20 Laurel Hill Terrace

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 **20 Laurel Hill Terrace**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Vigo	Vivianette		***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
8/20/1989	(787) 458-5837 Mobile	Mobile	vigo.vivianette@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
15209 88th Ave 509	Jamaica

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	11432	10/17/2022	current	$1,994.70 / Mo.

LANDLORD NAME	LANDLORD PHONE
89th Avenue Owner LLC	(718) 243-3889

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Internal Auditor	Macy's	$84,200.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Erik Gillespie			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
151 West 34th Street	New York	NY	10001

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?

Streeteasy.com

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

APARTMENT APPLYING FOR

3K

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 **20 Laurel Hill Terrace** 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 **20 Laurel Hill Terrace** 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 **20 Laurel Hill Terrace**, 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 **20 Laurel Hill Terrace** 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 **20 Laurel Hill Terrace**, 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 VIVIANETTE VIGO SUBMITTED ONLINE on October 2, 2025

Signed by Vivianette Vigo
Thu Oct 2 2025 05:37:40 PM EDT
Key: 2CDEAE43; IP Address: 10.33.14.4

Vivianette Vigo *(Applicant)* *Date*

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

Application Fee for Vivianette Vigo - Charge Details			
Name on Card Vivianette Vigo	**Account Number** XXXXXXXXXXXX8808	**Reference Number** 16199646	**Authorized** $23.00
Transaction T2510021737_XC6GF4	**Transaction Date** 10/2/2025 2:37 PM 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 Vivianette Vigo
Thu Oct 2 2025 05:37:40 PM EDT
Key: 2CDEAE43; IP Address: 10.33.14.4

Vivianette Vigo *(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

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 Vivianette Vigo

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 10/2/2025**.

Score for Vivianette Vigo: 760

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 30.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$84,200.00
Total combined annual income to rent ratio	44.32 (based on rent of $1,900.00)
Total number of accounts	25
Accounts with no late payments	25 (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	$58,360.00 ($0.00 past due)
Outstanding revolving debt	$15,790.00 (9% of limit) ($0.00 past due)
Outstanding loan balance	$42,570.00 ($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:	Vivianette Vigo	VIVIANETTE VIGO VIVIANETTE VIGO CAMARGO VIVIANETTE VIGO/CAMARGO VIVIANETTE CAMARGO
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1989	8/**/1989

Addresses	From Application	From Equifax
	15209 88th Ave 509 Jamaica, NY 11432 - US	A2 VILLA REAL CABO ROJO 00623 (Applicant) Reported 9/2025 15209 88TH AVE. 509 JAMAICA, NY 11432 (Applicant) Reported 9/2025 1117 W HURON ST. 104 ANN ARBOR, MI 48103 (Applicant) Reported 5/2024 S3 CALLE 5 ALTS DE YAUCO YAUCO 00698 (Applicant) Reported 5/2014

Employment	From Application	From Equifax
Applicant:	Internal Auditor Macy's $84,200.00/Yr. Total annual Income: $84,200.00	

Restricted Person Search		
Requested For Vivianette Vigo	**Requested** 10/2/2025	**Returned** 10/2/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	760	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)	715	Total of all balances on bankcard or revolving accounts is too high Lack of sufficient relevant real estate account information The date that you opened your oldest account is too recent The total of all balances on your open accounts is too high
	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
SOFI BANK, NATIONAL (Applicant)	7/2025	7/2025					$39,385.00

Monthly Payment	High Credit	Type	Comments
$1,098.00	$40,000.00	INSTALLMENT	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
THD/CBNA (Applicant)	9/2018	8/2025					$5,291.00

Monthly Payment	High Credit	Type	Comments
$88.00	$5,291.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	10/2008	7/2025					$3,185.00

Monthly Payment	High Credit	Type	Comments
$56.00	$4,500.00	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
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
AMEX/DSNB (Applicant)	10/2021	8/2025					$2,480.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$69.00	$2,588.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	11/2023	8/2025					$2,397.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$62.00	$4,896.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	3/2023	8/2025					$2,291.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$72.00	$6,885.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	12/2020	7/2025					$1,512.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$90.00	$4,641.00	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
COMENITYCAPITAL/SEPH (Applicant)	11/2022	8/2025					$462.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$30.00	$874.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANCO POPULAR VISA (Applicant)	12/2020	8/2025					$456.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$27.00	$4,299.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/TJX CO DC (Applicant)	11/2013	7/2025					$427.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$38.00	$897.00	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
BARCLAYS BANK DELAWA (Applicant)	7/2023	8/2025					$357.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$30.00	$398.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BESTBUY/CBNA (Applicant)	2/2020	8/2025					$117.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1.00	$1,004.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	6/2024	6/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$22,200.00	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
8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ORIENTAL BANK TRUST (Applicant)	8/2013	10/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	11/2023	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$14,200.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ORIENTAL BANK TRUST (Applicant)	2/2022	11/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$8,000.00	INSTALLMENT	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
12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Rental Report for Vivianette Vigo, 10/2/2025 at 20 Laurel Hill Terrace

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ORIENTAL BANK TRUST (Applicant)	1/2020	1/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,063.00	INSTALLMENT	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
4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20		8/20		6/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MUEBLERIA BERRIOS CO (Applicant)	10/2020	9/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	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
11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SAM S CLUB DC (Applicant)	4/2013	7/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,862.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY 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
FIRST PREMIER (Applicant)	4/2018	9/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$798.00	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	0	0	0	0
1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GOLDMAN SACHS BANK (Applicant)	7/2022	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$428.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0
1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Applicant)	8/2019	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$413.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/PACS (Applicant)	1/2008	12/2011					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$320.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/OLD NAVY (Applicant)	3/2012	3/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$225.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRST BANK (Applicant)	8/2013	12/2019					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$490.00	$27,195.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Previous Credit Inquiries	
From Equifax	
6/2024	UPSTART NETWORK INC (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.

NEW YORK STATE USA

Mark J.F. Schroeder
Commissioner of Motor Vehicles

DRIVER LICENSE

ID 405 133 516

Class D

VIGO CAMARGO
VIVIANETTE

15209 88TH AVE 509
JAMAICA, NY 11432

DOB 08/20/1989

Issued 09/13/2024

Expires 08/20/2029

E NONE

R NONE

Sex F Height 5'-05" Eyes BRO

AUG 89

AUG
89

VIANETTE VIGO
AUG 20 89

EXCELSIOR

Doc# EGM2SPCD04

dmv.ny.gov

☐ I hereby make an anatomical gift V3.0

SIGNATURE

ENTER ADDRESS CHANGE

(You must notify DMV within 10 days)

01223 007396035 35

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO 145 Progress Place Springdale, OH 45246	1-800-234-MACY 200307941	Period Date 07/01/25 - 07/15/25 Payment Date 07/15/25 Payroll Name Semimonthly Payroll Check/Advice Number 30924829822
Vivianette Vigo 60246730 07/15/25	80030 MCS - New York - Corporate Legal - Audit - Macy's	Basis of Pay Salaried Exempt Executive

Tax Withholding Information

Type	Marital Status	Allowances	Additional Amount
FEDERAL_2020	Single or Married filing separately	N/A	0.00
NY	Single or Head of household	0	0.00

Summary

	Gross Earnings	Pretax Deductions	Tax Deductions	After Tax Deduction	Net Pay
Current	3,316.67	259.25	833.79	0.00	2,223.63
Year to Date	46,970.02	3,331.18	12,676.44	45.00	30,917.40

Earnings

Description	Start Date	End Date	Hrs/Unit x	Rate x Factor =	Current	Hrs/Unit YTD	YTD
Regular Rate Executive			88.00		3,316.67		42,316.71
Bonus Annual							4,653.31
Save Actively 401k ER Match New							1,588.95

Pretax Deductions

Description	Current	YTD
401k	132.67	1,878.84
Medical	111.48	1,276.92
Dental	11.74	128.50
Vision	3.36	46.92
Total	259.25	3,331.18

Tax Deductions

Description	Current	YTD
FIT Withheld	323.22	5,058.16
Social Security EE W/H	197.79	2,822.10
Medicare EE W/H	46.26	660.01
SIT W/H - NY	144.35	2,367.53
FLI EE W/H - NY	12.87	182.24
SDI EE W/H - NY	1.30	16.90
City W/H - New York	108.00	1,569.50
Total	833.79	12,676.44

After Tax(AT) Deductions

Description	Current	YTD
Identity Theft		45.00
Total	0.00	45.00

**For food service associates, tip and/or allowance may be applied toward minimum wage

**Pay for overtime worked is displayed as two separate earnings: straight and premium. For example, if you worked one hour of overtime, you will receive one hour as "Overtime Straight" at 100% of your hourly rate and the same one hour as "Overtime Premium" at 50% of the greater of your hourly or regular rate. These earnings, when combined, equal your overtime pay (at time and a half). For non-commission associates, the hourly rate is your normal hourly rate; for Base + associates, it is your base rate; and for Draw v. Commission associates, it is your standard hourly rate (for CA associates only) or your hourly draw rate (for all associates outside CA). Your regular rate is defined in the Fair Labor Standards Act.
For colleagues working in New York City or any jurisdiction that currently offers Sick-Safe or other Paid Leave, please refer to MTO (or UKG if Bluemercury) for your Earned Sick-Time/Paid Leave Time Act accrual/balance/use information.

Net Pay Distribution

Check/Deposit Number	Bank Routing Number	Account Type	Currency	Payment Amount
30924829822	031176110	CHECKING	USD	555.91
30924829845	021502011	CHECKING	USD	1,667.72

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO
145 Progress Place
Springdale, OH 45246

60246730-1

Date
2025-07-15

Two thousand two hundred twenty-three and 63/100 dollars

2,223.63

Pay to the Order of

Vivianette Vigo
152-09 88th Ave APT 509
Jamaica, NY 11432

EARNINGS STATEMENT ONLY - NON NEGOTIABLE

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO 145 Progress Place Springdale, OH 45246	1-800-234-MACY 200307941	Period Date Payment Date Payroll Name Check/Advice Number	07/16/25 - 07/31/25 07/31/25 Semimonthly Payroll 30999715092
Vivianette Vigo 60246730 07/31/25	80030 MCS - New York - Corporate Legal - Audit - Macy's	Basis of Pay	Salaried Exempt Executive

Tax Withholding Information

Type	Marital Status	Allowances	Additional Amount
FEDERAL_2020	Single or Married filing separately	N/A	0.00
NY	Single or Head of household	0	0.00

Summary

	Gross Earnings	Pretax Deductions	Tax Deductions	After Tax Deduction	Net Pay
Current	3,316.67	259.25	833.77	0.00	2,223.65
Year to Date	50,286.69	3,590.43	13,510.21	45.00	33,141.05

Earnings

Description	Start Date	End Date	Hrs/Unit x	Rate x Factor	=	Current	Hrs/Unit YTD	YTD
Regular Rate Executive			96.00			3,316.67		45,633.38
Bonus Annual								4,653.31
Save Actively 401k ER Match New								1,588.95

Pretax Deductions

Description	Current	YTD
401k	132.67	2,011.51
Medical	111.48	1,388.40
Dental	11.74	140.24
Vision	3.36	50.28
Total	259.25	3,590.43

Tax Deductions

Description	Current	YTD
FIT Withheld	323.22	5,381.38
Social Security EE W/H	197.78	3,019.88
Medicare EE W/H	46.25	706.26
SIT W/H - NY	144.35	2,511.88
FLI EE W/H - NY	12.87	195.11
SDI EE W/H - NY	1.30	18.20
City W/H - New York	108.00	1,677.50
Total	833.77	13,510.21

After Tax(AT) Deductions

Description	Current	YTD
Identity Theft		45.00
Total	0.00	45.00

**For food service associates, tip and/or allowance may be applied toward minimum wage

**Pay for overtime worked is displayed as two separate earnings: straight and premium. For example, if you worked one hour of overtime, you will receive one hour as "Overtime Straight" at 100% of your hourly rate and the same one hour as "Overtime Premium" at 50% of the greater of your hourly or regular rate. These earnings, when combined, equal your overtime pay (at time and a half). For non-commission associates, the hourly rate is your normal hourly rate; for Base + associates, it is your base rate; and for Draw v. Commission associates, it is your standard hourly rate (for CA associates only) or your hourly draw rate (for all associates outside CA). Your regular rate is defined in the Fair Labor Standards Act.
For colleagues working in New York City or any jurisdiction that currently offers Sick-Safe or other Paid Leave, please refer to MTO (or UKG if Bluemercury) for your Earned Sick-Time/Paid Leave Time Act accrual/balance/use information.

Net Pay Distribution

Check/Deposit Number	Bank Routing Number	Account Type	Currency	Payment Amount
30999715092	031176110	CHECKING	USD	555.92
30999715247	021502011	CHECKING	USD	1,667.73

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO
145 Progress Place
Springdale, OH 45246

60246730-1

Date
2025-07-31

Two thousand two hundred twenty-three and 65/100 dollars

2,223.65

Pay to the Order of

Vivianette Vigo
152-09 88th Ave APT 509
Jamaica, NY 11432

EARNINGS STATEMENT ONLY - NON NEGOTIABLE

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO 145 Progress Place Springdale, OH 45246	1-800-234-MACY 200307941	Period Date 08/01/25 - 08/15/25 Payment Date 08/15/25 Payroll Name Semimonthly Payroll Check/Advice Number 31202440095
Vivianette Vigo 60246730 08/15/25	80030 MCS - New York - Corporate Legal - Audit - Macy's	Basis of Pay Salaried Exempt Executive

Tax Withholding Information

Type	Marital Status	Allowances	Additional Amount
FEDERAL_2020	Single or Married filing separately	N/A	0.00
NY	Single or Head of household	0	0.00

Summary

	Gross Earnings	Pretax Deductions	Tax Deductions	After Tax Deduction	Net Pay
Current	3,316.67	259.25	833.79	0.00	2,223.63
Year to Date	53,603.36	3,849.68	14,344.00	45.00	35,364.68

Earnings

Description	Start Date	End Date	Hrs/Unit x	Rate x Factor =	Current	Hrs/Unit YTD	YTD
Regular Rate Executive			88.00		3,316.67		48,950.05
Bonus Annual							4,653.31
Save Actively 401k ER Match New							1,588.95

Pretax Deductions

Description	Current	YTD
401k	132.67	2,144.18
Medical	111.48	1,499.88
Dental	11.74	151.98
Vision	3.36	53.64
Total	259.25	3,849.68

Tax Deductions

Description	Current	YTD
FIT Withheld	323.22	5,704.60
Social Security EE W/H	197.79	3,217.67
Medicare EE W/H	46.26	752.52
SIT W/H - NY	144.35	2,656.23
FLI EE W/H - NY	12.87	207.98
SDI EE W/H - NY	1.30	19.50
City W/H - New York	108.00	1,785.50
Total	833.79	14,344.00

After Tax(AT) Deductions

Description	Current	YTD
Identity Theft		45.00
Total	0.00	45.00

**For food service associates, tip and/or allowance may be applied toward minimum wage

**Pay for overtime worked is displayed as two separate earnings: straight and premium. For example, if you worked one hour of overtime, you will receive one hour as "Overtime Straight" at 100% of your hourly rate and the same one hour as "Overtime Premium" at 50% of the greater of your hourly or regular rate. These earnings, when combined, equal your overtime pay (at time and a half). For non-commission associates, the hourly rate is your normal hourly rate; for Base + associates, it is your base rate; and for Draw v. Commission associates, it is your standard hourly rate (for CA associates only) or your hourly draw rate (for all associates outside CA). Your regular rate is defined in the Fair Labor Standards Act.
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Net Pay Distribution

Check/Deposit Number	Bank Routing Number	Account Type	Currency	Payment Amount
31202440095	031176110	CHECKING	USD	555.91
31202440120	021502011	CHECKING	USD	1,667.72

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO
145 Progress Place
Springdale, OH 45246

60246730-1

Date
2025-08-15

Two thousand two hundred twenty-three and 63/100 dollars

2,223.63

Pay to the Order of

Vivianette Vigo
152-09 88th Ave APT 509
Jamaica, NY 11432

EARNINGS STATEMENT ONLY - NON NEGOTIABLE

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO 145 Progress Place Springdale, OH 45246	1-800-234-MACY 200307941	Period Date 08/16/25 - 08/31/25 Payment Date 08/29/25 Payroll Name Semimonthly Payroll Check/Advice Number 31278796786
Vivianette Vigo 60246730 08/29/25	80030 MCS - New York - Corporate Legal - Audit - Macy's	Basis of Pay Salaried Exempt Executive

Tax Withholding Information

Type	Marital Status	Allowances	Additional Amount
FEDERAL_2020	Single or Married filing separately	N/A	0.00
NY	Single or Head of household	0	0.00

Summary

	Gross Earnings	Pretax Deductions	Tax Deductions	After Tax Deduction	Net Pay
Current	3,316.67	259.25	833.78	0.00	2,223.64
Year to Date	56,920.03	4,108.93	15,177.78	45.00	37,588.32

Earnings

Description	Start Date	End Date	Hrs/Unit x	Rate x Factor	=	Current	Hrs/Unit YTD	YTD
Regular Rate Executive			80.00			3,316.67		52,266.72
Bonus Annual								4,653.31
Save Actively 401k ER Match New								1,588.95

Pretax Deductions

Description	Current	YTD
401k	132.67	2,276.85
Medical	111.48	1,611.36
Dental	11.74	163.72
Vision	3.36	57.00
Total	259.25	4,108.93

Tax Deductions

Description	Current	YTD
FIT Withheld	323.22	6,027.82
Social Security EE W/H	197.78	3,415.45
Medicare EE W/H	46.26	798.78
SIT W/H - NY	144.35	2,800.58
FLI EE W/H - NY	12.87	220.85
SDI EE W/H - NY	1.30	20.80
City W/H - New York	108.00	1,893.50
Total	833.78	15,177.78

After Tax(AT) Deductions

Description	Current	YTD
Identity Theft		45.00
Total	0.00	45.00

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Net Pay Distribution

Check/Deposit Number	Bank Routing Number	Account Type	Currency	Payment Amount
31278796786	031176110	CHECKING	USD	555.91
31278797012	021502011	CHECKING	USD	1,667.73

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO
145 Progress Place
Springdale, OH 45246

60246730-1

Date
2025-08-29

Two thousand two hundred twenty-three and 64/100 dollars

2,223.64

Pay to the Order of

Vivianette Vigo
152-09 88th Ave APT 509
Jamaica, NY 11432

EARNINGS STATEMENT ONLY - NON NEGOTIABLE

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO 145 Progress Place Springdale, OH 45246	1-800-234-MACY 200307941	Period Date 09/01/25 - 09/15/25 Payment Date 09/15/25 Payroll Name Semimonthly Payroll Check/Advice Number 31368476235
Vivianette Vigo 60246730 09/15/25	80030 MCS - New York - Corporate Legal - Audit - Macy's	Basis of Pay Salaried Exempt Executive

Tax Withholding Information

Type	Marital Status	Allowances	Additional Amount
FEDERAL_2020	Single or Married filing separately	N/A	0.00
NY	Single or Head of household	0	0.00

Summary

	Gross Earnings	Pretax Deductions	Tax Deductions	After Tax Deduction	Net Pay
Current	3,316.67	259.25	833.78	0.00	2,223.64
Year to Date	60,236.70	4,368.18	16,011.56	45.00	39,811.96

Earnings

Description	Start Date	End Date	Hrs/Unit x	Rate x Factor	=	Current	Hrs/Unit YTD	YTD
Regular Rate Executive			88.00			3,316.67		55,583.39
Bonus Annual								4,653.31
Save Actively 401k ER Match New								1,588.95

Pretax Deductions

Description	Current	YTD
401k	132.67	2,409.52
Medical	111.48	1,722.84
Dental	11.74	175.46
Vision	3.36	60.36
Total	259.25	4,368.18

Tax Deductions

Description	Current	YTD
FIT Withheld	323.22	6,351.04
Social Security EE W/H	197.79	3,613.24
Medicare EE W/H	46.25	845.03
SIT W/H - NY	144.35	2,944.93
FLI EE W/H - NY	12.87	233.72
SDI EE W/H - NY	1.30	22.10
City W/H - New York	108.00	2,001.50
Total	833.78	16,011.56

After Tax(AT) Deductions

Description	Current	YTD
Identity Theft		45.00
Total	0.00	45.00

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Net Pay Distribution

Check/Deposit Number	Bank Routing Number	Account Type	Currency	Payment Amount
31368476235	031176110	CHECKING	USD	555.91
31368476269	021502011	CHECKING	USD	1,667.73

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO
145 Progress Place
Springdale, OH 45246

60246730-1

Date
2025-09-15

Two thousand two hundred twenty-three and 64/100 dollars

2,223.64

Pay to the Order of

Vivianette Vigo
152-09 88th Ave APT 509
Jamaica, NY 11432

EARNINGS STATEMENT ONLY - NON NEGOTIABLE

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO 145 Progress Place Springdale, OH 45246	1-800-234-MACY 200307941	Period Date 09/16/25 - 09/30/25 Payment Date 09/30/25 Payroll Name Semimonthly Payroll Check/Advice Number 31452148373
Vivianette Vigo 60246730 09/30/25	80030 MCS - New York - Corporate Legal - Audit - Macy's	Basis of Pay Salaried Exempt Executive

Tax Withholding Information

Type	Marital Status	Allowances	Additional Amount
FEDERAL_2020	Single or Married filing separately	N/A	0.00
NY	Single or Head of household	0	0.00

Summary

	Gross Earnings	Pretax Deductions	Tax Deductions	After Tax Deduction	Net Pay
Current	3,316.67	259.25	833.78	0.00	2,223.64
Year to Date	63,553.37	4,627.43	16,845.34	45.00	42,035.60

Earnings

Description	Start Date	End Date	Hrs/Unit x	Rate x Factor	=	Current	Hrs/Unit YTD	YTD
Regular Rate Executive			88.00			3,316.67		58,900.06
Bonus Annual								4,653.31
Save Actively 401k ER Match New								1,588.95

Pretax Deductions

Description	Current	YTD
401k	132.67	2,542.19
Medical	111.48	1,834.32
Dental	11.74	187.20
Vision	3.36	63.72
Total	259.25	4,627.43

Tax Deductions

Description	Current	YTD
FIT Withheld	323.22	6,674.26
Social Security EE W/H	197.78	3,811.02
Medicare EE W/H	46.26	891.29
SIT W/H - NY	144.35	3,089.28
FLI EE W/H - NY	12.87	246.59
SDI EE W/H - NY	1.30	23.40
City W/H - New York	108.00	2,109.50
Total	833.78	16,845.34

After Tax(AT) Deductions

Description	Current	YTD
Identity Theft		45.00
Total	0.00	45.00

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Net Pay Distribution

Check/Deposit Number	Bank Routing Number	Account Type	Currency	Payment Amount
31452148373	031176110	CHECKING	USD	555.91
31452148391	021502011	CHECKING	USD	1,667.73

MACYS CORPORATE SERVICES LLC, DBA Macy's Corp Serv and MLO
145 Progress Place
Springdale, OH 45246

60246730-1

Date
2025-09-30

Two thousand two hundred twenty-three and 64/100 dollars

2,223.64

Pay to the Order of

Vivianette Vigo
152-09 88th Ave APT 509
Jamaica, NY 11432

EARNINGS STATEMENT ONLY - NON NEGOTIABLE

Vivianette Vigo
152-09 88th Ave
509
Jamaica NY 11432

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Sep 1 - Sep 30, 2025

$314.92

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Sep 1	Sep 30
360 Checking...9061	$635.66	**$314.92**
All Accounts	$635.66	**$314.92**

Cashflow Summary

+ $0.02 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36197799061

0.11%	**$0.43**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Sep 1	**Opening Balance**			**$635.66**
Sep 2	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $300.00**	$335.66
Sep 3	Withdrawal from COMENITY PAY OH WEB PYMT	Debit	**- $50.00**	$285.66
Sep 3	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $96.58**	$189.08
Sep 3	Withdrawal from BARCLAYCARD US CREDITCARD	Debit	**- $30.00**	$159.08
Sep 3	Withdrawal from DISCOVER E-PAYMENT	Debit	**- $100.00**	$59.08
Sep 13	Deposit from Macys Corporate DIR DEP	Credit	**+ $555.91**	$614.99
Sep 18	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $200.00**	$414.99
Sep 19	Withdrawal from BEST BUY PAYMENT	Debit	**- $50.00**	$364.99
Sep 19	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $100.00**	$264.99
Sep 19	Withdrawal from MACYS ONLINE PMT	Debit	**- $100.00**	$164.99
Sep 19	Withdrawal from DISCOVER E-PAYMENT	Debit	**- $56.00**	$108.99
Sep 22	Withdrawal from TJX Rew MstrCRD SYF PAYMNT	Debit	**- $50.00**	$58.99
Sep 29	Deposit from Macys Corporate DIR DEP	Credit	**+ $555.91**	$614.90
Sep 30	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $300.00**	$314.90
Sep 30	Monthly Interest Paid	Credit	**+ $0.02**	$314.92
Sep 30	**Closing Balance**			**$314.92**

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**

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

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

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Jamaica NY 11432

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Aug 1 - Aug 31, 2025

$635.66

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Aug 1	Aug 31
360 Checking...9061	$753.81	**$635.66**
All Accounts	$753.81	**$635.66**

Cashflow Summary

+ $0.03 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36197799061

0.11%	**$0.41**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Aug 1	**Opening Balance**			**$753.81**
Aug 1	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $300.00**	$453.81
Aug 4	Withdrawal from COMENITY PAY OH WEB PYMT	Debit	**- $50.00**	$403.81
Aug 4	Withdrawal from BARCLAYCARD US CREDITCARD	Debit	**- $50.00**	$353.81
Aug 4	Withdrawal from DISCOVER E-PAYMENT	Debit	**- $100.00**	$253.81
Aug 4	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $105.00**	$148.81
Aug 14	Deposit from Macys Corporate DIR DEP	Credit	**+ $555.91**	$704.72
Aug 19	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $275.00**	$429.72
Aug 20	Withdrawal from BEST BUY PAYMENT	Debit	**- $50.00**	$379.72
Aug 20	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $100.00**	$279.72
Aug 20	Withdrawal from MACYS ONLINE PMT	Debit	**- $100.00**	$179.72
Aug 20	Withdrawal from DISCOVER E-PAYMENT	Debit	**- $50.00**	$129.72
Aug 21	Withdrawal from TJX Rew MstrCRD SYF PAYMNT	Debit	**- $50.00**	$79.72
Aug 28	Deposit from Macys Corporate DIR DEP	Credit	**+ $555.91**	$635.63
Aug 31	Monthly Interest Paid	Credit	**+ $0.03**	$635.66
Aug 31	**Closing Balance**			**$635.66**

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**

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

STATEMENT PERIOD
Jul 1 - Jul 31, 2025

$753.81

TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jul 1	Jul 31
360 Checking...9061	$568.01	**$753.81**
All Accounts	$568.01	**$753.81**

Cashflow Summary

+ $0.04 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36197799061

0.10%	**$0.38**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jul 1	**Opening Balance**			**$568.01**
Jul 14	Deposit from Macys Corporate DIR DEP	Credit	**+ $555.91**	$1,123.92
Jul 16	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $241.08**	$882.84
Jul 17	Withdrawal from BEST BUY PAYMENT	Debit	**- $50.00**	$832.84
Jul 17	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $100.00**	$732.84
Jul 17	Withdrawal from MACYS ONLINE PMT	Debit	**- $200.00**	$532.84
Jul 17	Withdrawal from DISCOVER E-PAYMENT	Debit	**- $200.00**	$332.84
Jul 18	Withdrawal from TJX Rew MstrCRD SYF PAYMNT	Debit	**- $100.00**	$232.84
Jul 20	ATM Withdrawal - PLAYHOUSE BA-442201 P442201 NEW YORK, NY	Debit	**- $34.99**	$197.85
Jul 30	Deposit from Macys Corporate DIR DEP	Credit	**+ $555.92**	$753.77
Jul 31	Monthly Interest Paid	Credit	**+ $0.04**	$753.81
Jul 31	**Closing Balance**			**$753.81**

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**

capitalone.com 1-888-464-0727 P.O. Box 85123, Richmond, VA 23285

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Capital One®

Vivianette Vigo
152-09 88th Ave
509
Jamaica NY 11432

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

STATEMENT PERIOD
Jun 1 - Jun 30, 2025

$568.01 TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jun 1	Jun 30
360 Checking...9061	$688.69	**$568.01**
All Accounts	$688.69	**$568.01**

Cashflow Summary

+ $0.05 INTEREST EARNED THIS PERIOD
- $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
- $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36197799061

0.10%	**$0.34**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	**Opening Balance**			**$688.69**
Jun 2	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $300.00**	$388.69
Jun 12	Deposit from Macys Corporate DIR DEP	Credit	**+ $557.41**	$946.10
Jun 20	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $198.00**	$748.10
Jun 26	Withdrawal from UPSTART NETWORK UPST LOANS	Debit	**- $617.56**	$130.54
Jun 28	Deposit from Macys Corporate DIR DEP	Credit	**+ $557.42**	$687.96
Jun 29	Digital Card Purchase - APPLE CASH BALANCE ADD CUPERTINO CA	Debit	**- $120.00**	$567.96
Jun 30	Monthly Interest Paid	Credit	**+ $0.05**	$568.01
Jun 30	**Closing Balance**			**$568.01**

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**

capitalone.com 1-888-464-0727 P.O. Box 85123, Richmond, VA 23285

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Capital One

Vivianette Vigo
152-09 88th Ave
509
Jamaica NY 11432

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

STATEMENT PERIOD
May 1 - May 31, 2025

$688.69 TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	May 1	May 31
360 Checking...9061	$841.36	**$688.69**
All Accounts	$841.36	**$688.69**

Cashflow Summary

+ $0.05 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36197799061

0.09%	**$0.29**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 1	**Opening Balance**			**$841.36**
May 1	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $400.00**	$441.36
May 14	Deposit from Macys Corporate DIR DEP	Credit	**+ $557.42**	$998.78
May 22	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $250.00**	$748.78
May 27	Withdrawal from UPSTART NETWORK UPST LOANS	Debit	**- $617.56**	$131.22
May 29	Deposit from Macys Corporate DIR DEP	Credit	**+ $557.42**	$688.64
May 31	Monthly Interest Paid	Credit	**+ $0.05**	$688.69
May 31	**Closing Balance**			**$688.69**

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**

capitalone.com 1-888-464-0727 P.O. Box 85123, Richmond, VA 23285

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.

Vivianette Vigo
152-09 88th Ave
509
Jamaica NY 11432

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Apr 1 - Apr 30, 2025

$841.36

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Apr 1	Apr 30
360 Checking...9061	$783.27	**$841.36**
All Accounts	$783.27	**$841.36**

Cashflow Summary

+ $0.07 INTEREST EARNED THIS PERIOD
- $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
- $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36197799061

0.10%	**$0.24**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 1	**Opening Balance**			**$783.27**
Apr 4	Withdrawal from UPSTART NETWORK RETRY PYMT	Debit	**- $617.56**	$165.71
Apr 4	Deposit from Macys Corporate DIR DEP	Credit	**+ $599.14**	$764.85
Apr 7	Withdrawal from MACYS ONLINE PMT	Debit	**- $107.41**	$657.44
Apr 11	Withdrawal from UPSTART NETWORK RETURN FEE	Debit	**- $15.00**	$642.44
Apr 14	Deposit from Macys Corporate DIR DEP	Credit	**+ $543.37**	$1,185.81
Apr 18	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $270.00**	$915.81
Apr 28	Withdrawal from UPSTART NETWORK UPST LOANS	Debit	**- $617.56**	$298.25
Apr 29	Deposit from Macys Corporate DIR DEP	Credit	**+ $543.04**	$841.29
Apr 30	Monthly Interest Paid	Credit	**+ $0.07**	$841.36
Apr 30	**Closing Balance**			**$841.36**

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**

capitalone.com 1-888-464-0727 P.O. Box 85123, Richmond, VA 23285

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macys inc

To: Vivianette Vigo
From: Compensation, Human Resources

Annual Pay Increases

Each year in the Spring, colleagues are eligible for annual pay increases. Your annual pay increase is based on your performance, position in range, and People Leader input.

Below is a recap of your Spring 2025 compensation updates and incentives. Please speak to your People Leader if you have any questions.

2025 Base Compensation

Current Base Compensation Rate *Your current rate as of April 1, 2025*	**$77,200.00**
Annual Pay Increase[1] *Performance-driven increase determined by your annual review rating, position in range, and People Leader Input*	**$2,400.00**
New Base Compensation Rate *Your new rate will be effective on May 1, 2025*	**$79,600.00** **3.11%**

Incentives

2024 Short-Term Incentive[2] *Based on company results, paid on April 4, 2025*	**$4,653**

[1]Annual Pay Increase is based on your 2024 performance rating of Great Job, position in range, and People Leader input.
[2]Refer to your 2024 Short-Term Incentive statement for more details.

macys inc

145 Progress Place
Springdale , OH 45246

EMPLOYMENT & INCOME LETTER

Information current as of : 09/19/2025

September 23, 2025

To whom it may concern,

Please see the details below provided by **Macy's Inc. direct/indirect owned subs.**

Name: Vivianette Vigo
Employment Status: Active
Employment Status Type: Full-Time
Job Title: Auditor I
Most Recent Start Date: 08/22/2022
Total Time With Employer: 3 Years, 1 Months
Rate of Pay: $79,600.00 Annual
Gross Total Income (Year to Date): $60,236.70

Sincerely,

Macy's Inc. direct/indirect owned subs

Transaction Ledger

04/02/2025 - 10/02/2025
As of 10/2/2025 6:11 pm

89th Avenue Owner LLC
152-09 88th Avenue
Jamaica, NY 11432
(718)243-2889

Vivianette Vigo
509

Date	Unit	Reference	Type	Comment	Amount	Balance
5/1/2025	509		Rent Charge	Monthly Rent Charge	$1994.70	$1994.70
5/1/2025		T206777 Vivianette Vigo	Payment Received	[MG-ACH-S]	$(1994.70)	$0.00
5/31/2025		T207666 Vivianette Vigo	Payment Received	[MG-ACH-S]	$(1994.70)	$(1994.70)
6/1/2025	509		Rent Charge	Monthly Rent Charge	$1994.70	$0.00
7/1/2025	509		Rent Charge	Monthly Rent Charge	$1994.70	$1994.70
7/1/2025		T209097 Vivianette Vigo	Payment Received	[MG-ACH-S]	$(1994.70)	$0.00
8/1/2025	509		Rent Charge	Monthly Rent Charge	$1994.70	$1994.70
8/1/2025		T210208 Vivianette Vigo	Payment Received	[MG-ACH-S]	$(1994.70)	$0.00
8/18/2025	509		Lockout Regular	lockout on 8-11-2025	$75.00	$75.00
9/1/2025	509		Rent Charge	Monthly Rent Charge	$1994.70	$2069.70
9/2/2025		T211390 Vivianette Vigo	Payment Received	[MG-ACH-S]	$(2069.70)	$0.00
9/30/2025		T212074 Vivianette Vigo	Payment Received	[MG-ACH-S]	$(1994.70)	$(1994.70)
10/1/2025	509		Rent Charge	Monthly Rent Charge	$1994.70	$0.00

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2024
OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

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

Your first name and middle initial	Last name	Your social security number
Vivianette	Vigo	599 24 2712
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
15209 88th Ave	509

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Jamaica	NY	114323758

Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status Check only one box.

☒ Single
☐ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: ________

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): ________

Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1960 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1960 ☐ Is blind

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	74,482.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	74,482.
2a	Tax-exempt interest 2a ____ b Taxable interest	2b	
3a	Qualified dividends 3a ____ b Ordinary dividends	3b	
4a	IRA distributions 4a ____ b Taxable amount	4b	
5a	Pensions and annuities 5a ____ b Taxable amount	5b	
6a	Social security benefits 6a ____ b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	74,482.
10	Adjustments to income from Schedule 1, line 26	10	219.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	74,263.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	14,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	59,663.

Attach Sch. B if required.

Standard Deduction for—
- Single or Married filing separately, $14,600
- Married filing jointly or Qualifying surviving spouse, $29,200
- Head of household, $21,900
- If you checked any box under *Standard Deduction*, see instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	8,182.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	8,182.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	8,182.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	0.
24	Add lines 22 and 23. This is your **total tax**	24	8,182.

Payments

If you have a qualifying child, attach Sch. EIC.

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	8,227.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	8,227.
26	2024 estimated tax payments and amount applied from 2023 return			26	
27	Earned income credit (EIC) No	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	8,227.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	45.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐	35a	45.
b	Routing number 0 3 1 1 7 6 1 1 0 c Type: ☒ Checking ☐ Savings		
d	Account number 3 6 1 9 7 7 9 9 0 6 1		
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36	

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	
38	Estimated tax penalty (see instructions)	38	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☐ **Yes.** Complete below. ☒ **No**

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

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

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Auditor	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (787)458-5837	Email address		

Paid Preparer Use Only

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