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 #
Johnson	Tamika	Rh	***-**-****	
BIRTH DATE	**PHONE #1**	**ALTERNATE PHONE**	**EMAIL**	
7/13/1972	(646) 660-3514 Mobile	Mobile	Harlemmeeka@yahoo.com	

CURRENT ADDRESS

STREET ADDRESS			CITY	
2281 Akers Mill Road			Atlanta	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
GA	30339	10/11/2017	current	$1,832.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Walton on the Chatahoochee			(470) 876-7038	

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY		SALARY
Executive Assistant	WTW		$83,657.00/Yr.
SUPERVISOR	**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Elisa Jackson	(630) 740-3933		current
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
5 Concourse Plaza	Atlanta	GA	30328

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?

Other

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

I'm applying with Kareem Edwards as co-applicant.

APARTMENT APPLYING FOR

3E

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 TAMIKA RH JOHNSON SUBMITTED ONLINE on August 16, 2025

Signed by Tamika Rh Johnson
Sat Aug 16 2025 01:49:13 PM EDT
Key: 39A35D05; IP Address: 10.33.14.4

Tamika Rh Johnson *(Applicant)* *Date*

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

Application Fee for Tamika Rh Johnson - Charge Details			
Name on Card Tamika R Johnson	**Account Number** XXXXXXXXXXXX4689	**Reference Number** 16095865	**Authorized** $23.00
Transaction T2508161349_OF8KU0	**Transaction Date** 8/16/2025 10:49 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.

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

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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 Tamika Rh Johnson
Sat Aug 16 2025 01:49:13 PM EDT
Key: 39A35D05; IP Address: 10.33.14.4

Tamika Rh Johnson *(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 Tamika Rh Johnson

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

Score for Tamika Rh Johnson: 678

	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)	$83,657.00
Total combined annual income to rent ratio	89.42 (based on rent of $1,875.00)
Total number of accounts	10
Accounts with no late payments	9 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (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	$24,396.00 ($0.00 past due)
Outstanding revolving debt	$24,396.00 (49% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Tamika Rh Johnson	TAMIKA R. JOHNSON
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1972	7/**/1972

Addresses	From Application	From Equifax
	2281 Akers Mill Road Atlanta, GA 30339 - US	2281 AKERS MILL RD SE 4421 ATLANTA, GA 30339 (Applicant) Reported 8/2025 8784 165TH ST. 204 JAMAICA, NY 11432 (Applicant) Reported 8/2025 6640 AKERS MILL RD SE 4421 ATLANTA, GA 30339 (Applicant) Reported 7/2025 834 RIVERSIDE DR. 1C NEW YORK, NY 10032 (Applicant) Reported 7/2025 6875 PEACHTREE DUNWOODY RD. 205 SANDY SPRINGS, GA 30328 (Applicant) Reported 3/2018 159 HARLEM RIVER DR. 3B NEW YORK, NY 10039 (Applicant) Reported 6/2014 840 GRAND CONCOURSE APT 3N BRONX, NY 10451 (Applicant) Reported 1/2012 840 GRANDCONCOURSE BRONX, NY 10451 (Applicant) Reported 7/2010

Employment	From Application	From Equifax
Applicant:	Executive Assistant WTW $83,657.00/Yr. Total annual Income: $83,657.00	ADMINISTRATOR WILLIS TOWERS WATSON BARUCH COLLEGE

Restricted Person Search

Requested For	Requested	Returned
Tamika Rh Johnson	8/18/2025	8/18/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	678	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)	641	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
WELLS FARGO CARD SER (Applicant)	5/2011	6/2025					$10,997.00

Monthly Payment	High Credit	Type	Comments
$304.00	$11,928.00	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)	4/2014	6/2025					$4,751.00

Monthly Payment	High Credit	Type	Comments
$153.00	$4,843.00	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
BARCLAYS BANK DELAWA (Joint)	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

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 (Joint)	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
DELTA COMMUNITY CRED (Applicant)	6/2018	7/2025					$1,400.00

Monthly Payment	High Credit	Type	Comments
$29.00	$1,945.00	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
CAPITAL ONE AUTO FIN (Joint)	7/2018	10/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$16,399.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	8/2016						$0.00

Monthly Payment	High Credit	Type	Comments
	$4,207.00	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
COMENITY BANK/PIER 1 (Joint)	4/2017	9/2020	1	0	0		$0.00

Monthly Payment	High Credit	Type	Comments
	$760.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/TOYSRUS (Applicant)	7/2013	10/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$412.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/TJX CO (Applicant)	6/2019	8/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$260.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST 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
2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19	

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.

SEND INQUIRIES TO:

Delta Community CREDIT UNION

P.O. Box 20541 Atlanta, GA 30320-2541
www.DeltaCommunityCU.com

ACCOUNTS ARE **NON-TRANSFERABLE** EXCEPT ON THE BOOKS OF THIS CREDIT UNION.

TAMIKA R JOHNSON
2281 AKERS MILL RD SE APT 4421
ATLANTA GA 30339-2730

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS AND ELECTRONIC TRANSFER ERRORS.

ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 06/01/25 THRU 06/30/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	1

THE FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
06/01	ID 0000	SAVINGS Balance Forward					1525.16
06/13		Deposit Transfer From Share 0010				500.00	2025.16
06/17		Withdrawal Transfer To Loan 0090				1000.00-	1025.16
06/22		Withdrawal Transfer To Share 0010				500.00-	525.16
06/24		Withdrawal Transfer To Share 0010				200.00-	325.16
06/30		Deposit Dividend 0.250%				0.24	325.40
		Annual Percentage Yield Earned 0.25% from 06/01/25 through 06/30/25					
		Based on Average Daily Balance of 1,161.83					
06/30		Ending Balance					325.40
		Dividends Paid Year to Date				0.36	
06/01	ID 0010	FREE CHECKING Balance Forward					2220.30
06/01		Withdrawal Journal Voucher				40.00-	2180.30
		ZELLE RANDY WELCH 800-544-3328					
		ZTID#515200K0MDFV					
06/02		Withdrawal Journal Voucher				50.00-	2130.30
		ZELLE LEROY DOLL 800-544-3328					
		ZTID#515300C03I4F					
06/04		Withdrawal ACH Walton Riverbend				1820.24-	310.06
		TYPE: WEB PMTS CO: Walton Riverbend					
		NAME: TamikaJohnson					
06/05		Deposit Journal Voucher				88.00	398.06
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#515600N04WQS					
06/08		Withdrawal at ATM #000000001440				100.00-	298.06
		DELTA COMMUNITY 3250 RIVERWOOD PARKWAY					
		ATLANTA GA					
06/11		Withdrawal Transfer To Loan 0090				29.00-	269.06
06/13		Deposit ACH WILLIS TOWERS WA				2281.90	2550.96
		TYPE: PAYROLL CO: WILLIS TOWERS WA					
06/13		Withdrawal Transfer To Loan 0090				300.00-	2250.96
06/13		Withdrawal Transfer To Share 0000				500.00-	1750.96
06/13		Withdrawal Transfer To Loan 0090				400.00-	1350.96
06/16		Withdrawal at ATM #000000002417				400.00-	950.96
		DELTA COMMUNITY 3250 RIVERWOOD PKWY					
		ATLANTA GA					
06/17		Withdrawal ACH CAPITAL ONE				149.00-	801.96
		TYPE: CRCARDPMT CO: CAPITAL ONE					
		NAME: TAMIKA JOHNSON					
06/17		Withdrawal ACH BARCLAYCARD US				151.95-	650.01

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ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 06/01/25 THRU 06/30/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	2

THE FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
		TYPE: CREDITCARD CO: BARCLAYCARD US					
		NAME: TAMIKA JOHNSON					
06/18		Withdrawal at ATM #000000002666				100.00-	550.01
		DELTA COMMUNITY 3250 RIVERWOOD PARKWAY					
		ATLANTA GA					
06/22		Deposit Journal Voucher				5.00	555.01
		ZELLE STEVEN A BURROWS 800-544-3328					
		ZTID#517300M051J4					
06/22		Deposit Journal Voucher				1500.00	2055.01
		ZELLE STEVEN A BURROWS 800-544-3328					
		ZTID#517300G0BLHY					
06/22		Withdrawal Journal Voucher				5.00-	2050.01
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#517300O06UA6					
06/22		Deposit Transfer From Share 0000				500.00	2550.01
06/22		Deposit Transfer From Share 0035				500.00	3050.01
06/22		Withdrawal Journal Voucher				1500.00-	1550.01
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#517300H07LHJ					
06/23		Withdrawal Journal Voucher				1495.00-	55.01
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#517400K09FQW					
06/24		Deposit Transfer From Share 0000				200.00	255.01
06/25		Deposit Journal Voucher				1500.00	1755.01
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#517600L0AL7F					
06/28		Withdrawal Journal Voucher				200.00-	1555.01
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#517900N0I5FR					
06/30		Deposit ACH WILLIS TOWERS WA				3030.25	4585.26
		TYPE: PAYROLL CO: WILLIS TOWERS WA					
06/30		Withdrawal ACH CAPITAL ONE				106.00-	4479.26
		TYPE: CRCARDPMT CO: CAPITAL ONE					
		NAME: TAMIKA JOHNSON					
06/30		Deposit Journal Voucher				200.00	4679.26
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#518100M01F4H					
06/30		Ending Balance					4679.26
		Dividends Paid Year to Date				0.00	

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ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 06/01/25 THRU 06/30/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	3

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**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Posting Date	Transaction Description	Transaction Amount	NEW BALANCE
06/01	ID 0011 FREE CHECKING Balance Forward		200.33
06/30	Ending Balance		200.33
	Dividends Paid Year to Date	0.00	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	30.00
Total Overdraft Fees	0.00	0.00

Posting Date	Transaction Description	Transaction Amount	NEW BALANCE
06/01	ID 0012 FREE CHECKING Balance Forward		44.40
06/02	Deposit Transfer From Share 0035	110.00	154.40
06/26	Withdrawal Check Card	9.55-	144.85
	06/25 24231685177385971519765 HEAVENLY FOOD MARKET NEW YORK NY		
06/30	Ending Balance		144.85
	Dividends Paid Year to Date	0.00	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Posting Date	Transaction Description	Transaction Amount	NEW BALANCE
06/01	ID 0035 MONEY MARKET 10002373382 Balance Forward		857.43
06/02	Withdrawal Transfer To Share 0012	110.00-	747.43
06/17	Withdrawal Transfer To Loan 0090	139.94-	607.49
06/22	Withdrawal Transfer To Share 0010	500.00-	107.49

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ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 06/01/25 THRU 06/30/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	4

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**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	**FINANCE CHARGE**	Fees or Charges	Transaction Amount	NEW BALANCE
06/30		Ending Balance					107.49
		Dividends Paid Year to Date				1.20	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

	Total Dividends Paid Year to Date	1.56

CHECK RECONCILEMENT THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND

2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	+	$
	+	$
	+	$
TOTAL (2 PLUS 3)		$
4. IN YOUR DRAFT REGISTER, CHECK OFF ALL PAID AND, IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.		
5. SUBTRACT TOTAL CHECKS OUTSTANDING	-	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE		$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER. COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

CONVENIENT ONLINE TOOLS AVAILABLE AT www.DeltaCommunityCU.com

To change your address online, just log into your Online Banking account at www.DeltaCommunityCU.com, click on the **Member Service** tab and go to **Account Tool & Information.** Many other convenient and time-saving tools, services and information are at your disposal behind the **Member Service** tab. You can sign up to receive statements online, in lieu of paper statements, as well as request check reorders online, check account balances, make online deposits, check your Reward Point balance and much more. Some of these, in addition to other great online tools, can be accessed right from the **myCU** page under **Tools and Services** so be sure to familiarize yourself with all the helpful tools that make online banking.

THE STATEMENT BELOW PERTAINS TO OPEN-END LOAN ACCOUNTS ONLY

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

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

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

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "send inquiries to", or telephone us at the telephone number shown in the "direct inquiries to" area as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. For consumer accounts, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared. For business accounts, refer to your Electronic Fund Transfers disclosure for additional information.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there 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 recredit your account within for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

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ATLANTA GA 30339-2730

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS AND ELECTRONIC TRANSFER ERRORS.

ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 07/01/25 THRU 07/31/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	1

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**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
07/01	ID 0000	SAVINGS Balance Forward					325.40
07/05		Deposit Transfer From Share 0010				1300.00	1625.40
07/07		Withdrawal Transfer To Loan 0090				200.00-	1425.40
07/19		Deposit Transfer From Share 0010				300.00	1725.40
07/28		Deposit at ATM #000000005377				1000.00	2725.40
		DELTA COMMUNITY 3250 RIVERWOOD PKWY					
		ATLANTA GA					
07/30		Deposit by Check				90000.00	92725.40
07/30		Deposit Cash				2500.00	95225.40
07/31		Withdrawal Transfer To Share 0035				4000.00-	91225.40
07/31		Deposit Dividend 0.250%				1.57	91226.97
		Annual Percentage Yield Earned 0.25% from 07/01/25 through 07/31/25					
		Based on Average Daily Balance of 7,389.92					
07/31		Ending Balance					91226.97
		Dividends Paid Year to Date				1.93	
07/01	ID 0010	FREE CHECKING Balance Forward					4679.26
07/02		Withdrawal ACH Walton Riverbend				1859.53-	2819.73
		TYPE: WEB PMTS CO: Walton Riverbend					
		NAME: TamikaJohnson					
07/02		Withdrawal Journal Voucher				50.00-	2769.73
		ZELLE SILK HINDUS 800-544-3328					
		ZTID#518300M07ZS1					
07/05		Withdrawal Transfer To Loan 0090				400.00-	2369.73
07/05		Withdrawal Transfer To Share 0000				1300.00-	1069.73
07/07		Withdrawal Transfer To Loan 0090				400.00-	669.73
07/08		Withdrawal ACH CAPITAL ONE				92.00-	577.73
		TYPE: MOBILE PMT CO: CAPITAL ONE					
		NAME: Tamika Johnson					
07/09		Withdrawal Journal Voucher				200.00-	377.73
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#519000C08BN6					
07/10		Deposit Journal Voucher				200.00	577.73
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#519100E0137P					
07/12		Withdrawal Transfer To Loan 0090				400.00-	177.73
07/15		Deposit ACH WILLIS TOWERS WA				3235.77	3413.50
		TYPE: PAYROLL CO: WILLIS TOWERS WA					
07/15		Withdrawal Journal Voucher				5.00-	3408.50
		ZELLE STEVEN A BURROWS 800-544-3328					

--- Continued on following page ---

SEND INQUIRIES TO:

Delta Community CREDIT UNION

P.O. Box 20541 Atlanta, GA 30320-2541
www.DeltaCommunityCU.com

ACCOUNTS ARE **NON-TRANSFERABLE** EXCEPT ON THE BOOKS OF THIS CREDIT UNION.

TAMIKA R JOHNSON
2281 AKERS MILL RD SE APT 4421
ATLANTA GA 30339-2730

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS AND ELECTRONIC TRANSFER ERRORS.

ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 07/01/25 THRU 07/31/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	2

THE FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
		ZTID#519600J0JF0J					
07/15		Withdrawal Journal Voucher				1495.00-	1913.50
		ZELLE STEVEN A BURROWS 800-544-3328					
		ZTID#519600K01FOO					
07/16		Withdrawal ACH CAPITAL ONE				144.00-	1769.50
		TYPE: CRCARDPMT CO: CAPITAL ONE					
		NAME: TAMIKA JOHNSON					
07/16		Withdrawal at ATM #000000006004				300.00-	1469.50
		DELTA COMMUNITY 3250 RIVERWOOD PARKWAY					
		ATLANTA GA					
07/16		Withdrawal Journal Voucher				50.00-	1419.50
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#519700G04BAK					
07/16		Deposit Journal Voucher				50.00	1469.50
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#519700D0J2RF					
07/17		Withdrawal ACH BARCLAYCARD US				154.03-	1315.47
		TYPE: CREDITCARD CO: BARCLAYCARD US					
		NAME: TAMIKA JOHNSON					
07/19		Withdrawal Transfer To Loan 0090				300.00-	1015.47
07/19		Withdrawal Transfer To Share 0000				300.00-	715.47
07/27		Withdrawal Transfer To Loan 0090				300.00-	415.47
07/29		Withdrawal ACH CAPITAL ONE				102.00-	313.47
		TYPE: CRCARDPMT CO: CAPITAL ONE					
		NAME: TAMIKA JOHNSON					
07/31		Deposit ACH WILLIS TOWERS WA				2286.99	2600.46
		TYPE: PAYROLL CO: WILLIS TOWERS WA					
07/31		Deposit Journal Voucher				1500.00	4100.46
		ZELLE KAREEM EDWARDS 800-544-3328					
		ZTID#521200F01OUO					
07/31		Withdrawal Transfer To Share 0035				2000.00-	2100.46
07/31		Ending Balance					2100.46
		Dividends Paid Year to Date				0.00	

--- Continued on following page ---

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TAMIKA R JOHNSON
2281 AKERS MILL RD SE APT 4421
ATLANTA GA 30339-2730

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ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 07/01/25 THRU 07/31/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	3

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**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Posting Date	Transaction Description	Transaction Amount	NEW BALANCE
07/01	ID 0011 FREE CHECKING Balance Forward		200.33
07/31	Ending Balance		200.33
	Dividends Paid Year to Date	0.00	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	30.00
Total Overdraft Fees	0.00	0.00

Posting Date	Transaction Description	Transaction Amount	NEW BALANCE
07/01	ID 0012 FREE CHECKING Balance Forward		144.85
07/31	Ending Balance		144.85
	Dividends Paid Year to Date	0.00	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Posting Date	Transaction Description	Transaction Amount	NEW BALANCE
07/01	ID 0035 MONEY MARKET 10002373382 Balance Forward		107.49
07/31	Deposit Transfer From Share 0010	2000.00	2107.49
07/31	Deposit Transfer From Share 0000	4000.00	6107.49
07/31	Ending Balance		6107.49
	Dividends Paid Year to Date	1.20	

--- Continued on following page ---

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ATLANTA GA 30339-2730

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ACCOUNT NUMBER	0116996082
STATEMENT PERIOD	FROM 07/01/25 THRU 07/31/25
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	4

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**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	**FINANCE CHARGE**	Fees or Charges	Transaction Amount	NEW BALANCE

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Total Dividends Paid Year to Date 3.13

Ready to save time and simplify your life?
Our digital banking services have you covered.

Bank anytime from your phone, tablet or computer.
Use Bill Pay to skip mail delays - it's fast, easy and free.
Need to send money in minutes? Try Zelle(R) on the go in our Mobile App.
It's perfect for sending money to people you trust.
Manage it all, securely and conveniently, wherever you are.

Learn more at DeltaCommunityCU.com/Digital

CHECK RECONCILEMENT

THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT

DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND

2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	+	$
	+	$
	+	$
TOTAL (2 PLUS 3)		$
4. IN YOUR DRAFT REGISTER, CHECK OFF ALL PAID AND, IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.		
5. SUBTRACT TOTAL CHECKS OUTSTANDING	-	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE		$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER. COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

CONVENIENT ONLINE TOOLS AVAILABLE AT www.DeltaCommunityCU.com

To change your address online, just log into your Online Banking account at www.DeltaCommunityCU.com, click on the **Member Service** tab and go to **Account Tool & Information.** Many other convenient and time-saving tools, services and information are at your disposal behind the **Member Service** tab. You can sign up to receive statements online, in lieu of paper statements, as well as request check reorders online, check account balances, make online deposits, check your Reward Point balance and much more. Some of these, in addition to other great online tools, can be accessed right from the **myCU** page under **Tools and Services** so be sure to familiarize yourself with all the helpful tools that make online banking.

THE STATEMENT BELOW PERTAINS TO OPEN-END LOAN ACCOUNTS ONLY

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

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

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

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "send inquiries to", or telephone us at the telephone number shown in the "direct inquiries to" area as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. For consumer accounts, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared. For business accounts, refer to your Electronic Fund Transfers disclosure for additional information.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there 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 recredit your account within for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

GEORGIA APARTMENT ASSOCIATION

Apartment Rental Contract

FORM VALID FOR GEORGIA APARTMENT ASSOCIATION MEMBERS ONLY

This Apartment Rental Contract is a lease between the Owner of the Apartment Community and the Residents who are leasing the apartment.
The General Provisions of the lease which follow the signatures at the bottom of this page and any separate addenda signed by the parties are incorporated into and become part of this lease. Paragraph numbers on this page correspond to paragraph numbers in the General Provisions.

Lease Date: June 20, 2025
Management: Walton Communities LLC
☐ Owner ☒ Management Co. as agent for Owner
Apartment Community Name: Walton on the Chattahoochee
Apartment No: 4421
Apartment Address: 2281 Akers Mill Rd 4421, Atlanta, GA 30339
Residents/Tenants: Tamika Johnson

Other Occupants of Apartment:

Par. 1. Lease Term: 11 Months and 31 Days
Beginning Date: 07/13/2025 Ending Date: 07/12/2026

Par. 3. Rent Due Monthly: $ 1832.00
Pro Rated Rent Due at Lease Signing: $ 1122.84
Dates of Prorated Rent: 07/13/2025 to 07/31/2025
Month to Month Fee: $
Rent is Payable to: Walton on the Chattahoochee

Par. 4. Late Fees and Insufficient Funds Fees:
Date on Which Rent Is Late: 3
Amount of Late Fee: $ ____ or 10 % of Rent
Returned or Insufficient Check Fee: ☒ Service Fee of $ 30.00 or ☐ 5% of Amount of Check plus ☐ Bank Service Fee of $ ____ (amount charged by bank to management for charge back)

Par. 5. Re-Key Lock Charge: $ 25.00
Non-refundable Lease Fee: $ 150.00
Security Deposit: $ 250.00
Bank Name: Suntrust (Where Security Deposit Kept)

Par. 6. How Much Notice Required To Non-Renew Lease Prior To End of Initial Lease Term: 60 Days
Renewal Period: ☐ Month to Month (1 month at a time) Renewal ☒ Bi-Monthly (2 months at a time) Renewal
Notice Required to End Renewal Period: ☐ 30 days to end Month to Month Renewal ☒ 60 days to end Bi-Monthly Renewal

Par. 7. Early Termination Option: Amount of Notice Required for Electing Early Termination: 30 Days Written Notice

Par. 9. Disclosure Notice of Owner or Managing Agent and Equal Housing Opportunity Policy
Name of Managing Agent or Owner: Walton Communities
Address of Agent Authorized to Manage Apartment Community: 2281 Akers Mill Rd SE, Bldg 4100 Atlanta, GA 30339
Name of Owner or Registered Agent Authorized to Receive Notices and Lawsuits: Walton Communities
Address of Owner or Registered Agent Authorized to Receive Notices and Lawsuits: 2281 Akers Mill Rd SE, Bldg 4100 Atlanta, GA 30339
Corporate Name of GREC Licensee:
GREC Corporate License No.:

Par. 17. Flood Disclosure: ☒ Not Applicable ☐ Apartment has been flooded previously

Par. 36. Special Stipulations: We do not accept cash or money order payments at Walton on the Chattahoochee. If pet is under one year old, additional refundable deposit of $200 is required.

Signatures of Parties:
Management:

Walton Communities LLC

Name of Owner or Management Company

By: Emmie Willequer
Signature of Owner or Management Company

As: ____ **(Title)**

Residents:

Resident: Tamika Johnson
Tamika Johnson **(Resident Signature)**

Resident: ____
____ **(Resident Signature)**

Resident: ____
____ **(Resident Signature)**

Resident: ____
____ **(Resident Signature)**

YES ENERGY MANAGEMENT

For inquiries about your utility billing statement please contact our 24 hour 7 days a week YES Customer Service at (404) 996-1158 or by email at yescs@yesenergymgmt.com
You can also visit our website at www.yesenergymgmt.com

WALTON ON THE CHATTAHOOCHEE

Community Message: Statements may be two sided. Please look on the back for a continuation page.

RESIDENT NAME: Tamika Johnson
RESIDENT ID: t0316144
ADDRESS: 6640 Akers Mill Road 4421 Atlanta, GA 30339
UNIT NUMBER: 4421

BILLING PERIOD: 4/6/2025 - 5/5/2025
BILLING DAYS: 30 Days
STATEMENT DATE: 5/14/2025
DUE DATE: 06/01/2025

-ACCOUNT DETAIL-

Utility	Meter Info	Previous	Current	Multiplier	Usage	Unit	EST
SEWER	4421:PIN441	126,580.00	126,580.00	0.01	0.0000	100GAL	
WATER	4421_AKER_6	126,580.00	126,580.00	0.01	0.0000	100GAL	

CHARGE SUMMARY	**COST SUB-TOTAL**
Total Trash Flat Fee Charges	20.00
Total Admin Fee Charges	6.00
Total Water Charges	17.33
Total Sewer Charges	21.91
Lease Charges	
Apartment Rent - Resident (06/2025)	1,755.00
Sub Total	**1,755.00**

AMOUNT DUE **1,820.24**

Detach Payment Coupon Here

YES ENERGY MANAGEMENT

wchat
WALTON ON THE CHATTAHOOCHEE

RESIDENT ID	t0316144
STATEMENT DATE	5/14/2025
DUE DATE	06/01/2025
AMOUNT DUE	1,820.24
AMOUNT ENCLOSED	

9910 Federal Dr Ste 100
Colorado Springs, CO 80921-3616

To pay online visit www.waltoncommunities.com

TAMIKA JOHNSON
6640 Akers Mill Road 4421
Atlanta, GA 30339

Remit To
WALTON ON THE CHATTAHOOCHEE
2281 Akers Mill Road

Atlanta, GA 30339

DETAIL CHARGE SUMMARY

Utility	Period	Billing Units	Rate	Sub Total ($)	Total ($)
Total Trash Flat Fee Charges					**20.00**
Trash	4/6/2025 - 5/5/2025	30 days	0.6666667	20.00	20.00
Total Admin Fee Charges					**6.00**
Service Charge	4/6/2025 - 5/5/2025	30 days	0.2000000	6.00	6.00
Total Water Charges					**17.33**
water	4/6/2025 - 5/5/2025			17.33	17.33
Total Sewer Charges					**21.91**
sewer	4/6/2025 - 5/5/2025			21.91	21.91

IMPORTANT INFORMATION ABOUT YOUR BILL

Your community's utility billing statement preference is set to "E-Bill Only" effective as of 12/01/2022. If you would like to opt back in to paper you can select the "Opt Out of E-Bill" option within your YES e-bill message, call the YES customer service center, or update via your community's online portal.

YES ENERGY MANAGEMENT

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WALTON ON THE CHATTAHOOCHEE

Community Message: Statements may be two sided. Please look on the back for a continuation page.

RESIDENT NAME: Tamika Johnson
RESIDENT ID: t0316144
ADDRESS: 6640 Akers Mill Road 4421 Atlanta, GA 30339
UNIT NUMBER: 4421

BILLING PERIOD: 3/6/2025 - 4/5/2025
BILLING DAYS: 31 Days
STATEMENT DATE: 4/11/2025
DUE DATE: 05/01/2025

-ACCOUNT DETAIL-

Utility	Meter Info	Previous	Current	Multiplier	Usage	Unit	EST
SEWER	4421:PIN441	126,580.00	126,580.00	0.01	0.0000	100GAL	
WATER	4421_AKER_6	126,580.00	126,580.00	0.01	0.0000	100GAL	

CHARGE SUMMARY	**COST SUB-TOTAL**
Total Trash Flat Fee Charges	20.00
Total Admin Fee Charges	6.00
Total Water Charges	13.35
Total Sewer Charges	16.68
Apartment Rent - Resident (04/2025)	1,755.00
Lease Charges	
Apartment Rent - Resident (05/2025)	1,755.00
Sub Total	**1,755.00**

CHARGE SUB TOTAL	3,566.03
PREVIOUS BALANCE	-1,755.00
PAYMENTS	0.00
AMOUNT DUE	**1,811.03**

Detach Payment Coupon Here

YES ENERGY MANAGEMENT

wchat

WALTON ON THE CHATTAHOOCHEE

RESIDENT ID	t0316144
STATEMENT DATE	4/11/2025
DUE DATE	05/01/2025
AMOUNT DUE	1,811.03
AMOUNT ENCLOSED	

9910 Federal Dr Ste 100
Colorado Springs, CO 80921-3616

To pay online visit www.waltoncommunities.com

TAMIKA JOHNSON
6640 Akers Mill Road 4421
Atlanta, GA 30339

Remit To
WALTON ON THE CHATTAHOOCHEE
2281 Akers Mill Road

Atlanta, GA 30339

DETAIL CHARGE SUMMARY

Utility	Period	Billing Units	Rate	Sub Total ($)	Total ($)
Total Trash Flat Fee Charges					**20.00**
Trash	3/6/2025 - 4/5/2025	31 days	0.6451613	20.00	20.00
Total Admin Fee Charges					**6.00**
Service Charge	3/6/2025 - 4/5/2025	31 days	0.1935484	6.00	6.00
Total Water Charges					**13.35**
water	3/6/2025 - 4/5/2025			13.35	13.35
Total Sewer Charges					**16.68**
sewer	3/6/2025 - 4/5/2025			16.68	16.68

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You can also visit our website at www.yesenergymgmt.com

WALTON ON THE CHATTAHOOCHEE

Community Message: Statements may be two sided. Please look on the back for a continuation page.

RESIDENT NAME: Tamika Johnson
RESIDENT ID: t0316144
ADDRESS: 6640 Akers Mill Road 4421 Atlanta, GA 30339
UNIT NUMBER: 4421

BILLING PERIOD: 5/6/2025 - 6/5/2025
BILLING DAYS: 31 Days
STATEMENT DATE: 6/12/2025
DUE DATE: 07/01/2025

-ACCOUNT DETAIL-

CHARGE SUMMARY	COST SUB-TOTAL
Total Trash Flat Fee Charges	20.00
Total Admin Fee Charges	6.00
Total Water Charges	13.87
Total Sewer Charges	17.47
Lease Charges	
Apartment Rent - Resident (07/2025)	1,755.00
Sub Total	**1,755.00**
AMOUNT DUE	**1,812.34**

Detach Payment Coupon Here

YES ENERGY MANAGEMENT

wchat
WALTON ON THE CHATTAHOOCHEE

RESIDENT ID	t0316144
STATEMENT DATE	6/12/2025
DUE DATE	07/01/2025
AMOUNT DUE	1,812.34
AMOUNT ENCLOSED	

9910 Federal Dr Ste 100
Colorado Springs, CO 80921-3616

To pay online visit www.waltoncommunities.com

Remit To
WALTON ON THE CHATTAHOOCHEE
2281 Akers Mill Road

Atlanta, GA 30339

TAMIKA JOHNSON
6640 Akers Mill Road 4421
Atlanta, GA 30339

DETAIL CHARGE SUMMARY

Utility	Period	Billing Units	Rate	Sub Total ($)	Total ($)
Total Trash Flat Fee Charges					**20.00**
Trash	5/6/2025 - 6/5/2025	31 days	0.6451613	20.00	20.00
Total Admin Fee Charges					**6.00**
Service Charge	5/6/2025 - 6/5/2025	31 days	0.1935484	6.00	6.00
Total Water Charges					**13.87**
water	5/6/2025 - 6/5/2025			13.87	13.87
Total Sewer Charges					**17.47**
sewer	5/6/2025 - 6/5/2025			17.47	17.47

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CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
8CX	119479		ATL3	0000330405	1

Earnings Statement

WILLIS TOWERS WATSON
1900 MARKET STREET
8TH FLOOR
PHILADELPHIA, PA 19103-7501

Period Beginning: 08/01/2025
Period Ending: 08/15/2025
Pay Date: 08/15/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
GA: 0 Plus 1 Dependents,$25 Additional Tax(Head of Household)

TAMIKA R JOHNSON
2281 AKERS MILL RD
4421
ATLANTA GA 30339

Earnings	rate	hours	this period	year to date
Regular	3485.71	86.67	3,485.71	48,279.28
St. Overtime	40.2197	7.00	281.54	2,261.29
Overtime				2,599.99
RECOGN AWD				461.84
RETRO				-0 .19
Gross Pay			**$3,767.25**	53,602.21

Deductions		this period	year to date
Statutory			
	Federal Income Tax	-454 .44	6,555.56
	Social Security Tax	-229 .45	3,268.20
	Medicare Tax	-53 .66	764.33
	GA State Income Tax	-170 .74	2,497.49
Other			
	Dental	-5 .67*	63.23
	ESPP DEDUCTION	-34 .86	174.30
	Hsa	-55 .67*	768.30
	Legal	-3 .70	41.26
	Medical	-2 .50*	27.88
	Pension Contrib	-75 .35	1,232.15
	Vision	-2 .68*	29.90
	401K	-226 .04*	3,188.42
	RecogAwd Offset		300.00
	Net Pay	**$2,452.49**	
	Dd Checking	-2 ,452.49	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,474.69
Your GA taxable wages this period are $3,474.69

Other Benefits and Information	this period	total to date
EMPLOYEE ID		W468

Important Notes

703-258-8000 WILLIS TOWERS WATSON OFFICE

VERIFICATION OF EMPLOYMENT CONTACT 1.877.664.8778 /WORKFORCESOLUTIONSSUPPORT@EQUIFAX.COM CODE 17335

WILLIS TOWERS WATSON
1900 MARKET STREET
8TH FLOOR
PHILADELPHIA , PA 19103-7501

Advice number: **00000330405**
Pay date: 08/15/2025

Deposited to the account of	account number	transit ABA	amount
TAMIKA R JOHNSON	xxx4382	xxxx xxxx	$2,452.49

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
8CX	119479		ATL3	0000284405	1

Earnings Statement

WILLIS TOWERS WATSON
1900 MARKET STREET
8TH FLOOR
PHILADELPHIA, PA 19103-7501

Period Beginning: 07/01/2025
Period Ending: 07/15/2025
Pay Date: 07/15/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
GA: 0 Plus 1 Dependents,$25 Additional Tax(Head of Household)

TAMIKA R JOHNSON
2281 AKERS MILL RD
4421
ATLANTA GA 30339

Earnings	rate	hours	this period	year to date
Regular	3485.71	86.67	3,485.71	41,307.86
Overtime	60.3295	17.25	1,040.68	2,599.99
St. Overtime	40.2197	14.25	573.13	1,979.75
RECOGN AWD				461.84
RETRO				-0 .19
Gross Pay			**$5,099.52**	46,349.25

Deductions		this period	year to date
Statutory			
	Federal Income Tax	-729 .96	5,704.90
	Social Security Tax	-312 .05	2,826.76
	Medicare Tax	-72 .97	661.09
	GA State Income Tax	-235 .73	2,169.75
Other			
	Dental	-5 .67*	51.89
	ESPP DEDUCTION	-34 .86	104.58
	Hsa	-55 .67*	656.96
	Legal	-3 .70	33.86
	Medical	-2 .50*	22.88
	Pension Contrib	-101 .99	1,087.09
	Vision	-2 .68*	24.54
	401K	-305 .97*	2,753.24
	RecogAwd Offset		300.00
	Net Pay	**$3,235.77**	
	Dd Checking	-3 ,235.77	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $4,727.03
Your GA taxable wages this period are $4,727.03

Other Benefits and Information	this period	total to date
EMPLOYEE ID		W468

Important Notes

703-258-8000 WILLIS TOWERS WATSON OFFICE

VERIFICATION OF EMPLOYMENT CONTACT 1.877.664.8778 /WORKFORCESOLUTIONSSUPPORT@EQUIFAX.COM CODE 17335

WILLIS TOWERS WATSON
1900 MARKET STREET
8TH FLOOR
PHILADELPHIA , PA 19103-7501

Advice number: **00000284405**
Pay date: 07/15/2025

Deposited to the account of	account number	transit ABA	amount
TAMIKA R JOHNSON	xxx4382	xxxx xxxx	$3,235.77

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
8CX	119479		ATL3	0000310399	1

Earnings Statement

ADP

WILLIS TOWERS WATSON
1900 MARKET STREET
8TH FLOOR
PHILADELPHIA, PA 19103-7501

Period Beginning: 07/16/2025
Period Ending: 07/31/2025
Pay Date: 07/31/2025

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 1
GA: 0 Plus 1 Dependents,$25 Additional Tax(Head of Household)

TAMIKA R JOHNSON
2281 AKERS MILL RD
4421
ATLANTA GA 30339

Earnings	rate	hours	this period	year to date
Regular	3485.71	86.67	3,485.71	44,793.57
Overtime				2,599.99
RECOGN AWD				461.84
RETRO				-0 .19
St. Overtime				1,979.75
Gross Pay			**$3,485.71**	49,834.96

Deductions		this period	year to date
Statutory			
	Federal Income Tax	-396 .22	6,101.12
	Social Security Tax	-211 .99	3,038.75
	Medicare Tax	-49 .58	710.67
	GA State Income Tax	-157 .00	2,326.75
Other			
	Dental	-5 .67*	57.56
	ESPP DEDUCTION	-34 .86	139.44
	Hsa	-55 .67*	712.63
	Legal	-3 .70	37.56
	Medical	-2 .50*	25.38
	Pension Contrib	-69 .71	1,156.80
	Vision	-2 .68*	27.22
	401K	-209 .14*	2,962.38
	RecogAwd Offset		300.00
	Net Pay	**$2,286.99**	
	Dd Checking	-2 ,286.99	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,210.05
Your GA taxable wages this period are $3,210.05

Other Benefits and Information	this period	total to date
EMPLOYEE ID		W468

Important Notes

703-258-8000 WILLIS TOWERS WATSON OFFICE

VERIFICATION OF EMPLOYMENT CONTACT 1.877.664.8778 /WORKFORCESOLUTIONSSUPPORT@EQUIFAX.COM CODE 17335

WILLIS TOWERS WATSON
1900 MARKET STREET
8TH FLOOR
PHILADELPHIA , PA 19103-7501

Advice number: **00000310399**
Pay date: 07/31/2025

Deposited to the account of	account number	transit ABA	amount
TAMIKA R JOHNSON	xxx4382	xxxx xxxx	$2,286.99

THIS IS NOT A CHECK

NON-NEGOTIABLE