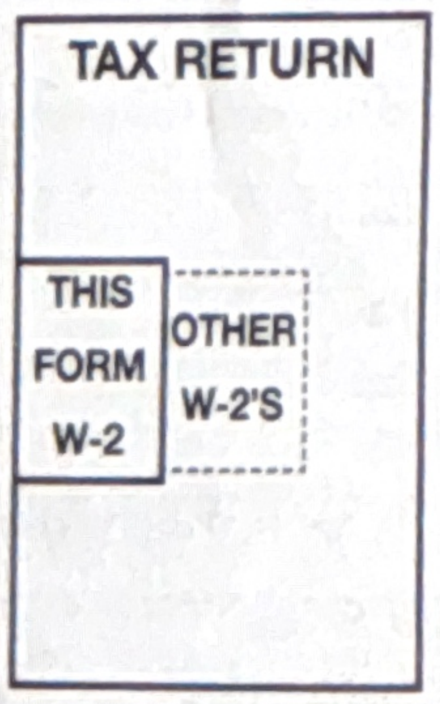
Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

NOTE: THESE ARE SUBSTITUTE WAGE AND TAX STATEMENTS AND ARE ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE AND LOCAL/CITY INCOME TAX RETURNS.

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

IMPORTANT NOTE:
In order to insure efficient processing, attach this W-2 to your tax return like this (following agency instructions):



Future developments. For the latest information about developments related to Form W-2, such as legislation enacted after it was published, go to *www.irs.gov/FormW2*.

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income tax credit (EITC). You may be able to take the EITC for 2024 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2024 or if income is earned for services provided while you were an inmate at a penal institution. For 2024 income limits and more information, visit *www.irs.gov/EITC*. See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov*.

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2024 and more than $10,453.20 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $6,129.90 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

Kareem Edwards
6640 Akers Mill Rd SE
Apt 4421
Atlanta GA 30339

Thanks for saving with Capital One 360®

Here's your **June 2025** bank statement.

STATEMENT PERIOD
Jun 1 - Jun 30, 2025

$484.45

TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jun 1	Jun 30
360 Checking...2910	$1,145.13	**$484.45**
360 Performance Savings...3159	$0.00	**$0.00**
All Accounts	$1,145.13	**$484.45**

Cashflow Summary

+ $0.06 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36272992910

0.10%	**$0.35**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	**Opening Balance**			**$1,145.13**
Jun 1	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $61.75**	$1,083.38
Jun 1	Debit Card Purchase - SHELL SERVICE STATION NEW YORK, NY US	Debit	**- $46.66**	$1,036.72
Jun 1	Debit Card Money Received - One-Hunnit, Ruger via APPLE CASH INST XFER	Credit	**+ $211.58**	$1,248.30
Jun 1	Zelle money sent to 19147741137	Debit	**- $212.00**	$1,036.30
Jun 1	Zelle money returned from 19147741137	Credit	**+ $212.00**	$1,248.30
Jun 1	Zelle money sent to JULIO LEYVA	Debit	**- $212.00**	$1,036.30
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $2.70**	$1,033.60
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $2.70**	$1,030.90
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $2.70**	$1,028.20
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $2.70**	$1,025.50
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $2.70**	$1,022.80
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $2.70**	$1,020.10
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $1.20**	$1,018.90
Jun 1	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $0.70**	$1,018.20
Jun 1	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	**- $30.00**	$988.20
Jun 1	Digital Card Purchase - ROBINHOOD SECURITIES LAKE MARY FL	Debit	**- $500.00**	$488.20
Jun 2	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $245.62**	$733.82
Jun 2	Zelle money sent to Destiny Diaz	Debit	**- $300.00**	$433.82
Jun 2	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $379.24**	$813.06
Jun 2	Digital Card Purchase - PY SHELSKY S OF BROOK BROOKLYN NY	Debit	**- $29.28**	$783.78
Jun 2	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	**- $5.20**	$778.58
Jun 2	Digital Card Purchase - SHEBAMZ BX GRILL BRONX NY	Debit	**- $1.30**	$777.28
Jun 2	Digital Card Purchase - DUNKIN 353014 Q35 POUGHKEEPSIE NY	Debit	**- $2.04**	$775.24
Jun 2	Debit Card Purchase - TST LA PALAPA NEW YORK NY	Debit	**- $115.95**	$659.29

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 2	Digital Card Purchase - KLARNA SHOPPING GIFT COLUMBUS OH	Debit	**- $16.25**	$643.04
Jun 3	Zelle money received from JULIO CEASER LEYVA	Credit	**+ $82.00**	$725.04
Jun 3	Zelle money sent to YEFRY GOMEZ	Debit	**- $35.00**	$690.04
Jun 3	Digital Card Purchase - BP#2099969AMG R NEW YORK, NY US	Debit	**- $60.40**	$629.64
Jun 3	Digital Card Purchase - RUNNING COOL RESTAURAN BRONX NY	Debit	**- $10.00**	$619.64
Jun 3	Digital Card Purchase - KLARNA KLARNA COLUMBUS OH	Debit	**- $40.25**	$579.39
Jun 3	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	**- $30.00**	$549.39
Jun 3	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	**- $60.00**	$489.39
Jun 3	Digital Card Purchase - BROADWAY LIQUORS WIN BRONX NY	Debit	**- $58.78**	$430.61
Jun 3	Digital Card Purchase - ASUM GOURMET DELI CORP BRONX NY	Debit	**- $5.20**	$425.41
Jun 3	Digital Card Purchase - KLARNA KLARNA COLUMBUS OH	Debit	**- $40.25**	$385.16
Jun 4	Zelle money received from TIANA C TEAL	Credit	**+ $20.00**	$405.16
Jun 4	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $196.50**	$601.66
Jun 4	Deposit from WALKER MALLOY & DIRECT DEP	Credit	**+ $2,468.92**	$3,070.58
Jun 4	Debit Card Purchase - TST DALE DINER BRONX NY	Debit	**- $41.00**	$3,029.58
Jun 4	Digital Card Purchase - RUNNING COOL RESTAURAN BRONX NY	Debit	**- $12.00**	$3,017.58
Jun 4	Digital Card Purchase - KLARNA KLARNA COLUMBUS OH	Debit	**- $22.50**	$2,995.08
Jun 4	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $0.70**	$2,994.38
Jun 4	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $1.70**	$2,992.68
Jun 4	Digital Card Purchase - SQ SWALLOW CAFE ATLAN BROOKLYN NY	Debit	**- $9.80**	$2,982.88
Jun 4	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	**- $82.00**	$2,900.88
Jun 5	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $294.75**	$3,195.63
Jun 5	Zelle money sent to TAMIKA JOHNSON	Debit	**- $88.00**	$3,107.63
Jun 5	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $210.25**	$3,317.88

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 5	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $54.81	$3,372.69
Jun 5	Digital Card Purchase - BROOOKLYN HEIGHTS DELI BROOKLYN NY	Debit	- $11.81	$3,360.88
Jun 5	Digital Card Purchase - ROBINHOOD SECURITIES LAKE MARY FL	Debit	- $2,400.00	$960.88
Jun 5	Digital Card Purchase - KLARNA COSTCO WHOLES COLUMBUS OH	Debit	- $21.00	$939.88
Jun 5	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	- $101.75	$838.13
Jun 6	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $694.63	$1,532.76
Jun 6	Zelle money sent to OMAR VIGIL	Debit	- $500.00	$1,032.76
Jun 6	Debit Card Purchase - KLARNA 5KLARNA2 WILMINGTON DE	Debit	- $40.00	$992.76
Jun 6	Debit Card Purchase - SP AFF GIFTSOFFORTUN 855 423 3729 CA	Debit	- $60.36	$932.40
Jun 6	Debit Card Purchase - SP AFF WWW CAPSULE N 855 423 3729 CA	Debit	- $37.73	$894.67
Jun 6	Digital Card Purchase - GEICO AUTO 800 841 3000 DC	Debit	- $247.77	$646.90
Jun 6	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	- $6.76	$640.14
Jun 6	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	- $1.34	$638.80
Jun 6	Digital Card Purchase - MCDONALDS 2988 BRONX NY	Debit	- $6.52	$632.28
Jun 7	Digital Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	- $5.28	$627.00
Jun 7	Digital Card Purchase - FOODTOWN #500 BROOKLYN, NY US	Debit	- $4.00	$623.00
Jun 7	Digital Card Purchase - RUNNING COOL RESTAURAN BRONX NY	Debit	- $15.00	$608.00
Jun 7	Debit Card Purchase - BP#2567197AMG R BRONX, NY US	Debit	- $20.03	$587.97
Jun 7	ATM Withdrawal - 000000000286342 NH144406 BRONX, NY	Debit	- $42.50	$545.47
Jun 8	Digital Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	- $2.78	$542.69
Jun 8	Digital Card Purchase - FOODTOWN #500 BROOKLYN, NY US	Debit	- $4.00	$538.69
Jun 8	Digital Card Purchase - UBER EATS 8005928996 CA	Debit	- $28.77	$509.92
Jun 8	Digital Card Purchase - KLARNA KLARNA PLUS COLUMBUS OH	Debit	- $7.99	$501.93
	Digital Card Purchase - GRAND CANYON RESTAURAN			

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 8	BROOKLYN NY	Debit	**- $23.90**	$478.03
Jun 8	Debit Card Purchase - BP#2099969AMG R NEW YORK, NY US	Debit	**- $59.34**	$418.69
Jun 8	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $141.75**	$276.94
Jun 8	Debit Card Money Received - One-Hunnit, Ruger via APPLE CASH INST XFER	Credit	**+ $39.40**	$316.34
Jun 9	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $50.00**	$266.34
Jun 9	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $138.53**	$404.87
Jun 9	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $147.37**	$552.24
Jun 9	Digital Card Purchase - VINATERIA NEW YORK NY	Debit	**- $43.55**	$508.69
Jun 9	Digital Card Purchase - TST TCB F BURNSID THE BRONX NY	Debit	**- $5.70**	$502.99
Jun 9	Digital Card Purchase - AMAZON PRIME NH6I149R2 AMZN COM BIL WA	Debit	**- $15.89**	$487.10
Jun 9	Digital Card Purchase - TARGET T- 40 W 225TH S BRONX, NY US	Debit	**- $53.10**	$434.00
Jun 10	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $125.76**	$559.76
Jun 10	Digital Card Purchase - FOODTOWN #500 BROOKLYN, NY US	Debit	**- $4.00**	$555.76
Jun 10	Digital Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	**- $1.29**	$554.47
Jun 10	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	**- $3.12**	$551.35
Jun 10	Debit Card Purchase - KLARNA KLARNA WILMINGTON DE	Debit	**- $186.25**	$365.10
Jun 10	Digital Card Purchase - WENDYS 194 01 BRONX NY	Debit	**- $17.84**	$347.26
Jun 10	Digital Card Purchase - DUNKIN 344428 Q35 BRONX NY	Debit	**- $6.53**	$340.73
Jun 10	Digital Card Purchase - UBER EATS 8005928996 CA	Debit	**- $22.30**	$318.43
Jun 10	Digital Card Purchase - KLARNA SHOPPING GIFT COLUMBUS OH	Debit	**- $25.00**	$293.43
Jun 10	Zelle money sent to ROAN FELIZ	Debit	**- $45.00**	$248.43
Jun 10	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $101.75**	$146.68
Jun 11	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $147.37**	$294.05
Jun 11	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $61.75**	$232.30

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 11	Zelle money sent to TIANA C TEAL	Debit	- $100.00	$132.30
Jun 11	Digital Card Purchase - FOOD PLAZA DELI INC BRONX NY	Debit	- $0.52	$131.78
Jun 11	Digital Card Purchase - FIVE GUYS NY 1258 ECOM BROOKLYN NY	Debit	- $11.86	$119.92
Jun 11	Digital Card Purchase - CHIPOTLE 0561 BROOKLYN NY	Debit	- $5.66	$114.26
Jun 11	Digital Card Purchase - UBER EATS 8005928996 CA	Debit	- $5.44	$108.82
Jun 11	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $119.86	$228.68
Jun 11	Debit Card Purchase - BP#2099969AMG R NEW YORK, NY US	Debit	- $51.29	$177.39
Jun 12	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $196.50	$373.89
Jun 12	Zelle money sent to YEFRY GOMEZ	Debit	- $35.00	$338.89
Jun 12	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	- $51.75	$287.14
Jun 12	Digital Card Purchase - SQ LUDLOW CREPERIE NEW YORK NY	Debit	- $40.93	$246.21
Jun 12	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	- $20.00	$226.21
Jun 12	Digital Card Purchase - AMAZON GROCERY SUBSCRI 888 280 4331 WA	Debit	- $9.99	$216.22
Jun 13	Debit Card Money Received - One-Hunnit, Ruger via APPLE CASH INST XFER	Credit	+ $147.75	$363.97
Jun 13	Digital Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	- $2.89	$361.08
Jun 13	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $196.50	$557.58
Jun 13	Debit Card Money Received - One-Hunnit, Ruger via APPLE CASH INST XFER	Credit	+ $49.25	$606.83
Jun 13	Debit Card Purchase - TST PIO PIO 4 MOTT H BRONX NY	Debit	- $67.97	$538.86
Jun 13	Digital Card Purchase - TST BLUE ROAD NEW YORK NY	Debit	- $2.18	$536.68
Jun 13	Digital Card Purchase - TST BLUE ROAD NEW YORK NY	Debit	- $23.60	$513.08
Jun 13	Digital Card Purchase - MP BTM LLC BRONX NY	Debit	- $3.00	$510.08
Jun 13	Digital Card Purchase - ZIL ZAL BRONX NY	Debit	- $2.00	$508.08
Jun 13	Digital Card Purchase - KLARNA UBER COLUMBUS OH	Debit	- $25.00	$483.08
Jun 13	Digital Card Purchase - BLISS BEAUTY SUPPLY BRONX NY	Debit	- $19.58	$463.50

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 13	Debit Card Purchase - NOOKLYN NYC NEW YORK NY	Debit	- $21.04	$442.46
Jun 13	Debit Card Purchase - NOOKLYN NYC NEW YORK NY	Debit	- $21.04	$421.42
Jun 14	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	- $41.75	$379.67
Jun 14	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $226.96	$606.63
Jun 14	Digital Card Purchase - VIOC AE6411 BRONX, NY US	Debit	- $143.67	$462.96
Jun 14	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $0.70	$462.26
Jun 14	Digital Card Purchase - BCC DELI BRONX NY	Debit	- $3.94	$458.32
Jun 14	Digital Card Purchase - FIVE GUYS NY 1258 ECOM BROOKLYN NY	Debit	- $11.86	$446.46
Jun 14	Digital Card Purchase - TST MARUFUKU RAMEN N NEW YORK NY	Debit	- $31.49	$414.97
Jun 14	Digital Card Purchase - TST MARUFUKU RAMEN N NEW YORK NY	Debit	- $3.27	$411.70
Jun 14	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	- $180.00	$231.70
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $2.70	$229.00
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $2.70	$226.30
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $2.70	$223.60
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $2.70	$220.90
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $2.70	$218.20
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $1.45	$216.75
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $2.70	$214.05
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $1.20	$212.85
Jun 15	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $0.95	$211.90
Jun 15	Digital Card Purchase - FIVE GUYS NY 1258 ECOM BROOKLYN NY	Debit	- $11.86	$200.04
Jun 15	Digital Card Purchase - TST BRICIOLA HELLS K NEW YORK NY	Debit	- $39.19	$160.85
Jun 15	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	- $71.75	$89.10
Jun 16	Debit Card Money Received - One-Hunnit, Ruger via APPLE CASH INST XFER	Credit	+ $295.50	$384.60
Jun 16	ATM Withdrawal - 000000000222024 NH107489 BRONX, NY	Debit	- $201.75	$182.85

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 16	ATM Withdrawal - 000000000222024 NH107489 BRONX, NY	Debit	**- $101.75**	$81.10
Jun 16	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $196.50**	$277.60
Jun 16	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $21.75**	$255.85
Jun 16	Digital Card Purchase - NYC SMOKES NEW YORK NY	Debit	**- $1.56**	$254.29
Jun 16	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	**- $2.08**	$252.21
Jun 17	Zelle money sent to 19147741137	Debit	**- $25.00**	$227.21
Jun 17	Zelle money returned from 19147741137	Credit	**+ $25.00**	$252.21
Jun 17	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $109.06**	$361.27
Jun 17	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $98.25**	$459.52
Jun 17	Debit Card Purchase - SHELL OIL13138067015 NEW YORK NY	Debit	**- $50.00**	$409.52
Jun 17	Digital Card Purchase - DD DOORDASH7THSTREETB 8559731040 CA	Debit	**- $13.94**	$395.58
Jun 17	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	**- $2.08**	$393.50
Jun 17	Debit Card Purchase - KYURAMEN UPPER WEST CHICAGO IL	Debit	**- $59.30**	$334.20
Jun 18	Zelle money received from TIANA C TEAL	Credit	**+ $100.00**	$434.20
Jun 18	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $95.30**	$529.50
Jun 18	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $51.75**	$477.75
Jun 18	Deposit from WALKER MALLOY & DIRECT DEP	Credit	**+ $2,412.57**	$2,890.32
Jun 18	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $2.20**	$2,888.12
Jun 18	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	**- $1.20**	$2,886.92
Jun 18	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	**- $25.00**	$2,861.92
Jun 18	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	**- $150.00**	$2,711.92
Jun 18	Digital Card Purchase - UBER EATS 8005928996 CA	Debit	**- $26.64**	$2,685.28
Jun 18	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	**- $3.12**	$2,682.16
Jun 18	360 Checking Card Adjustment Signature (Credit) UBER EATS 8005928996 CA	Credit	**+ $25.51**	$2,707.67
	ATM Withdrawal - 000000000270539 NH135616 NEW			

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 19	YORK, NY	Debit	- $41.75	$2,665.92
Jun 19	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $393.00	$3,058.92
Jun 19	Debit Card Purchase - KLARNA 18KLARNA4 WILMINGTON DE	Debit	- $112.82	$2,946.10
Jun 19	Debit Card Purchase - BP 2099969AMG RETAIQPS NEW YORK NY	Debit	- $50.78	$2,895.32
Jun 19	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	- $80.00	$2,815.32
Jun 19	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	- $15.00	$2,800.32
Jun 19	Debit Card Purchase - NYC WATER BOARD 7185957000 NY	Debit	- $100.00	$2,700.32
Jun 19	Debit Card Purchase - PAYMENTUS CORP 9802723788 NC	Debit	- $2.25	$2,698.07
Jun 19	Digital Card Purchase - UBER EATS 8005928996 CA	Debit	- $18.89	$2,679.18
Jun 19	Digital Card Purchase - ROBINHOOD SECURITIES LAKE MARY FL	Debit	- $2,000.00	$679.18
Jun 19	Debit Card Purchase - SP AFF GIFTSOFFORTUN 855 423 3729 CA	Debit	- $60.36	$618.82
Jun 20	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $294.75	$913.57
Jun 20	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $71.72	$985.29
Jun 20	Debit Card Purchase - FOODTOWN #500 BROOKLYN, NY US	Debit	- $2.55	$982.74
Jun 20	Debit Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	- $5.47	$977.27
Jun 20	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $1.70	$975.57
Jun 20	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $5.20	$970.37
Jun 20	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $5.20	$965.17
Jun 20	Digital Card Purchase - MCDONALD S F22381 BRONX NY	Debit	- $37.38	$927.79
Jun 20	Debit Card Purchase - NYDOF BETAX DOF B E TA NEW YORK NY	Debit	- $99.01	$828.78
Jun 20	Debit Card Purchase - BETAX DOF SERVICE FEE BROOKLYN NY	Debit	- $1.98	$826.80
Jun 20	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	- $30.00	$796.80
Jun 20	Digital Card Purchase - APPLE CASH SENT MONEY CUPERTINO CA	Debit	- $20.00	$776.80
Jun 20	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	- $50.00	$726.80

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 20	Digital Card Purchase - UBER EATS 8005928996 CA	Debit	**- $26.99**	$699.81
Jun 20	Digital Card Purchase - BED STUY FISH BAY PLZ BRONX NY	Debit	**- $10.68**	$689.13
Jun 20	Digital Card Purchase - AFFIRM COM PAYMENTS SAN FRANCISC CA	Debit	**- $23.75**	$665.38
Jun 21	Digital Card Purchase - TRADER JOE S #55 TRADE BROOKLYN, NY US	Debit	**- $14.75**	$650.63
Jun 21	Digital Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	**- $1.99**	$648.64
Jun 21	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $51.75**	$596.89
Jun 21	Digital Card Purchase - KEY FOOD 1570 BROOKLYN NY	Debit	**- $1.67**	$595.22
Jun 21	Digital Card Purchase - MARIA BONITA BAKERY BRONX NY	Debit	**- $14.57**	$580.65
Jun 21	Zelle money sent to SHANTII STYLES LLC	Debit	**- $115.00**	$465.65
Jun 22	Digital Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	**- $3.48**	$462.17
Jun 22	Zelle money sent to YEFRY GOMEZ	Debit	**- $35.00**	$427.17
Jun 22	Debit Card Purchase - BP#2099969AMG R NEW YORK, NY US	Debit	**- $40.11**	$387.06
Jun 22	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $51.75**	$335.31
Jun 22	Digital Card Purchase - UBER EATS 8005928996 CA	Debit	**- $27.69**	$307.62
Jun 22	Zelle money received from TAMIKA JOHNSON	Credit	**+ $5.00**	$312.62
Jun 22	Zelle money received from TAMIKA JOHNSON	Credit	**+ $1,500.00**	$1,812.62
Jun 23	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $294.75**	$2,107.37
Jun 23	Zelle money received from TAMIKA JOHNSON	Credit	**+ $1,495.00**	$3,602.37
Jun 23	Debit Card Purchase - KEY FOOD 40 W BURNSID BRONX, NY US	Debit	**- $3.22**	$3,599.15
Jun 23	Debit Card Purchase - BED STUY FISH FRY LI BROOKLYN NY	Debit	**- $10.68**	$3,588.47
Jun 23	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	**- $2.08**	$3,586.39
Jun 23	Debit Card Purchase - AMOR SUPERMARKET BRONX NY	Debit	**- $5.43**	$3,580.96
Jun 23	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	**- $80.00**	$3,500.96
Jun 23	Digital Card Purchase - PLACIDO GROCERY BRONX NY	Debit	**- $1.34**	$3,499.62
Jun 23	ATM Withdrawal - CAPITAL ONE A2E7 NEW YORK, NY	Debit	**- $60.00**	$3,439.62

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 24	ATM Withdrawal - 000000000222024 NH107489 BRONX, NY	Debit	**- $21.75**	$3,417.87
Jun 24	Debit Card Purchase - FRESH START MAR BROOKLYN, NY US	Debit	**- $5.47**	$3,412.40
Jun 24	Digital Card Purchase - FOODTOWN #500 BROOKLYN, NY US	Debit	**- $1.00**	$3,411.40
Jun 24	Digital Card Purchase - BED STUY FISH FRY LI BROOKLYN NY	Debit	**- $10.68**	$3,400.72
Jun 24	Debit Card Purchase - AMOR SUPERMARKET BRONX NY	Debit	**- $6.52**	$3,394.20
Jun 24	Debit Card Purchase - TG GUARANTORS POLICY NEW YORK NY	Debit	**- $1,907.56**	$1,486.64
Jun 24	ATM Withdrawal - EFT EX040140 BRONX, NY	Debit	**- $42.00**	$1,444.64
Jun 25	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $725.08**	$2,169.72
Jun 25	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $51.75**	$2,117.97
Jun 25	Zelle money sent to TAMIKA JOHNSON	Debit	**- $1,500.00**	$617.97
Jun 25	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $101.75**	$516.22
Jun 25	Digital Card Purchase - PRIME VIDEO CHANNELS AMZN COM BIL WA	Debit	**- $6.99**	$509.23
Jun 26	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $236.78**	$746.01
Jun 26	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $100.00**	$646.01
Jun 26	Debit Card Money Received - One-Hunnit, Ruger via APPLE CASH INST XFER	Credit	**+ $60.08**	$706.09
Jun 26	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	**- $51.75**	$654.34
Jun 26	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	**- $5.50**	$648.84
Jun 26	Digital Card Purchase - RUNNING COOL RESTAURAN BRONX NY	Debit	**- $10.00**	$638.84
Jun 26	Debit Card Purchase - BED STUY FISH FRY LI BROOKLYN NY	Debit	**- $10.68**	$628.16
Jun 26	Digital Card Purchase - HAAGEN DAZS ICE CREAM YONKERS NY	Debit	**- $22.04**	$606.12
Jun 26	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	**- $50.00**	$556.12
Jun 27	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	**+ $142.46**	$698.58
Jun 27	Zelle money sent to Destiny Diaz	Debit	**- $40.00**	$658.58
	ATM Withdrawal - 000000000270539 NH135616 NEW			

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 27	YORK, NY	Debit	- $51.75	$606.83
Jun 27	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	- $41.75	$565.08
Jun 27	Debit Card Purchase - OLIVE GARDEN 0024478 YONKERS NY	Debit	- $70.98	$494.10
Jun 27	Debit Card Purchase - BP 3676707CEBI MANAQPS LONG ISLAND NY	Debit	- $59.49	$434.61
Jun 27	Digital Card Purchase - SELVATORE MARKET PLACE BROOKLYN NY	Debit	- $2.08	$432.53
Jun 27	Debit Card Purchase - KLARNA JD SPORTS WILMINGTON DE	Debit	- $22.50	$410.03
Jun 27	Digital Card Purchase - MCDONALDS 22381 BRONX NY	Debit	- $10.89	$399.14
Jun 27	Digital Card Purchase - WALGREENS STORE 107 N PORT CHESTER, NY U	Debit	- $18.99	$380.15
Jun 27	ATM Withdrawal - SEAFOOD CITY-627429 W627429 BRONX, NY	Debit	- $102.25	$277.90
Jun 28	Debit Card Purchase - MAXIMUS GARAGE LLC GAR LONG IS CITY NY	Debit	- $10.00	$267.90
Jun 28	Digital Card Purchase - FIVE GUYS NY 1258 ECOM BROOKLYN NY	Debit	- $9.79	$258.11
Jun 28	Digital Card Purchase - NYCDOT PARKNYC LONG ISLAND NY	Debit	- $0.70	$257.41
Jun 28	Digital Card Purchase - OLIVE GARDEN EC 002447 YONKERS NY	Debit	- $30.56	$226.85
Jun 28	Digital Card Purchase - FELIX GROCERY CORP PORT CHESTER NY	Debit	- $2.00	$224.85
Jun 28	Digital Card Purchase - BCC DELI CORP BRONX NY	Debit	- $3.12	$221.73
Jun 28	ATM Withdrawal - 000000000318036 NH159194 BRONX, NY	Debit	- $122.50	$99.23
Jun 28	Zelle money received from TAMIKA JOHNSON	Credit	+ $200.00	$299.23
Jun 28	Debit Card Purchase - BP#9459208ST NI NEW YORK, NY US	Debit	- $56.28	$242.95
Jun 29	Digital Card Purchase - FOODTOWN #500 BROOKLYN, NY US	Debit	- $2.23	$240.72
Jun 29	Digital Card Purchase - RUNNING COOL RESTAURAN BRONX NY	Debit	- $10.00	$230.72
Jun 29	Digital Card Purchase - PRIME VIDEO CHANNELS AMZN COM BIL WA	Debit	- $11.99	$218.73
Jun 29	ATM Withdrawal - 000000000270539 NH135616 NEW YORK, NY	Debit	- $101.75	$116.98
Jun 30	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $196.50	$313.48
Jun 30	Zelle money sent to TAMIKA JOHNSON	Debit	- $200.00	$113.48

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 30	Debit Card Money Received - 378677400435967 via ROBINHOOD SECURITIES,	Credit	+ $245.62	$359.10
Jun 30	Debit Card Money Received - One-Hunnit, Ruger via APPLE CASH INST XFER	Credit	+ $177.30	$536.40
Jun 30	Digital Card Purchase - FOODTOWN #500 BROOKLYN, NY US	Debit	- $5.45	$530.95
Jun 30	Digital Card Purchase - CARIDAD RESTAURANT KIN BRONX NY	Debit	- $10.89	$520.06
Jun 30	Digital Card Purchase - BED STUY FISH FRY LI BROOKLYN NY	Debit	- $10.68	$509.38
Jun 30	Digital Card Purchase - EXPERIAN CREDIT REPO COSTA MESA CA	Debit	- $24.99	$484.39
Jun 30	Monthly Interest Paid	Credit	+ $0.06	$484.45
Jun 30	**Closing Balance**			**$484.45**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

360 Performance Savings - 36272993159

0.00%
ANNUAL PERCENTAGE YIELD (APY) EARNED

$0.00
YTD INTEREST AND BONUSES

30
DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	**Opening Balance**			**$0.00**
Jun 26	Interest Rate Change from 3.542% to 3.445%			$0.00
Jun 30	**Closing Balance**			**$0.00**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Fees	**$0.00**	**$0.00**

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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