27 Albany

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 **27 Albany**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Davis	Johnathan	Taylor	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
9/17/1993	(404) 271-4291		johnathantaylordavis@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
475 Clermont Ave Apt 338	Brooklyn

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	11238	7/23/2023	current	$3,500.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Antony Edge	(718) 399-0475

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Associate	Goldman Sachs	$200,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Jonathan Waksman			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
200 West Street	New York	NY	10282

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

Have you ever willfully or intentionally refused to pay rent when due?
NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.
NO

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Streeteasy.com

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
505	

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 **27 Albany** 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 **27 Albany** 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 **27 Albany**, 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 **27 Albany** 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 **27 Albany**, 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 JOHNATHAN TAYLOR DAVIS SUBMITTED ONLINE on October 1, 2025

Signed by Johnathan Taylor Davis
Wed Oct 1 2025 12:10:35 PM EDT
Key: 2170A4E4; IP Address: 10.33.14.4

Johnathan Taylor Davis *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"27 Albany"*

Application Fee for Johnathan Taylor Davis - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Johnathan Taylor Davis	XXXXXXXXXXXX4783	16196293	$20.70

This card has been authorized for the amount above and will be charged when the application is processed.

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Johnathan Taylor Davis

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 10/1/2025**.

Score for Johnathan Taylor Davis: 805

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$200,000.00
Total combined annual income to rent ratio	77.46 (based on rent of $2,582.00)
Total number of accounts	22
Accounts with no late payments	20 (0 unpaid past due)
Accounts paid 30-59 days past due	2 (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	$92,935.00 ($0.00 past due)
Outstanding revolving debt	$11,963.00 (6% of limit) ($0.00 past due)
Outstanding loan balance	$80,972.00 ($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:	Johnathan Taylor Davis	JOHNATHAN T. DAVIS JOHANTHAN DAVIS
SSN:	***-**-****	***-**-****
Birth Date:	9/**/1993	9/**/1993

Addresses	From Application	From Equifax
	475 Clermont Ave Apt 338 Brooklyn, NY 11238 - US	3618 SIERRA DR. STOCKBRIDGE, GA 30281 (Applicant) Reported 9/2025 475 CLERMONT AVE. 338 BROOKLYN, NY 11238 (Applicant) Reported 9/2025 151 N MICHIGAN AVE. 3301 CHICAGO, IL 60601 (Applicant) Reported 9/2025 903 HUFF RD NW 3503 ATLANTA, GA 30318 (Applicant) Reported 6/2021

Employment	From Application	From Equifax
Applicant:	Associate Goldman Sachs $200,000.00/Yr. Total annual Income: $200,000.00	CONSULTANT ACCENTRIC

Restricted Person Search		
Requested For Johnathan Taylor Davis	**Requested** 10/1/2025	**Returned** 10/1/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	805	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)	756	The date that you opened your oldest account is too recent Lack of sufficient relevant real estate account information Lack of sufficient credit history 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
MOHELA/EARNEST (Applicant)	7/2021	8/2025					$22,125.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$392.00	$25,500.00	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
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 (Applicant)	9/2022	7/2025					$20,293.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$138.00	$20,500.00	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
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
DEPT OF ED (Applicant)	9/2021	7/2025					$20,007.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$121.00	$20,500.00	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
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
DEPT OF ED (Applicant)	9/2022	7/2025					$17,068.00

Monthly Payment	High Credit	Type	Comments
$206.00	$30,041.00	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
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
AMERICAN EXPRESS (Applicant)	8/2016	8/2025					$11,626.00

Monthly Payment	High Credit	Type	Comments
$383.00	$32,804.00	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 (Applicant)	8/2012	7/2025					$1,479.00

Monthly Payment	High Credit	Type	Comments
	$3,500.00	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
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 BANK USA (Applicant)	7/2009	8/2025					$337.00

Monthly Payment	High Credit	Type	Comments
$29.00	$976.00	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
USAA FEDERAL SAVINGS (Applicant)	4/2016	4/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$25,000.00	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
5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	8/2022	8/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$12,756.00	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
BROWN UNIVERSITY (Applicant)	8/2012	2/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$8,885.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2015	2/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	11/2014	8/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	3/2024	12/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,429.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2013	10/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$4,500.00	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
11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2012	4/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	11/2015	10/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,906.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CFNA/BRIDGESTONE RET (Applicant)	8/2020	7/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,021.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

0	0
10/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	3/2015	5/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$571.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Applicant)	8/2021	7/2022	2	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$288.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	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
BARCLAYS BANK/BANANA (Applicant)	8/2015	9/2021	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$271.00	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
10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	8/2019	10/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$126.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0
11/19		9/19

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/GAP (Applicant)	3/2015	3/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$75.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries	
From Equifax	
3/2024	CBNA (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.

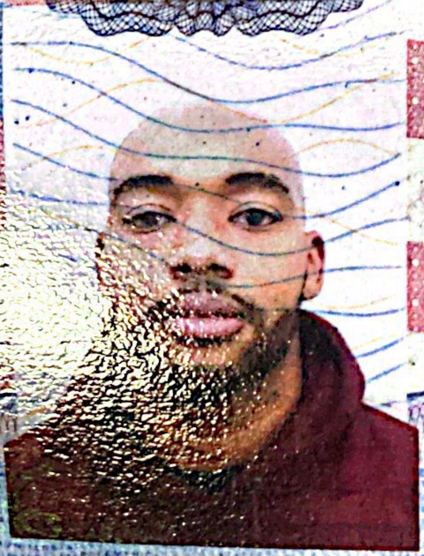
We the People

Of the United States,
in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT
PASAPORTE

USA



UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Código: USA
Passport No. / No. du Passeport / No. de Pasaporte: 674684700

Surname / Nom / Apellidos
DAVIS

Given Names / Prénoms / Nombres
JOHNATHAN

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
17 Sep 1993

Place of birth / Lieu de naissance / Lugar de nacimiento
GEORGIA, U.S.A.

Sex / Sexe / Sexo
M

Date of issue / Date de délivrance / Fecha de expedición
24 Feb 2022

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
23 Feb 2032

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

USA

P<USADAVIS<<JOHNATHAN<<<<<<<<<<<<<<<<<<<<<<<
6746847006USA9309175M3202230691348230<621988

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

USAA CLASSIC CHECKING

for Account Number: 0204688574
Statement Period: 07/12/2025 to 08/11/2025

JOHNATHAN T DAVIS
475 CLERMONT AVE APT 338
BROOKLYN NY 11238-5963

Activity Summary

Beginning Balance	$4,834.76
8 Deposits/Credits	$12,692.40
96 Withdrawals/Debits	$13,991.02
Service Charges and ATM Service Fee	$0.00
Ending Balance	$3,536.14

Fees	Total For This Period	Total Year-to-Date
Total Overdraft (OD) Fees	$0.00	$116.00
Total Non-Sufficient Funds (NSF) Fees	$0.00	$0.00

The total year-to-date is for the calendar year in which this statement period began.

Note: Fee reversals/refunds won't be reflected in this table. They'll be listed in the transaction section.

Transactions

Date	Description	Debits	Credits	Balance
07/12	Beginning Balance			$4,834.76
07/14	POS DEBIT 071325 5541071325 SUNOCO 0705081800 STOCKBRIDGE GA	$3.70		$4,831.06
07/14	DEBIT CARD PURCHASE 071325 5812071325 Waffle House 1835 Stockbridge GA	$17.25		$4,813.81
07/14	DEBIT CARD PURCHASE 071425 7399071425 EB *STAMPED AYA X FRIE 8014137200 CA	$30.35		$4,783.46

Transactions (continued)

Date	Description	Debits	Credits	Balance
07/14	ACH WITHDRAWAL 071425 PAYPAL INST XFER ***********SOFT	$12.99		$4,770.47
07/14	ACH WITHDRAWAL 071425 PAYPAL INST XFER ***********.COM	$17.99		$4,752.48
07/14	ACH WITHDRAWAL 071425 FID BKG SVC LLC MONEYLINE ***********U8FE	$250.00		$4,502.48
07/14	ACH WITHDRAWAL 071425 AMEX EPAYMENT ACH PMT ***********0754	$2,000.00		$2,502.48
07/15	DEBIT CARD PURCHASE 071425 7523071425 HONK PARKING 866-675-7337 DE	$5.95		$2,496.53
07/15	DEBIT CARD PURCHASE 071525 5942071525 Amazon.com*Z229H9C33 Amzn.com/billWA	$34.83		$2,461.70
07/15	ACH WITHDRAWAL 071525 PAYPAL INST XFER ***********COMM	$42.83		$2,418.87
07/15	ACH WITHDRAWAL 071525 EARNEST MO EARNST PMT ***********5405	$196.19		$2,222.68
07/16	ATM REBATE $61.75 ATM W/D 887 FULTON STREE on 07/16		$1.75	$2,224.43
07/16	RECURRING DEB CARD PURCH 071625 4899071625 Peacock BDB4F PremPlus 212-6640138 NY	$13.99		$2,210.44
07/16	DEBIT CARD PURCHASE 071625 7832071625 FANDANGO * FANDANGO.COM CA	$22.38		$2,188.06
07/16	ATM WITHDRAWAL 071625 6011071625 C380754 BROOKLYN NY	$61.75		$2,126.31
07/17	DEBIT CARD PURCHASE 071625 5411071625 FULTON FINEST DELI BROOKLYN NY	$3.64		$2,122.67
07/17	DEBIT CARD PURCHASE 071625 5411071625 FULTON FOOD CORP V BROOKLYN NY	$21.32		$2,101.35
07/17	ACH WITHDRAWAL 071725 GTHW APP LIMITED IAT PAYPAL ***********5499	$34.67		$2,066.68
07/21	DEBIT CARD PURCHASE 072025 5411072025 MR KIWI FULTON BROOKLYN NY	$6.00		$2,060.68

Transactions (continued)

Date	Description	Debits	Credits	Balance
07/21	DEBIT CARD PURCHASE 071825 5499071825 YAFA ORGANICS & DELI BROOKLYN NY	$6.24		$2,054.44
07/21	DEBIT CARD PURCHASE 072125 5812072125 TST* PALM SUNRISE 53 LL BROOKLYN NY	$11.41		$2,043.03
07/21	DEBIT CARD PURCHASE 071825 5818071825 Prime Video Channels amzn.com/billWA	$12.12		$2,030.91
07/21	DEBIT CARD PURCHASE 071925 5462071925 TST*THEA Brooklyn NY	$17.42		$2,013.49
07/21	DEBIT CARD PURCHASE 071825 5462071825 TST*THEA Brooklyn NY	$21.23		$1,992.26
07/21	DEBIT CARD PURCHASE 071925 5812071925 FOOTPRINTS NOSTRAND CA 718-4620122 NY	$26.13		$1,966.13
07/21	DEBIT CARD PURCHASE 071925 7922071925 MORESOUPPLEASE EVENTS INSTAGRAM.COMNY	$30.63		$1,935.50
07/21	DEBIT CARD PURCHASE 072025 5462072025 TST*THEA Brooklyn NY	$37.02		$1,898.48
07/21	ACH WITHDRAWAL 072125 PAYPAL INST XFER ***********ANVA	$14.99		$1,883.49
07/22	ACH DEP 072325 GS & CO DIR DEP ***********0394		$4,614.01	$6,497.50
07/22	DEBIT CARD PURCHASE 072125 5814072125 ARAMARK GS 200 WEST 3RD NEW YORK NY	$5.95		$6,491.55
07/22	ACH WITHDRAWAL 072225 PAYPAL INST XFER ***********YIN4	$9.98		$6,481.57
07/22	ACH WITHDRAWAL 072225 USAA P&C AUTOPAY ***********9395	$16.13		$6,465.44
07/22	ACH WITHDRAWAL 072225 VERIZON PAYMENTREC ***********0001	$89.99		$6,375.45
07/22	ACH WITHDRAWAL 072225 DEPT EDUCATION STUDENT LN ***********0000	$1,043.32		$5,332.13
07/23	DEBIT CARD PURCHASE 072225 5814072225 ARAMARK GS 200 WEST 3RD NEW YORK NY	$7.85		$5,324.28
07/23	ACH WITHDRAWAL 072325 CHASE CREDIT CRD EPAY ***********6171	$227.22		$5,097.06

Transactions (continued)

Date	Description	Debits	Credits	Balance
07/23	ACH WITHDRAWAL 072325 AMEX EPAYMENT ACH PMT ***********0582	$3,200.00		$1,897.06
07/24	DEBIT CARD PURCHASE 072325 7216072325 FULTON CLEANERS BROOKLYN NY	$20.50		$1,876.56
07/25	ACH WITHDRAWAL 072525 CON ED OF NY CECONY ***********0000	$154.23		$1,722.33
07/28	DEBIT CARD PURCHASE 072725 5814072725 KEINEMUSIK (BEV) 165-02396947 TX	$5.76		$1,716.57
07/28	DEBIT CARD PURCHASE 072725 5818072725 Prime Video Channels amzn.com/billWA	$11.01		$1,705.56
07/28	DEBIT CARD PURCHASE 072725 5812072725 BROAD ST BAGEL CO KINDERHOOK NY	$19.61		$1,685.95
07/28	DEBIT CARD PURCHASE 072725 5814072725 SQ *CIAO GLORIA Brooklyn NY	$21.78		$1,664.17
07/28	DEBIT CARD PURCHASE 072725 5814072725 KEINEMUSIK (BEV) 165-02396947 TX	$31.36		$1,632.81
07/28	DEBIT CARD PURCHASE 072725 4829072725 APPLE CASH SENT MONEY 1INFINITELOOPCA	$35.50		$1,597.31
07/28	USAA DEBIT Zelle: Ariel 6772454239	$133.00		$1,464.31
07/28	ACH WITHDRAWAL 072825 PAYPAL INST XFER ***********.COM	$24.99		$1,439.32
07/28	ACH WITHDRAWAL 072825 FID BKG SVC LLC MONEYLINE ***********U1YR	$250.00		$1,189.32
07/29	DEBIT CARD PURCHASE 072825 4829072825 APPLE CASH SENT MONEY 1INFINITELOOPCA	$9.00		$1,180.32
07/29	DEBIT CARD PURCHASE 072925 5818072925 Prime Video Channels amzn.com/billWA	$18.73		$1,161.59
07/29	DEBIT CARD PURCHASE 072825 4829072825 APPLE CASH SENT MONEY 1INFINITELOOPCA	$150.00		$1,011.59
07/29	ACH WITHDRAWAL 072925 PAYPAL INST XFER ***********TIME	$20.00		$991.59
07/29	ACH WITHDRAWAL 072925 PAYPAL INST XFER ***********NFOT	$34.95		$956.64

Transactions (continued)

Date	Description	Debits	Credits	Balance
07/29	ACH WITHDRAWAL 072925 EARNEST MO EARNST PMT ***********5405	$196.19		$760.45
07/30	DEBIT CARD PURCHASE 073025 5942073025 AMAZON MKTPL*MW9JZ7Z03 Amzn.com/billWA	$29.34		$731.11
07/30	DEBIT CARD PURCHASE 073025 5942073025 AMAZON MKTPL*021C05193 Amzn.com/billWA	$46.25		$684.86
07/30	ACH WITHDRAWAL 073025 GS & CO. EMPL WITHD ***********BMLY	$30.53		$654.33
07/31	USAA DEBIT Zelle: Yasser 6782743489	$1.50		$652.83
07/31	DEBIT CARD PURCHASE 073025 7399073025 THE UPS STORE 6374 212-8100834 NY	$2.72		$650.11
07/31	DEBIT CARD PURCHASE 073125 5942073125 AMAZON MKTPL*UA8HI1SV3 Amzn.com/billWA	$67.72		$582.39
08/01	DEBIT CARD PURCHASE 080125 5813080125 TST* DAMBALLA BROOKLYN NY	$11.86		$570.53
08/01	DEBIT CARD PURCHASE 080125 5812080125 TST* SAMYAN BROOKLYN NY	$21.78		$548.75
08/01	DEBIT CARD PURCHASE 073125 5411073125 FULTON FOOD CORP V BROOKLYN NY	$22.73		$526.02
08/04	ACH DEP 080125 Goldman Sachs Ba P2P Davis,Johnathan		$3,500.00	$4,026.02
08/04	DEBIT CARD PURCHASE 080325 5813080325 BOGART HOUSE BROOKLYN NY	$5.44		$4,020.58
08/04	DEBIT CARD PURCHASE 080225 5818080225 AMAZON PRIME*9V1JF6B93 888-802-3080 WA	$6.60		$4,013.98
08/04	RECURRING DEB CARD PURCH 080225 5968080225 D J*WSJ ONLINE 800-568-7625 NJ	$7.62		$4,006.36
08/04	DEBIT CARD PURCHASE 080125 5411080125 FULTON FOOD CORP V BROOKLYN NY	$8.49		$3,997.87
08/04	DEBIT CARD PURCHASE 080125 5814080125 BERGEN BAGEL BROOKLYN NY	$9.31		$3,988.56
08/04	DEBIT CARD PURCHASE 080225 5814080225 SQ *ORGANIC JUICE BAR BROOKLYN NY	$9.59		$3,978.97
08/04	DEBIT CARD PURCHASE 080325 5813080325 BOGART HOUSE BROOKLYN NY	$10.89		$3,968.08

Transactions (continued)

Date	Description	Debits	Credits	Balance
08/04	DEBIT CARD PURCHASE 080225 5812080225 FOOTPRINTS NOSTRAND CA 718-4620122 NY	$13.64		$3,954.44
08/04	RECURRING DEB CARD PURCH 080225 5968080225 D J*BARRONS 800-544-0422 NJ	$16.33		$3,938.11
08/04	DEBIT CARD PURCHASE 080225 5814080225 SQ *RICE HALAL TRUCK Astoria NY	$24.20		$3,913.91
08/04	DEBIT CARD PURCHASE 080225 5921080225 SQ *WINE EXCHANGE Brooklyn NY	$79.45		$3,834.46
08/04	DEBIT CARD PURCHASE 080325 4829080325 CASH APP*DANYALE MCCALL Oakland CA	$150.00		$3,684.46
08/04	ACH WITHDRAWAL 080425 PAYPAL INST XFER ***********PLUS	$11.00		$3,673.46
08/04	ACH WITHDRAWAL 080425 PAYPAL INST XFER ***********TIME	$23.00		$3,650.46
08/05	ACH DEP 080625 GS & CO DIR DEP ***********8580		$4,568.37	$8,218.83
08/05	ACH WITHDRAWAL 080525 PL*RXRUrbanLivin WEB PMTS ***********S0W7	$3,456.00		$4,762.83
08/06	DEBIT CARD PURCHASE 080625 7832080625 FANDANGO * FANDANGO.COM CA	$22.38		$4,740.45
08/07	DEBIT CARD PURCHASE 080725 5499080725 SWOOPE PRESENTS INSTAGRAM.COMNY	$22.32		$4,718.13
08/07	ACH WITHDRAWAL 080725 PAYPAL INST XFER ***********YIN4	$9.99		$4,708.14
08/08	ATM REBATE $62.76 ATM W/D AICM III on 08/08		$3.41	$4,711.55
08/08	ATM REBATE $62.76 ATM W/D AICM III on 08/08		$3.41	$4,714.96
08/08	DEBIT CARD PURCHASE 080725 5818080725 Prime Video Channels amzn.com/billWA	$14.32		$4,700.64
08/08	DEBIT CARD PURCHASE 080825 4511080825 VIVAAEROB 0000000CELW 888-9359848 CA	$43.85		$4,656.79
08/08	ATM WITHDRAWAL 080825 6011080825 BANORTE-MXN CDMX	$62.76		$4,594.03

Transactions (continued)

Date	Description	Debits	Credits	Balance
08/08	ATM WITHDRAWAL 080825 6011080825 BANORTE-MXN CDMX	$62.76		$4,531.27
08/08	DEBIT CARD PURCHASE 080725 4829080725 APPLE CASH SENT MONEY 1INFINITELOOPCA	$75.00		$4,456.27
08/11	ATM REBATE $62.76 ATM W/D SUC CPI JULIO VE on 08/10		$1.43	$4,457.70
08/11	DEBIT CARD PURCHASE 080825 5499080825 OXXO ETLA MEX CIUDAD DE MEX	$8.15		$4,449.55
08/11	DEBIT CARD PURCHASE 080925 5818080925 Prime Video Channels amzn.com/billWA	$12.12		$4,437.43
08/11	DEBIT CARD PURCHASE 081025 5814081025 BPY*PARRILLA LA CABRER CIUDAD DE MEX	$13.80		$4,423.63
08/11	DEBIT CARD PURCHASE 081125 5818081125 Kindle Svcs*CC8ZA75X3 888-802-3080 WA	$13.99		$4,409.64
08/11	DEBIT CARD PURCHASE 080825 5912080825 BENAVIDES AICM P 7 MEXICO DF	$30.82		$4,378.82
08/11	DEBIT CARD PURCHASE 080825 5462080825 TST*THEA Brooklyn NY	$51.18		$4,327.64
08/11	DEBIT CARD PURCHASE 080925 5812080925 RESTAURANTE SOFITEL CIUDAD DE MEX	$62.72		$4,264.92
08/11	ATM WITHDRAWAL 081025 6011081025 BANORTE-MXN MIGUEL HGO	$62.76		$4,202.16
08/11	DEBIT CARD PURCHASE 080825 5812080825 REST ITACATE MAR CAMP CIUDAD DE MEX	$97.21		$4,104.95
08/11	DEBIT CARD PURCHASE 081025 5651081025 HK RETAIL CIUDAD DE MEX	$138.91		$3,966.04
08/11	DEBIT CARD PURCHASE 081025 5651081025 HK RETAIL CIUDAD DE MEX	$179.92		$3,786.12
08/11	ACH WITHDRAWAL 081125 FID BKG SVC LLC MONEYLINE ***********Z7IY	$250.00		$3,536.12
08/11	IOD INTEREST PAID		$0.02	$3,536.14
08/11	Ending Balance	-	-	$3,536.14

Foreign Transactions

Foreign Transactions Fees incurred this cycle: $7.13

Interest Paid Information

Your interest paid was calculated using your daily ledger balance resulting in 31 days where interest earned was equal to one half of one cent or more for an annual percentage yield earned of 0.01%.

IMPORTANT INFORMATION

The ending balance includes items that have posted to your account. You may have been charged fees if your account didn't have enough available funds to pay for an item. Please see the available balance section in the USAA Federal Savings Bank Depository Agreement and Disclosures for details.

You can review and obtain copies of your recent checks at no cost through the USAA Mobile App, usaa.com or by calling us.

Please examine this statement promptly and carefully. If you fail to notify us of an error or unauthorized transaction within 60 calendar days, this statement will be considered correct, and you may be liable for subsequent unauthorized transactions. All items credited are subject to verification.

In case of errors or questions about your electronic transfers telephone us at 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS), #8722 on a mobile device or write us at USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, Texas 78288-0544 or email us through the "Contact Us" link on usaa.com, 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. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- 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.

TERMS AND CONDITIONS

All transactions are subject to the Depository Agreement and Disclosures.

Deposit products and services offered by USAA Federal Savings Bank, Member FDIC.

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

USAA CLASSIC CHECKING

for Account Number: 0204688574
Statement Period: 06/12/2025 to 07/11/2025

JOHNATHAN T DAVIS
475 CLERMONT AVE APT 338
BROOKLYN NY 11238-5963

Activity Summary

Beginning Balance	$4,067.40
8 Deposits/Credits	$12,216.12
70 Withdrawals/Debits	$11,448.76
Service Charges and ATM Service Fee	$0.00
Ending Balance	$4,834.76

Fees	Total For This Period	Total Year-to-Date
Total Overdraft (OD) Fees	$29.00	$116.00
Total Non-Sufficient Funds (NSF) Fees	$0.00	$0.00

The total year-to-date is for the calendar year in which this statement period began.

Note: Fee reversals/refunds won't be reflected in this table. They'll be listed in the transaction section.

Transactions

Date	Description	Debits	Credits	Balance
06/12	Beginning Balance			$4,067.40
06/12	DEBIT CARD PURCHASE 061125 5814061125 AMK GOLDMAN SACHS MASH NEW YORK NY	$3.45		$4,063.95
06/12	ACH WITHDRAWAL 061225 CHASE CREDIT CRD EPAY ***********9763	$109.85		$3,954.10

Transactions (continued)

Date	Description	Debits	Credits	Balance
06/12	ACH WITHDRAWAL 061225 AMEX EPAYMENT ACH PMT ***********6768	$2,933.37		$1,020.73
06/13	ACH WITHDRAWAL 061325 PAYPAL INST XFER ***********.COM	$17.99		$1,002.74
06/16	DEBIT CARD PURCHASE 061425 5814061425 CESARS EMPANADAS NY COR MASPETH NY	$6.77		$995.97
06/16	DEBIT CARD PURCHASE 061525 5812061525 SQ *VAN LEEUWEN ICE CRE Brooklyn NY	$9.74		$986.23
06/16	POS DEBIT 061425 5411061425 WHOLEFDS FTG #10 292 AS BROOKLYN NY	$11.23		$975.00
06/16	RECURRING DEB CARD PURCH 061625 4899061625 Peacock E3C06 PremPlus 212-6640138 NY	$13.99		$961.01
06/16	DEBIT CARD PURCHASE 061525 5651061525 Uniqlo USA LLC UNIQLO_U BROOKLYN NY	$17.20		$943.81
06/16	DEBIT CARD PURCHASE 061625 5399061625 TIKTOK SHOP TIKTOK.COM CA	$40.57		$903.24
06/16	DEBIT CARD PURCHASE 061525 4829061525 CASH APP*JOHNATHAN DAVI Oakland CA	$100.00		$803.24
06/16	ACH WITHDRAWAL 061625 GS & CO. EMPL WITHD ***********STTB	$15.85		$787.39
06/16	ACH WITHDRAWAL 061625 GS & CO. EMPL WITHD ***********S1RW	$36.99		$750.40
06/16	ACH WITHDRAWAL 061625 PAYPAL INST XFER ***********COMM	$42.89		$707.51
06/16	ACH WITHDRAWAL 061625 GS & CO. EMPL WITHD ***********SRQB	$68.08		$639.43
06/16	ACH WITHDRAWAL 061625 FID BKG SVC LLC MONEYLINE ***********LJAQ	$250.00		$389.43
06/17	ACH WITHDRAWAL 061725 EARNEST MO EARNST PMT ***********5405	$196.19		$193.24
06/20	DEBIT CARD PURCHASE 061925 5499061925 MINI MART NEW YORK NY	$9.36		$183.88

Transactions (continued)

Date	Description	Debits	Credits	Balance
06/20	ACH WITHDRAWAL 062025 PAYPAL INST XFER ***********YIN4	$9.99		$173.89
06/23	DEBIT CARD PURCHASE 062225 5812062225 SQ *HUNGRY GHOST COFFEE Brooklyn NY	$5.72		$168.17
06/23	DEBIT CARD PURCHASE 062125 5411062125 LIDL #1579 BROOKLYN NY	$8.70		$159.47
06/23	DEBIT CARD PURCHASE 062125 5411062125 FULTON FOOD CORP V BROOKLYN NY	$14.48		$144.99
06/23	DEBIT CARD PURCHASE 062325 5812062325 DD *DOORDASH AMPLEHILL 855-431-0459 CA	$21.48		$123.51
06/23	ACH WITHDRAWAL 062325 PAYPAL INST XFER ***********ANVA	$14.99		$108.52
06/23	ACH WITHDRAWAL 062325 USAA P&C AUTOPAY ***********9395	$19.38		$89.14
06/23	ACH WITHDRAWAL 062325 VENMO PAYMENT ***********8949	$70.00		$19.14
06/24	ACH DEP 062425 FID BKG SVC LLC MONEYLINE ***********3C2Z		$1,260.00	$1,279.14
06/24	ACH DEP 062525 GS & CO DIR DEP ***********3425		$4,664.27	$5,943.41
06/24	ACH WITHDRAWAL 062425 VERIZON PAYMENTREC ***********0001	$89.99		$5,853.42
06/25	ACH WITHDRAWAL 062525 CON ED OF NY CECONY ***********0000	$91.64		$5,761.78
06/25	ACH WITHDRAWAL 062525 DEPT EDUCATION RETRY PYMT ***********0000	$1,043.32		$4,718.46
06/26	ATM REBATE $61.75 ATM W/D 887 FULTON STREE on 06/26		$1.75	$4,720.21
06/26	ATM WITHDRAWAL 062625 6011062625 C380754 BROOKLYN NY	$61.75		$4,658.46

Transactions (continued)

Date	Description	Debits	Credits	Balance
06/26	DEBIT CARD PURCHASE 062525 4829062525 APPLE CASH SENT MONEY 1INFINITELOOPCA	$132.00		$4,526.46
06/27	DEBIT CARD PURCHASE 062725 5942062725 AMAZON MKTPL*NQ2HZ5E50 Amzn.com/billWA	$58.60		$4,467.86
06/30	DEBIT CARD PURCHASE 062725 4111062725 VENTRA ACCOUNT CHICAGO IL	$5.00		$4,462.86
06/30	DEBIT CARD PURCHASE 062825 5947062825 SURIYA CARD GIFT SHOP CHICAGO IL	$7.70		$4,455.16
06/30	DEBIT CARD PURCHASE 062725 5818062725 Prime Video Channels amzn.com/billWA	$11.01		$4,444.15
06/30	DEBIT CARD PURCHASE 062725 5812062725 4290 GREEN LEAFS 2.0 973-2854800 NY	$11.16		$4,432.99
06/30	DEBIT CARD PURCHASE 062925 5814062925 SQ *DOLLOP X NEMA CHICAGO IL	$11.40		$4,421.59
06/30	DEBIT CARD PURCHASE 062825 5814062825 Subway 32089 Chicago IL	$11.90		$4,409.69
06/30	DEBIT CARD PURCHASE 063025 5814063025 Subway 32089 Chicago IL	$12.38		$4,397.31
06/30	DEBIT CARD PURCHASE 062925 7922062925 CHIGIDI.COM WWW.CHIGIDI.CIL	$28.49		$4,368.82
06/30	DEBIT CARD PURCHASE 062825 4829062825 CASH APP*JOHNATHAN DAVI Oakland CA	$50.00		$4,318.82
06/30	DEBIT CARD PURCHASE 062825 4829062825 APPLE CASH SENT MONEY 1INFINITELOOPCA	$104.00		$4,214.82
06/30	USAA DEBIT Zelle: Chris 6701957697	$250.00		$3,964.82
06/30	USAA DEBIT Zelle: Alonzo Boats 6701951709	$750.00		$3,214.82
06/30	ACH WITHDRAWAL 063025 PAYPAL INST XFER ***********.COM	$24.99		$3,189.83
06/30	ACH WITHDRAWAL 063025 VENMO PAYMENT ***********5690	$70.00		$3,119.83
06/30	ACH WITHDRAWAL 063025 VENMO PAYMENT ***********3398	$82.22		$3,037.61

Transactions (continued)

Date	Description	Debits	Credits	Balance
06/30	ACH WITHDRAWAL 063025 FID BKG SVC LLC MONEYLINE ***********DP3I	$250.00		$2,787.61
07/01	DEBIT CARD PURCHASE 063025 5812063025 FRONTERA GRILL B11 ORD CHICAGO IL	$17.60		$2,770.01
07/01	ACH WITHDRAWAL 070125 PAYPAL INST XFER *********** 04	$13.96		$2,756.05
07/01	ACH WITHDRAWAL 070125 PAYPAL INST XFER ***********TIME	$20.00		$2,736.05
07/01	ACH WITHDRAWAL 070125 PAYPAL INST XFER *********** 04	$162.04		$2,574.01
07/01	ACH WITHDRAWAL 070125 EARNEST MO EARNST PMT ***********5405	$196.19		$2,377.82
07/02	ACH DEP 070225 VENMO CASHOUT ***********0851		$324.12	$2,701.94
07/03	DEBIT CARD PURCHASE 070225 5812070225 DD *DOORDASH AMPLEHILL 855-431-0459 CA	$21.48		$2,680.46
07/03	DEBIT CARD PURCHASE 070325 5812070325 DD *DOORDASH AMPLEHILL 855-431-0459 CA	$21.48		$2,658.98
07/03	ACH WITHDRAWAL 070325 PAYPAL INST XFER ***********PLUS	$11.00		$2,647.98
07/03	ACH WITHDRAWAL 070325 PL*RXRUrbanLivin WEB PMTS ***********CGR7	$3,456.00		-$808.02
07/07	ACH DEP 070725 JPMorgan Chase Ext Trnsfr ***********7856		$1,300.00	$491.98
07/07	RECURRING DEB CARD PURCH 070525 5968070525 D J*WSJ ONLINE 800-568-7625 NJ	$7.62		$484.36
07/07	RECURRING DEB CARD PURCH 070525 5968070525 D J*BARRONS 800-544-0422 NJ	$16.33		$468.03
07/07	DEBIT CARD PURCHASE 070725 5818070725 Prime Video *NL02I7FF0 888-802-3080 WA	$29.99		$438.04

Transactions (continued)

Date	Description	Debits	Credits	Balance
07/07	ACH WITHDRAWAL 070725 PAYPAL INST XFER ***********YIN4	$9.98		$428.06
07/07	ACH WITHDRAWAL 070725 PAYPAL INST XFER ***********TIME	$23.00		$405.06
07/07	ACH WITHDRAWAL 070725 AMEX EPAYMENT ACH PMT ***********8552	$120.55		$284.51
07/07	OD FEE - ITEM PAID ACH - PL*RXRUrbanLivinWEB PMTS	$29.00		$255.51
07/07	OD FEE WINDOW REFUND		$29.00	$284.51
07/08	ACH DEP 070925 GS & CO DIR DEP ***********0882		$4,636.96	$4,921.47
07/08	DEBIT CARD PURCHASE 070725 5818070725 Prime Video Channels amzn.com/billWA	$14.32		$4,907.15
07/10	DEBIT CARD PURCHASE 070925 5814070925 ARAMARK GS 200 WEST 3RD NEW YORK NY	$5.95		$4,901.20
07/10	DEBIT CARD PURCHASE 070925 5462070925 TST*THEA Brooklyn NY	$7.35		$4,893.85
07/10	DEBIT CARD PURCHASE 070925 5818070925 Prime Video Channels amzn.com/billWA	$12.12		$4,881.73
07/10	POS DEBIT 071025 5310071025 TARGET T-3229 New York NY	$37.00		$4,844.73
07/11	DEBIT CARD PURCHASE 071025 5818071025 Kindle Svcs*NL26I09Z0 888-802-3080 WA	$9.99		$4,834.74
07/11	IOD INTEREST PAID		$0.02	$4,834.76
07/11	Ending Balance	-	-	$4,834.76

Interest Paid Information

Your interest paid was calculated using your daily ledger balance resulting in 30 days where interest earned was equal to one half of one cent or more for an annual percentage yield earned of 0.01%.

IMPORTANT INFORMATION

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TERMS AND CONDITIONS

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Deposit products and services offered by USAA Federal Savings Bank, Member FDIC.

Marcus:
by Goldman Sachs®

Goldman Sachs Bank USA
PO Box 70379
Philadelphia, PA 19176-0379

Statement Period
08/01/2025 to 08/31/2025

Customer Service Information
Toll-free 1-855-730-7283
Marcus.com

059218-01-00

059218/1500968/STMT/59218/0000/000000/119826 000 01 000000
JOHNATHAN DAVIS
475 CLERMONT AVE APT 338
BROOKLYN NY 11238-5963

ONLINE SAVINGS ACCOUNT STATEMENT

See reverse for important information

Account Number	300004155053
Account Name	Johnathan's Savings Accou

STATEMENT SUMMARY as of 08/31/2025

Beginning Balance	$16,315.19
Deposits and Other Credits	$39.07
Interest Paid this Period	$39.07
Withdrawals and Other Debits	$3,540.47
Ending Balance	**$12,813.79**

EARNINGS DETAILS

Statement Period	08/01/2025 to 08/31/2025
Days in Statement Period	31
Annual Percentage Yield Earned	3.65%
Total Earnings Paid This Year	$495.69

ACCOUNT ACTIVITY

Date	Description	Credits	Debits	Balance
08/01/2025	Beginning Balance			$16,315.19
08/01/2025	ACH Withdrawal Internet transfer to USAA FEDERAL SAVINGS BANK DDA account ****************8574		$3,500.00	$12,815.19
08/29/2025	SAV Withdrawal Check		$40.47	$12,774.72
08/31/2025	Interest Paid	$39.07		$12,813.79
08/31/2025	**Ending Balance**			**$12,813.79**

In Case of Errors or Questions About Your Electronic Transfers:

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at 1-855-730-7283 or write us at:

Goldman Sachs Bank USA
PO Box 70379
Philadelphia, PA 19176-0379

We must hear from you no later than sixty (60) days after we sent you the **FIRST** statement on which the error or problem appears.

Give us the following 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 it to be an error or why you need more information
3. Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

In Case of Errors or Questions About Your Non-Electronic Transactions:

Contact us immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify us in writing no later than 30 days after the statement was made available to you. For more information, see the Deposit Account Agreement.

Payslip

Employee Name	Employee Department	Payroll
Johnathan Davis	(18) 0001 000 B079 0000-CMG	US Biweekly
Person Number		**Employer Name**
60183707		Goldman Sachs & Co. LLC
Employee Address		**Employer Address**
475 Clermont Avenue Brooklyn, New York 11238 US		200 West Street New York, NY 10282 US 212-902-1400

Period Type	Period Start Date	Period End Date	Payment Date
Biweekly	24-Jul-2025	6-Aug-2025	6-Aug-2025

Summary

Description	Current	Year to Date
Gross Earnings	7,697.85	209,912.99
Imputed Earnings	5.54	88.64
Pretax Deductions	76.55	1,387.20
Employee Tax Deductions	2,559.21	84,678.79
Voluntary Deductions	488.18	6,861.17
Net Payment	4,568.37	116,897.19

Earnings

Description	Current	Year to Date
Salary	7,692.31	121,153.88
Group Term Life	5.54	88.64
Salary Retroactive		1,538.47
Dividend Equivalent		132.00
Bonus		87,000.00

Description	Start Date	End Date	Quantity	Type	Rate	Amount
Salary						7,692.31

Pretax Deductions

Description	Current	Year to Date
Medical Deduction	68.27	1,092.32
Dental Deduction	4.73	75.68
Vision Deduction	3.55	56.80
Commuter Pre-Tax Transit	0.00	162.40

Tax Deductions

Description	Current	Year to Date
FIT Withheld	1,515.54	43,168.57
Medicare Employee Withheld	179.10	3,100.36
Social Security Employee Withheld	0.00	10,918.20
SIT Withheld (NY)	560.91	18,953.29
City Withheld (Brooklyn)	303.66	8,538.37

Other Deductions

Description	Current	Year to Date
401(k) Roth	461.53	6,461.42
Fitness Membership	25.50	382.50
Fitness Tax	1.15	17.25

Goldman Sachs

Payslip

Net Pay Distribution			
Bank Name	**Account Number**	**Currency**	**Payment Amount**
USAA FEDERAL SAVINGS BANK	XXXXXX8574	USD	**4,568.37**

Tax Withholding Information			
Type	**Marital Status**	**Total Dependent Amount**	**Extra Withholding**
FEDERAL	Single or Married filing separately	**0.00**	**100.00**

Tax Withholding Information			
Type	**Marital Status**	**Exemptions**	**Additional Amount**
NY	Single or Head of household	0	**100.00**

Payslip

Employee Name	Employee Department	Payroll
Johnathan Davis	(18) 0001 000 B079 0000-CMG	US Biweekly
Person Number		**Employer Name**
60183707		Goldman Sachs & Co. LLC
Employee Address		**Employer Address**
475 Clermont Avenue Brooklyn, New York 11238 US		200 West Street New York, NY 10282 US 212-902-1400

Period Type	Period Start Date	Period End Date	Payment Date
Biweekly	7-Aug-2025	20-Aug-2025	20-Aug-2025

Summary

Description	Current	Year to Date
Gross Earnings	7,697.85	217,610.84
Imputed Earnings	5.54	94.18
Nonpayroll Payment	60.07	60.07
Pretax Deductions	99.75	1,486.95
Employee Tax Deductions	2,550.60	87,229.39
Voluntary Deductions	488.18	7,349.35
Net Payment	4,613.85	121,511.04

Earnings

Description	Current	Year to Date
Salary	7,692.31	128,846.19
TE Reimbursement	60.07	60.07
Group Term Life	5.54	94.18
Salary Retroactive		1,538.47
Dividend Equivalent		132.00
Bonus		87,000.00

Description	Start Date	End Date	Quantity	Type	Rate	Amount
Salary						7,692.31

Pretax Deductions

Description	Current	Year to Date
Medical Deduction	68.27	1,160.59
Dental Deduction	4.73	80.41
Vision Deduction	3.55	60.35
Commuter Pre-Tax Transit	23.20	185.60

Tax Deductions

Description	Current	Year to Date
FIT Withheld	1,509.97	44,678.54
Medicare Employee Withheld	178.55	3,278.91
Social Security Employee Withheld	0.00	10,918.20
SIT Withheld (NY)	559.41	19,512.70
City Withheld (Brooklyn)	302.67	8,841.04

Other Deductions

Description	Current	Year to Date
401(k) Roth	461.53	6,922.95

Fitness Membership	**25.50**	**408.00**
Fitness Tax	**1.15**	**18.40**

Net Pay Distribution			
Bank Name	**Account Number**	**Currency**	**Payment Amount**
USAA FEDERAL SAVINGS BANK	XXXXXX8574	USD	**4,613.85**

Tax Withholding Information			
Type	**Marital Status**	**Total Dependent Amount**	**Extra Withholding**
FEDERAL	Single or Married filing separately	**0.00**	**100.00**

Tax Withholding Information			
Type	**Marital Status**	**Exemptions**	**Additional Amount**
NY	Single or Head of household	0	**100.00**

LEASE RENEWAL

RXR 810 FULTON OWNER LLC
475 Clermont Avenue Brooklyn, NY 11238
(718) 509-1301

June 24, 2024
Johnathan T. Davis
475 Clermont Avenue # 338
Brooklyn NY, **11238**

Current lease expires: **September 29, 2024**
Current rent: **$3,201.00**
Security deposit: **$3,201.00**

Dear Tenant(s):

As you know, your lease will expire on **September 29, 2024**. The Owner is pleased to offer you renewal options on the following terms:

1 YEAR

Lease Begins: **September 30, 2024** Monthly Rent: **$3,361.00**

Lease Expires: **September 29, 2025** Security Deposit: **$3,201.00** additional security: **$0.00**

The renewal lease is based on the same terms and conditions of your expiring lease, except as modified above. This form becomes a binding lease renewal when signed by the Owner below and is returned to the Tenant.

THIS APARTMENT IS NOT SUBJECT TO RENT STABILIZATION.

If prior to the commencement of the renewal term you default in any of the terms, covenants and conditions of the current lease, this agreement shall, at the option of the Owner, be null and void.

Please return this agreement by: **August 13, 2024**
Return all enclosed forms and a fully countersigned original copy will be returned to you.

NOTE: Please attach a separate check for any additional security deposit required.

All rent payments are due and payable on the first day of each and every month. **ALL CHECKS ARE MADE PAYABLE TO: RXR 810 FULTON OWNER LLC**

Mail to: **Leasing Office**
475 Clermont
475 Clermont Avenue
Brooklyn, NY 11238

Please mark your choice below, then date and sign your response:

☒ **I (we) the undersigned tenant(s), accept the offer of a 1 Year renewal lease at a monthly rent of $3,361.00.**

❏ **I (we) will not renew our lease and intend to vacate the apartment on or before September 29, 2024. Please provide a forwarding address (if known) for the return of your security deposit pursuant to the terms of the Lease Agreement. If not known at this time, send a letter subsequently with your forwarding address and vacate date.**

If you have any questions regarding this lease renewal, contact **Renewal Agent** at **(718) 509-1301.**.

Rose Property Management Group, LLC A/A/F RXR 810 FULTON OWNER, LLC

Signed by Johnathan T. Davis
Sat Aug 17 2024 05:07:29 PM EDT
Key: F86A9F66; IP Address: 71.255.78.237

Johnathan T. Davis *(Tenant)* *Date*

Signed by Aiden MacDonald
Wed Aug 21 2024 05:39:19 PM EDT
Key: B1E9D643; IP Address: 70.19.53.74

(Owner/Agent) *Date*

ELECTRONIC SIGNATURE (E-SIGNATURE) DISCLOSURE

TERMS:

I hereby assert that I am authorized to Electronically Sign any and all leasing documents including, but not limited to, Lease Application, Community Welcome Letter, Community Lease, Community Forms/Addendums (if applicable). In addition, I certify that the electronic signature that I provide on any of the aforementioned forms, is my own identity, and no identity other than my own. In the event that I have electronically signed any aforementioned form as an identity other than my own, any and all forms will be considered void. ***I understand that if I intentionally provide an electronic signature as an identity other than my own, I am committing fraud.***

I understand that by initialing this eSignature Disclosure & Agreement, I will be Electronically Signing these documents.

By consenting to receive this agreement electronically, you agree to provide us with the correct information (such as current email address) necessary to communicate with you electronically. This information will also be used to verify your identity. ***I understand that if I intentionally provide incorrect information, so that I am able to sign as an identity other than my own, I am committing fraud.***

Electronic Signature (e-Signature): You agree your electronic signature is the legal equivalent of your manual signature on this Agreement. You consent and agree that your use of keypad, mouse, or other device to select an item, button, icon or similar act/action while using any electronic service we offer; or in accessing or making any transactions regarding any document, agreement, acknowledgement, consent, term, disclosure, or condition constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your eSignature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your eSignature or resulting contract between you and **RXR 810 FULTON OWNER LLC**, its successors and predecessors, assignees, parents, subsidiaries, affiliates, divisions, departments, related entities, employees, directors, officers, agents, representatives, direct or indirect ownership entities of their owned or managed properties and related companies. You also represent that you are authorized to enter into this Agreement.

You understand and agree that your eSignature executed in conjunction with the electronic submission of your application will be legally binding and such transaction will be considered authorized by you. You agree to verify your identity before providing an electronic signature. ***You understand that providing any electronic signature as any identity but your own will void any form which is mentioned herein, as well as any form electronically signed.***

Your Consent is ***"required":*** By initialing below, you are agreeing to receive documents as described by the above "Terms" electronically.

"The parties agree that this agreement may be electronically signed. The parties agree that the electronic signatures appearing on this agreement are the same as handwritten signatures for the purposes of legal effect, validity, enforceability, and admissibility. The parties agree that the identity indicated by the electronic signature is the identity of the person providing this signature."

Resident Acknowledgement:

RESIDENT INITIALS:

Initial: J.D. F86A9F66 ________

NOTICE DISCLOSING TENANTS' RIGHTS TO REASONABLE ACCOMMODATIONS FOR PERSONS WITH DISABILITIES

Reasonable Accommodations

The New York State Human Rights Law requires housing providers to make reasonable accommodations or modifications to a building or living space to meet the needs of people with disabilities. For example, if you have a physical, mental, or medical impairment, you can ask your housing provider to make the common areas of your building accessible, or to change certain policies to meet your needs.

To request a reasonable accommodation, you should contact your property manager by calling **(718) 509-1301** or __________________ , or by e-mailing **rdriscoll@rosenyc.com**. You will need to inform your housing provider that you have a disability or health problem that interferes with your use of housing, and that your request for accommodation may be necessary to provide you equal access and opportunity to use and enjoy your housing or the amenities and services normally offered by your housing provider. A housing provider may request medical information, when necessary to support that there is a covered disability and that the need for the accommodation is disability related.

If you believe that you have been denied a reasonable accommodation for your disability, or that you were denied housing or retaliated against because you requested a reasonable accommodation, you can file a complaint with the New York State Division of Human Rights as described at the end of this notice.

Specifically, if you have a physical, mental, or medical impairment, you can request:

Permission to change the interior of your housing unit to make it accessible (however, you are required to pay for these modifications, and in the case of a rental your housing provider may require that you restore the unit to its original condition when you move out); Changes to your housing provider's rules, policies, practices, or services; Changes to common areas of the building so you have an equal opportunity to use the building. The New York State Human Rights Law requires housing providers to pay for reasonable modifications to common use areas.

Examples of reasonable modifications and accommodations that may be requested under the New York State Human Rights Law include:

If you have a mobility impairment, your housing provider may be required to provide you with a ramp or other reasonable means to permit you to enter and exit the building.

If your healthcare provider provides documentation that having an animal will assist with your disability, you should be permitted to have the animal in your home despite a "no pet" rule.

If you need grab bars in your bathroom, you can request permission to install them at your own expense. If your housing was built for first occupancy after March 13, 1991 and the walls need to be reinforced for grab bars, your housing provider must pay for that to be done.

If you have an impairment that requires a parking space close to your unit, you can request your housing provider to provide you with that parking space, or place you at the top of a waiting list if no adjacent spot is available.

If you have a visual impairment and require printed notices in an alternative format such as large print font, or need notices to be made available to you electronically, you can request that accommodation from your landlord.

Required Accessibility Standards

All buildings constructed for use after March 13, 1991, are required to meet the following standards:

Public and common areas must be readily accessible to and usable by persons with disabilities;

All doors must be sufficiently wide to allow passage by persons in wheelchairs; and

All multi-family buildings must contain accessible passageways, fixtures, outlets, thermostats, bathrooms, and kitchens.

If you believe that your building does not meet the required accessibility standards, you can file a complaint with the New York

State Division of Human Rights.

How to File a Complaint

A complaint must be filed with the Division within one year of the alleged discriminatory act or in court within three years of the alleged discriminatory act. You can find more information on your rights, and on the procedures for filing a complaint, by going to www.dhr.ny.gov, or by calling 1-888-392-3644. You can obtain a complaint form on the website, or one can be e-mailed or mailed to you. You can also call or e-mail a Division regional office. The regional offices are listed on the website.

Rose Property Management Group, LLC A/A/F RXR 810 FULTON OWNER, LLC

Signed by Johnathan T. Davis Sat Aug 17 2024 05:07:34 PM EDT Key: F86A9F66; IP Address: 71.255.78.237	**Signed by Aiden MacDonald** Wed Aug 21 2024 05:39:19 PM EDT Key: B1E9D643; IP Address: 70.19.53.74
Johnathan T. Davis *(Tenant)* *Date*	*(Owner/Agent)* *Date*

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
Johnathan T	Davis	253 89 0709
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.
475 Clermont Ave	338

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Brooklyn	NY	112385963

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) Check the box if qualifies for (see instructions): 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.

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.

Line	Description			Line	Amount
1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	207,773.
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	207,773.
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	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	207,773.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	207,773.
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	193,173.

Tax and Credits

Line	Description			Line	Amount
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	39,502.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	39,502.
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	39,502.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	126.
24	Add lines 22 and 23. This is your **total tax**			24	39,628.

Payments

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

Line	Description	Line	Amount	Line	Amount
25	Federal income tax withheld from:				
a	Form(s) W-2	25a	38,669.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	127.		
d	Add lines 25a through 25c			25d	38,796.
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	38,796.

Refund

Direct deposit? See instructions.

Line	Description	Line	Amount	Line	Amount
34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number XXXXXXXXX c Type: ☐ Checking ☐ Savings				
d	Account number XXXXXXXXXXXXXXXXX				
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36			

Amount You Owe

Line	Description	Line	Amount	Line	Amount
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	832.
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.)
		Investment Banker	
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. (404)271-4291	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	

NEW YORK STATE 2024

Department of Taxation and Finance

Summary of W-2 Statements

New York State • New York City • Yonkers

IT-2

Do not detach or separate the W-2 Records below. File Form IT-2 as an entire page with your return. See instructions on page 2.

W-2 Record 1

Box a Employee's Social Security number for this W-2 Record: 253890709

Box b Employer identification number (EIN): 135108880

Box c Employer's information

Employer's name: GOLDMAN SACHS & CO LLC

Employer's address *(number and street)*: 30 HUDSON STREET 4TH FLOOR

City	State	ZIP code	Country
JERSEY CITY	NJ	07302	

Box	Amount	Box	Amount	Code	Box	Amount	Description
Box 1 Wages, tips, other compensation	207773.00	**Box 12a**	144.00	C	**Box 14a**	.00	
Box 8 Allocated tips	.00	**Box 12b**	6260.00	D	**Box 14b**	.00	
Box 10 Dependent care benefits	.00	**Box 12c**	1000.00	W	**Box 14c**	.00	
Box 11 Nonqualified plans	.00	**Box 12d**	808.00	AA	**Box 14d**	.00	

Box 13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐ Corrected (W-2c) ☐

	Box 15	Box 16	Box 17
NY State information:	**Box 15a** NY State: NY	**Box 16a** NYS wages, tips, etc.: 207773.00	**Box 17a** NYS income tax withheld: 14719.00
Other state information:	**Box 15b** other state:	**Box 16b** Other state wages, tips, etc.: .00	**Box 17b** Other state income tax withheld: .00

NYC and **Yonkers** information *(see instr.)*:

	Box 18 Local wages, tips, etc.	Box 19 Local income tax withheld	Box 20 Locality name
Locality a	207773.00	8304.00	NYC
Locality b	.00	.00	

Do not detach.

W-2 Record 2

Box a Employee's Social Security number for this W-2 Record: 253890709

Box b Employer identification number (EIN): 135108880

Box c Employer's information

Employer's name: GOLDMAN SACHS & CO LLC

Employer's address *(number and street)*: 30 HUDSON STREET 4TH FLOOR

City	State	ZIP code	Country
JERSEY CITY	NJ	07302	

Box	Amount	Box	Amount	Code	Box	Amount	Description
Box 1 Wages, tips, other compensation	.00	**Box 12a**	6000.00	DD	**Box 14a**	.00	
Box 8 Allocated tips	.00	**Box 12b**	.00		**Box 14b**	.00	
Box 10 Dependent care benefits	.00	**Box 12c**	.00		**Box 14c**	.00	
Box 11 Nonqualified plans	.00	**Box 12d**	.00		**Box 14d**	.00	

Box 13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐ Corrected (W-2c) ☐

	Box 15	Box 16	Box 17
NY State information:	**Box 15a** NY State: NY	**Box 16a** NYS wages, tips, etc.: .00	**Box 17a** NYS income tax withheld: .00
Other state information:	**Box 15b** other state:	**Box 16b** Other state wages, tips, etc.: .00	**Box 17b** Other state income tax withheld: .00

NYC and **Yonkers** information *(see instr.)*:

	Box 18 Local wages, tips, etc.	Box 19 Local income tax withheld	Box 20 Locality name
Locality a	.00	.00	
Locality b	.00	.00	

NO HANDWRITTEN ENTRIES ON THIS FORM

Goldman Sachs

Payslip

Employee Name	Employee Department	Payroll
Johnathan Davis	(18) 0001 000 B079 0000-CMG	US Biweekly
Person Number		Employer Name
60183707		Goldman Sachs & Co. LLC
Employee Address		Employer Address
475 Clermont Avenue Brooklyn, New York 11238 US		200 West Street New York, NY 10282 US 212-902-1400

Period Type	Period Start Date	Period End Date	Payment Date
Biweekly	18-Sep-2025	1-Oct-2025	1-Oct-2025

Summary		
Description	Current	Year to Date
Gross Earnings	7,697.85	240,792.39
Imputed Earnings	5.54	110.80
Nonpayroll Payment	0.00	60.07
Pretax Deductions	76.55	1,739.80
Employee Tax Deductions	2,559.21	94,931.07
Voluntary Deductions	488.18	8,813.89
Net Payment	4,568.37	135,256.90

Earnings		
Description	Current	Year to Date
Salary	7,692.31	151,923.12
Group Term Life	5.54	110.80
TE Reimbursement		60.07
Salary Retroactive		1,538.47
Dividend Equivalent		220.00
Bonus		87,000.00

Description	Start Date	End Date	Quantity	Type	Rate	Amount
Salary						7,692.31

Pretax Deductions		
Description	Current	Year to Date
Medical Deduction	68.27	1,365.40
Dental Deduction	4.73	94.60
Vision Deduction	3.55	71.00
Commuter Pre-Tax Transit	0.00	208.80

Tax Deductions		
Description	Current	Year to Date
FIT Withheld	1,515.54	49,240.71
Medicare Employee Withheld	179.10	3,817.74
Social Security Employee Withheld	0.00	10,918.20
SIT Withheld (NY)	560.91	21,199.65
City Withheld (Brooklyn)	303.66	9,754.77

Other Deductions		
Description	Current	Year to Date
401(k) Roth	461.53	8,307.54

Fitness Membership	**25.50**	**484.50**
Fitness Tax	**1.15**	**21.85**

Net Pay Distribution			
Bank Name	**Account Number**	**Currency**	**Payment Amount**
USAA FEDERAL SAVINGS BANK	XXXXXX8574	USD	**4,568.37**

Tax Withholding Information			
Type	**Marital Status**	**Total Dependent Amount**	**Extra Withholding**
FEDERAL	Single or Married filing separately	**0.00**	**100.00**

Tax Withholding Information			
Type	**Marital Status**	**Exemptions**	**Additional Amount**
NY	Single or Head of household	0	**100.00**

Goldman Sachs

Payslip

Employee Name	Employee Department	Payroll
Johnathan Davis	(18) 0001 000 B079 0000-CMG	US Biweekly
Person Number		**Employer Name**
60183707		Goldman Sachs & Co. LLC
Employee Address		**Employer Address**
475 Clermont Avenue Brooklyn, New York 11238 US		200 West Street New York, NY 10282 US 212-902-1400

Period Type	Period Start Date	Period End Date	Payment Date
Biweekly	4-Sep-2025	17-Sep-2025	17-Sep-2025

Summary

Description	Current	Year to Date
Gross Earnings	7,785.85	233,094.54
Imputed Earnings	5.54	105.26
Nonpayroll Payment	0.00	60.07
Pretax Deductions	99.75	1,663.25
Employee Tax Deductions	2,583.26	92,371.86
Voluntary Deductions	488.18	8,325.71
Net Payment	4,609.12	130,688.53

Earnings

Description	Current	Year to Date
Dividend Equivalent	88.00	220.00
Salary	7,692.31	144,230.81
Group Term Life	5.54	105.26
TE Reimbursement		60.07
Salary Retroactive		1,538.47
Bonus		87,000.00

Description	Start Date	End Date	Quantity	Type	Rate	Amount
Salary						7,692.31

Pretax Deductions

Description	Current	Year to Date
Medical Deduction	68.27	1,297.13
Dental Deduction	4.73	89.87
Vision Deduction	3.55	67.45
Commuter Pre-Tax Transit	23.20	208.80

Tax Deductions

Description	Current	Year to Date
FIT Withheld	1,531.09	47,725.17
Medicare Employee Withheld	180.63	3,638.64
Social Security Employee Withheld	0.00	10,918.20
SIT Withheld (NY)	565.13	20,638.74
City Withheld (Brooklyn)	306.41	9,451.11

Other Deductions

Description	Current	Year to Date
401(k) Roth	461.53	7,846.01

Goldman Sachs

Payslip

Fitness Membership	**25.50**	**459.00**
Fitness Tax	**1.15**	**20.70**

Net Pay Distribution			
Bank Name	**Account Number**	**Currency**	**Payment Amount**
USAA FEDERAL SAVINGS BANK	XXXXXX8574	USD	**4,609.12**

Tax Withholding Information			
Type	**Marital Status**	**Total Dependent Amount**	**Extra Withholding**
FEDERAL	Single or Married filing separately	**0.00**	**100.00**

Tax Withholding Information			
Type	**Marital Status**	**Exemptions**	**Additional Amount**
NY	Single or Head of household	0	**100.00**

Goldman Sachs

Payslip

Employee Name	Employee Department	Payroll
Johnathan Davis	(18) 0001 000 B079 0000-CMG	US Biweekly
Person Number		Employer Name
60183707		Goldman Sachs & Co. LLC
Employee Address		Employer Address
475 Clermont Avenue Brooklyn, New York 11238 US		200 West Street New York, NY 10282 US 212-902-1400

Period Type	Period Start Date	Period End Date	Payment Date
Biweekly	21-Aug-2025	3-Sep-2025	3-Sep-2025

Summary

Description	Current	Year to Date
Gross Earnings	7,697.85	225,308.69
Imputed Earnings	5.54	99.72
Nonpayroll Payment	0.00	60.07
Pretax Deductions	76.55	1,563.50
Employee Tax Deductions	2,559.21	89,788.60
Voluntary Deductions	488.18	7,837.53
Net Payment	4,568.37	126,079.41

Earnings

Description	Current	Year to Date
Salary	7,692.31	136,538.50
Group Term Life	5.54	99.72
TE Reimbursement		60.07
Salary Retroactive		1,538.47
Dividend Equivalent		132.00
Bonus		87,000.00

Description	Start Date	End Date	Quantity	Type	Rate	Amount
Salary						7,692.31

Pretax Deductions

Description	Current	Year to Date
Medical Deduction	68.27	1,228.86
Dental Deduction	4.73	85.14
Vision Deduction	3.55	63.90
Commuter Pre-Tax Transit	0.00	185.60

Tax Deductions

Description	Current	Year to Date
FIT Withheld	1,515.54	46,194.08
Medicare Employee Withheld	179.10	3,458.01
Social Security Employee Withheld	0.00	10,918.20
SIT Withheld (NY)	560.91	20,073.61
City Withheld (Brooklyn)	303.66	9,144.70

Other Deductions

Description	Current	Year to Date
401(k) Roth	461.53	7,384.48

Payslip

Fitness Membership	**25.50**	**433.50**
Fitness Tax	**1.15**	**19.55**

Net Pay Distribution

Bank Name	Account Number	Currency	Payment Amount
USAA FEDERAL SAVINGS BANK	XXXXXX8574	USD	**4,568.37**

Tax Withholding Information

Type	Marital Status	Total Dependent Amount	Extra Withholding
FEDERAL	Single or Married filing separately	**0.00**	**100.00**

Tax Withholding Information

Type	Marital Status	Exemptions	Additional Amount
NY	Single or Head of household	0	**100.00**

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

USAA CLASSIC CHECKING

for Account Number: 0204688574
Statement Period: 08/12/2025 to 09/11/2025

JOHNATHAN T DAVIS
475 CLERMONT AVE APT 338
BROOKLYN NY 11238-5963

Activity Summary

Beginning Balance	$3,536.14
8 Deposits/Credits	$16,662.10
86 Withdrawals/Debits	$13,005.57
Service Charges and ATM Service Fee	$0.00
Ending Balance	$7,192.67

Fees	Total For This Period	Total Year-to-Date
Total Overdraft (OD) Fees	$0.00	$116.00
Total Non-Sufficient Funds (NSF) Fees	$0.00	$0.00

The total year-to-date is for the calendar year in which this statement period began.

Note: Fee reversals/refunds won't be reflected in this table. They'll be listed in the transaction section.

Transactions

Date	Description	Debits	Credits	Balance
08/12	Beginning Balance			$3,536.14
08/12	DEBIT CARD PURCHASE 081125 4111081125 MTA*NYCT PAYGO NEW YORK NY	$2.90		$3,533.24
08/12	DEBIT CARD PURCHASE 081125 4111081125 MTA*NYCT PAYGO NEW YORK NY	$4.25		$3,528.99
08/12	DEBIT CARD PURCHASE 081025 5812081025 CLIP MX*TAQUERIAS ORIN CUAUHTEMOC	$8.91		$3,520.08

Transactions (continued)

Date	Description	Debits	Credits	Balance
08/12	DEBIT CARD PURCHASE 081125 5411081125 FULTON FOOD CORP V BROOKLYN NY	$12.39		$3,507.69
08/12	DEBIT CARD PURCHASE 081125 5411081125 FULTON FOOD CORP V BROOKLYN NY	$22.85		$3,484.84
08/12	DEBIT CARD PURCHASE 081125 5814081125 MAISON KAYSER AEP 1 CIUDAD DE MEX	$24.93		$3,459.91
08/12	ACH WITHDRAWAL 081225 JPMorgan Chase Ext Trnsfr ***********0997	$50.00		$3,409.91
08/12	ACH WITHDRAWAL 081225 EARNEST MO EARNST PMT ***********5405	$196.19		$3,213.72
08/13	DEBIT CARD REFUND 081325 5942081325 Amazon.com Amzn.com/billWA		$34.83	$3,248.55
08/13	DEBIT CARD PURCHASE 081225 4111081225 MTA*NYCT PAYGO NEW YORK NY	$2.90		$3,245.65
08/13	DEBIT CARD PURCHASE 081325 5942081325 AMAZON MKTPL*LY1N03073 Amzn.com/billWA	$59.95		$3,185.70
08/13	DEBIT CARD PURCHASE 081325 5942081325 AMAZON MKTPL*QF4M80VZ3 Amzn.com/billWA	$62.80		$3,122.90
08/13	ACH WITHDRAWAL 081325 PAYPAL INST XFER ***********.COM	$17.99		$3,104.91
08/14	DEBIT CARD PURCHASE 081325 4111081325 MTA*NYCT PAYGO NEW YORK NY	$2.90		$3,102.01
08/14	DEBIT CARD PURCHASE 081325 5812081325 SQ *MILU NYC 02 LLC New York NY	$26.13		$3,075.88
08/14	ACH WITHDRAWAL 081425 PAYPAL INST XFER ***********SOFT	$12.99		$3,062.89
08/15	DEBIT CARD PURCHASE 081425 4111081425 MTA*NYCT PAYGO NEW YORK NY	$2.90		$3,059.99
08/15	POS DEBIT 081525 5251081525 Do It Best Hardware of Brooklyn NY	$35.90		$3,024.09
08/15	ACH WITHDRAWAL 081525 PAYPAL INST XFER ***********COMM	$42.63		$2,981.46
08/18	DEBIT CARD PURCHASE 081725 5411081725 FULTON FOOD CORP V BROOKLYN NY	$2.22		$2,979.24
08/18	DEBIT CARD PURCHASE 081625 5499081625 DOMINO CONVENIENCE I BROOKLYN NY	$4.15		$2,975.09

Transactions (continued)

Date	Description	Debits	Credits	Balance
08/18	DEBIT CARD PURCHASE 081625 5499081625 PLAZA SOUTH DELI GROCER LONG ISLAND CNY	$4.90		$2,970.19
08/18	DEBIT CARD PURCHASE 081525 5814081525 BERGEN BAGELS ON FULTON BROOKLYN NY	$9.04		$2,961.15
08/18	RECURRING DEB CARD PURCH 081625 4899081625 Peacock B7A20 PremPlus 212-6640138 NY	$13.99		$2,947.16
08/18	DEBIT CARD PURCHASE 081525 7221081525 MARATHONFOTO.COM MARATHONFOTO.IA	$34.95		$2,912.21
08/18	DEBIT CARD PURCHASE 081525 7221081525 MARATHONFOTO.COM MARATHONFOTO.IA	$34.95		$2,877.26
08/18	DEBIT CARD PURCHASE 081525 7221081525 MARATHONFOTO.COM MARATHONFOTO.IA	$49.95		$2,827.31
08/18	DEBIT CARD PURCHASE 081625 7299081625 YOGASPACE.NYC YOGASPACE.NYCNY	$64.00		$2,763.31
08/18	DEBIT CARD PURCHASE 081725 5814081725 SQ *PARTNERS COFFEE LON Long Island CNY	$64.13		$2,699.18
08/18	DEBIT CARD PURCHASE 081625 5813081625 SQ *HONEY'S Brooklyn NY	$67.50		$2,631.68
08/19	ACH DEP 082025 GS & CO DIR DEP ***********1280		$4,613.85	$7,245.53
08/19	POS DEBIT 081825 4816081825 AMAZON.COM SEATTLE WA	$15.94		$7,229.59
08/19	DEBIT CARD PURCHASE 081825 5942081825 AMAZON MKTPL*9S9KB71V3 Amzn.com/billWA	$23.94		$7,205.65
08/20	DEBIT CARD PURCHASE 082025 5942082025 AMAZON MKTPL*6V92413G3 Amzn.com/billWA	$51.67		$7,153.98
08/21	DEBIT CARD PURCHASE 082025 7997082025 NOIR YOGA LLC 214-4783844 NY	$15.00		$7,138.98
08/21	USAA FUNDS TRANSFER DB TO Johnathan Davis SAVINGS #8582, CONF# 6841766183	$3,500.00		$3,638.98
08/21	ACH WITHDRAWAL 082125 PAYPAL INST XFER ***********ANVA	$14.99		$3,623.99
08/21	ACH WITHDRAWAL 082125 USAA P&C AUTOPAY ***********9395	$16.13		$3,607.86
08/21	ACH WITHDRAWAL 082125 DEPT EDUCATION STUDENT LN ***********0000	$1,043.32		$2,564.54

Transactions (continued)

Date	Description	Debits	Credits	Balance
08/22	DEBIT CARD PURCHASE 082125 4111082125 MTA*NYCT PAYGO NEW YORK NY	$2.90		$2,561.64
08/22	DEBIT CARD PURCHASE 082225 8011082225 MED*PREMISE HEALTH 888-830-4255 TN	$44.00		$2,517.64
08/22	ACH WITHDRAWAL 082225 VERIZON PAYMENTREC ***********0001	$89.99		$2,427.65
08/22	ACH WITHDRAWAL 082225 AMEX EPAYMENT ACH PMT ***********4756	$1,000.00		$1,427.65
08/25	DEBIT CARD PURCHASE 082225 4111082225 MTA*NYCT PAYGO NEW YORK NY	$2.90		$1,424.75
08/25	DEBIT CARD PURCHASE 082325 7929082325 SQ *CHIEDOZIE OSONDU Queens NY	$11.00		$1,413.75
08/25	DEBIT CARD PURCHASE 082425 5411082425 FULTON FOOD CORP V BROOKLYN NY	$11.62		$1,402.13
08/25	DEBIT CARD PURCHASE 082525 5942082525 Amazon.com*QH3C02T83 Amzn.com/billWA	$12.14		$1,389.99
08/25	DEBIT CARD PURCHASE 082425 5942082425 Amazon.com*MT7VR4TY3 Amzn.com/billWA	$12.14		$1,377.85
08/25	DEBIT CARD PURCHASE 082325 7929082325 SQ *CHIEDOZIE OSONDU Queens NY	$12.50		$1,365.35
08/25	DEBIT CARD PURCHASE 082225 5812082225 FOUR POINTS MIDTOWN TIM NEW YORK NY	$18.76		$1,346.59
08/25	DEBIT CARD PURCHASE 082325 7392082325 EVENT HOSP* BARFOOD-20 187-77343767 MI	$23.98		$1,322.61
08/25	DEBIT CARD PURCHASE 082225 8299082225 COCUSOCIAL COOKING CLA COCUSOCIAL.CONY	$140.00		$1,182.61
08/25	ACH WITHDRAWAL 082525 CON ED OF NY CECONY ***********0000	$156.35		$1,026.26
08/25	ACH WITHDRAWAL 082525 FID BKG SVC LLC MONEYLINE ***********0BP1	$250.00		$776.26
08/26	DEBIT CARD REFUND 082625 5942082625 Amazon.com Amzn.com/billWA		$12.14	$788.40
08/26	ACH WITHDRAWAL 082625 PAYPAL INST XFER ***********TIME	$20.00		$768.40

Transactions (continued)

Date	Description	Debits	Credits	Balance
08/26	ACH WITHDRAWAL 082625 PAYPAL INST XFER ***********PNTW	$93.09		$675.31
08/26	ACH WITHDRAWAL 082625 EARNEST MO EARNST PMT ***********5405	$196.19		$479.12
08/27	DEBIT CARD PURCHASE 082725 5814082725 SQ *METHOD CT LLC NEWARK NJ	$3.75		$475.37
08/28	DEBIT CARD PURCHASE 082725 4111082725 MTA*NYCT PAYGO NEW YORK NY	$2.90		$472.47
08/28	DEBIT CARD PURCHASE 082725 5814082725 ARAMARK GS 200 WEST 3RD NEW YORK NY	$6.90		$465.57
08/28	ACH WITHDRAWAL 082825 Reli.Now RELI.NOW ***********Z5H0	$20.00		$445.57
08/28	ACH WITHDRAWAL 082825 PAYPAL INST XFER ***********.COM	$24.99		$420.58
08/29	DEBIT CARD PURCHASE 082925 5818082925 Prime Video Channels amzn.com/billWA	$18.73		$401.85
08/29	DEBIT CARD PURCHASE 082925 4829082925 CASH APP*DANYALE MCCALL Oakland CA	$40.00		$361.85
08/29	ACH WITHDRAWAL 082925 VENMO PAYMENT ***********3199	$75.00		$286.85
09/02	USAA FUNDS TRANSFER CR FROM Johnathan Davis SAVINGS #8582, CONF# 6870531275		$3,500.00	$3,786.85
09/02	ACH DEP 090325 GS & CO DIR DEP ***********2479		$4,568.37	$8,355.22
09/02	ATM REBATE $41.89 ATM W/D 887 FULTON STREE on 09/ 02		$1.89	$8,357.11
09/02	RECURRING DEB CARD PURCH 083025 5968083025 D J*BARRONS 800-544-0422 NJ	$16.33		$8,340.78
09/02	ATM WITHDRAWAL 090225 6011090225 C380754 BROOKLYN NY	$41.89		$8,298.89

Transactions (continued)

Date	Description	Debits	Credits	Balance
09/02	RECURRING DEB CARD PURCH 083025 5968083025 D J*WSJ ONLINE 800-568-7625 NJ	$59.87		$8,239.02
09/02	DEBIT CARD PURCHASE 083125 4829083125 CASH APP*DANYALE MCCALL Oakland CA	$100.00		$8,139.02
09/02	USAA DEBIT Zelle: Bruce Greene 6873261119	$465.00		$7,674.02
09/02	ACH WITHDRAWAL 090225 PAYPAL INST XFER ***********PLUS	$0.36		$7,673.66
09/02	ACH WITHDRAWAL 090225 PAYPAL INST XFER ***********TIME	$23.00		$7,650.66
09/02	ACH WITHDRAWAL 090225 SPLITWISE PAYMENT ***********74B1	$113.87		$7,536.79
09/03	DEBIT CARD PURCHASE 090325 4829090325 CASH APP*DANYALE MCCALL Oakland CA	$50.00		$7,486.79
09/03	ACH WITHDRAWAL 090325 PAYPAL INST XFER ***********PLUS	$20.00		$7,466.79
09/03	ACH WITHDRAWAL 090325 PL*RXRUrbanLivin WEB PMTS ***********YKY7	$3,456.00		$4,010.79
09/05	DEBIT CARD PURCHASE 090425 5814090425 ARAMARK GS 200 WEST 3RD NEW YORK NY	$5.95		$4,004.84
09/05	ACH WITHDRAWAL 090525 CHASE CREDIT CRD EPAY ***********3151	$75.92		$3,928.92
09/05	ACH WITHDRAWAL 090525 JPMorgan Chase Ext Trnsfr ***********0076	$100.00		$3,828.92
09/08	POS DEBIT 090625 5912090625 CVS/PHARMACY #11 11408- New York NY	$2.87		$3,826.05
09/08	POS DEBIT 090625 5912090625 CVS/PHARMACY #11 11408- New York NY	$8.69		$3,817.36
09/08	DEBIT CARD PURCHASE 090525 5814090525 BERGEN BAGELS ON FULTON BROOKLYN NY	$9.04		$3,808.32
09/08	DEBIT CARD PURCHASE 090625 5411090625 FULTON FOOD CORP V BROOKLYN NY	$19.47		$3,788.85

Transactions (continued)

Date	Description	Debits	Credits	Balance
09/08	DEBIT CARD PURCHASE 090625 5812090625 TST*LONG KIN THAI KITCH Brooklyn NY	$62.78		$3,726.07
09/08	ACH WITHDRAWAL 090825 Rocket Money Premium ***********D1C3	$6.53		$3,719.54
09/08	ACH WITHDRAWAL 090825 FID BKG SVC LLC MONEYLINE ***********29SQ	$250.00		$3,469.54
09/09	ACH WITHDRAWAL 090925 EARNEST MO EARNST PMT ***********5405	$196.19		$3,273.35
09/11	ACH DEP 091125 NY STATE NYSTTAXRFD ***********9-81		$3,931.00	$7,204.35
09/11	DEBIT CARD PURCHASE 091125 5814091125 SQ *PURE GREEN Brooklyn NY	$11.70		$7,192.65
09/11	IOD INTEREST PAID		$0.02	$7,192.67
09/11	Ending Balance	-	-	$7,192.67

Foreign Transactions

Foreign Transactions Fees incurred this cycle: $0.34

Interest Paid Information

Your interest paid was calculated using your daily ledger balance resulting in 31 days where interest earned was equal to one half of one cent or more for an annual percentage yield earned of 0.01%.

IMPORTANT INFORMATION

The ending balance includes items that have posted to your account. You may have been charged fees if your account didn't have enough available funds to pay for an item. Please see the available balance section in the USAA Federal Savings Bank Depository Agreement and Disclosures for details.

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- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- 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.

TERMS AND CONDITIONS

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