617 WEST 190TH STREET

APPLICATION FOR RENTAL

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

The undersigned hereby makes application to rent an Apartment at **617 WEST 190TH STREET**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Diaz santana	Enmanuel	N/A	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
5/1/1993	(929) 655-7912 Mobile	Mobile	enmanueldiaz0504@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
41 High Ridge Road	Monroe

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	10950	3/1/2022	current	$3,340.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Own	(000) 000-0000 x0

EMPLOYMENT INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Detective	Nypd	$201,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
James Arneth			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
900 Fteley Ave	Bronx	Ny	10473

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?

NO

Have you ever willfully or intentionally refused to pay rent when due?

NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.

NO

AGREEMENT

☒ Bronstein Properties, LLC Anti-Discrimination Notice and Acknowledgement

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

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?

MNS Agent

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

I am a Detective with the NYPD and have a strong record of responsibility and reliability. I take pride in always paying my rent on time and maintaining the property I live in. I'm looking for a comfortable and well-kept home and would be a respectful and dependable tenant.

APARTMENT APPLYING FOR

617 west 190th #2E

RENTER'S INSURANCE

INSURANCE SELECTION

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **617 WEST 190TH STREET** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **617 WEST 190TH STREET** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **617 WEST 190TH STREET**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **617 WEST 190TH STREET** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **617 WEST 190TH STREET**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR ENMANUEL N/A DIAZ SANTANA SUBMITTED ONLINE on October 4, 2025

Signed by Enmanuel N/A Diaz santana
Sat Oct 4 2025 02:25:52 PM EDT
Key: DAE5A8FA; IP Address: 10.33.14.4

Enmanuel N/A Diaz santana *(Applicant)* *Date*

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

Application Fee for Enmanuel N/A Diaz santana - Charge Details			
Name on Card Enmanuel N/A Diaz santana	**Account Number** XXXXXXXXXXXX8210	**Reference Number** 16203400	**Authorized** $23.00
Transaction T2510041425_CM7TT8	**Transaction Date** 10/4/2025 11:25 AM PDT	*Includes $3.00 convenience fee:*	**Charged** $23.00

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

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Exemptions for Housing Providers

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

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

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

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

HOME STARTS HERE

FEE GUIDE FOR
BRONSTEIN PROPERTIES LLC

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

MOVE-IN BASICS

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

ESSENTIALS

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

SITUATIONAL FEES

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

Signed by Enmanuel N/A Diaz santana
Sat Oct 4 2025 02:25:52 PM EDT
Key: DAE5A8FA; IP Address: 10.33.14.4

Enmanuel N/A Diaz santana *(Tenant)* *Date*

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

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

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

Date of Issuance: 6/11/2025

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Enmanuel N/A Diaz santana

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 10/4/2025**.

Score for Enmanuel N/A Diaz santana: 851

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

NOTIFICATION(S)

APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Rental Report for Enmanuel N/A Diaz santana, 10/4/2025 for 2E at 617 WEST 190TH STREET

Credit Quick Summary	
Total annual income (reported by Applicant)	$201,000.00
Total combined annual income to rent ratio	107.18 (based on rent of $1,875.31)
Total number of accounts	29
Accounts with no late payments	29 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$409,866.00 ($0.00 past due)
Outstanding revolving debt	$7,849.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$402,017.00 ($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:	Enmanuel N/A Diaz santana	ENMANUEL DIAZSANTANA ENMANUEL DIAZ-SANTANA ENMANUEL DIAZ ENMANUEL DIAZ SANTANA EMMANUEL DIAZ SANTANA
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1993	5/**/1993

Addresses	From Application	From Equifax
	41 High Ridge Road Monroe, NY 10950 - US	41 HIGH RIDGE RD. MONROE, NY 10950 (Applicant) Reported 10/2025 4580 PARK AVE. 5A BRONX, NY 10458 (Applicant) Reported 10/2025 323 BEDFORD PARK BLVD 3H BRONX, NY 10458 (Applicant) Reported 9/2025 11 MORRIS CRES YONKERS, NY 10705 (Applicant) Reported 1/2017

Employment	From Application	From Equifax
Applicant:	Detective Nypd $201,000.00/Yr. Total annual Income: $201,000.00	NYD

Restricted Person Search		
Requested For Enmanuel N/A Diaz santana	**Requested** 10/4/2025	**Returned** 10/4/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	851	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)	801	The balances on your accounts are too high compared to loan amounts Total of all balances on bankcard or revolving accounts is too high Your largest credit limit on open bankcard or revolving accounts is too low Balances on installment accounts are too high compared to their loan amounts

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
NATIONSTAR MORTGAGE
(Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
3/2022	7/2025					$370,473.00

Monthly Payment	High Credit	Type	Comments
$3,337.00	$394,250.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name
MUNICIPAL CREDIT UNI
(Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
12/2022	9/2025					$15,503.00

Monthly Payment	High Credit	Type	Comments
$413.00	$26,583.00	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
10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	

Account Name
MUNICIPAL CREDIT UNI
(Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
4/2025	9/2025					$9,345.00

Monthly Payment	High Credit	Type	Comments
$307.00	$15,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0
10/25		8/25		6/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	10/2016	8/2025					$6,000.00

Monthly Payment	High Credit	Type	Comments
$60.00	$16,800.00	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
ED FINANCIAL/ESA (Applicant)	5/2017	7/2025					$2,784.00

Monthly Payment	High Credit	Type	Comments
$38.00	$3,750.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	11/2016	7/2025					$2,598.00

Monthly Payment	High Credit	Type	Comments
$35.00	$3,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	9/2015	8/2025					$872.00

Monthly Payment	High Credit	Type	Comments
$40.00	$6,370.00	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
ED FINANCIAL/ESA (Applicant)	10/2017	7/2025					$807.00

Monthly Payment	High Credit	Type	Comments
$11.00	$1,075.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/ASHLEY HOME ST (Applicant)	3/2017	8/2025					$721.00

Monthly Payment	High Credit	Type	Comments
$30.00	$3,066.00	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
ED FINANCIAL/ESA (Applicant)	10/2017	7/2025					$507.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$7.00	$675.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	2/2020	8/2025					$256.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$19,261.00	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
FLAGSTAR BANK (Applicant)	3/2022	9/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$394,250.00	MORTGAGE	FREDDIE MAC ACCOUNT 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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN HONDA FINAN (Applicant)	6/2015	3/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$39,163.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	8/2014	6/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$22,576.00	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
AMERICAN HONDA FINAN (Applicant)	11/2018	10/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$22,319.00	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
2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MUNICIPAL CREDIT UNI (Applicant)	4/2018	10/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,269.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MUNICIPAL CREDIT UNI (Applicant)	11/2021	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$19,365.00	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
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
AMERICAN HONDA FINAN (Applicant)	11/2018	10/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$17,926.00	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
1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	5/2015						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,678.00	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
4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MUNICIPAL CREDIT UNI (Applicant)	12/2018	11/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,115.00	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
1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	2/2015	12/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,353.00	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
7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MUNICIPAL CREDIT UNI (Applicant)	1/2018	11/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BESTBUY/CBNA (Applicant)	9/2014	3/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,706.00	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
HY CITE CORPORATION (Applicant)	4/2017	11/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$122.00	$2,429.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	10/2013	4/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,415.00	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
AMERICAN EXPRESS (Applicant)	11/2017						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/GOOGLE (Applicant)	10/2017	3/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$929.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/EXPRES (Applicant)	8/2014	1/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$331.00	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
7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MUNICIPAL CREDIT UNI (Applicant)	2/2018						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$50.00	$0.00	OVERDRAFT/RESERVE	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
10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	

Previous Credit Inquiries	
From Equifax	
4/2025	CITIBANK NA., BEST B (Applicant)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

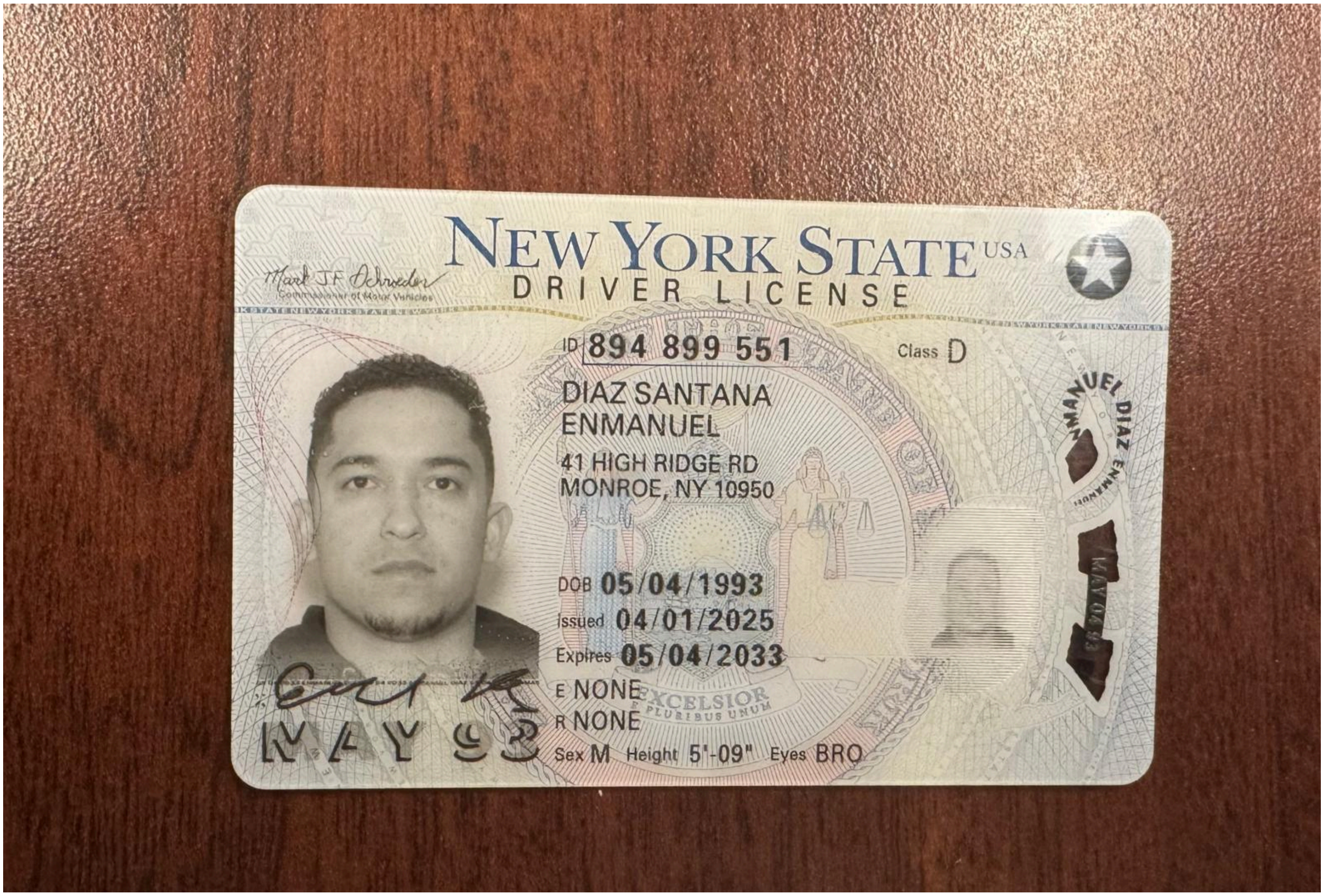
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.


NEW YORK STATE USA
DRIVER LICENSE
Mark JF Schroeder
Commissioner of Motor Vehicles
ID 894 899 551
Class D
DIAZ SANTANA
ENMANUEL
41 HIGH RIDGE RD
MONROE, NY 10950
DOB 05/04/1993
Issued 04/01/2025
Expires 05/04/2033
E NONE
R NONE
Sex M Height 5'-09" Eyes BRO
MAY 93
EXCELSIOR
E PLURIBUS UNUM
ENMANUEL DIAZ
MAY0493

Pay Stub

Empl Num	1652484
Name	ENMANUEL DIAZ SANTANA
Payroll #	56 (NYPD)

Pay Date: 09/26/2025

Pay Period: From 09/07/2025 to 09/20/2025

Net Pay Current	**3,994.48**
Net Pay YTD	**74,104.63**

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OVERTIME	17:35	1,615.18	18:07	1,559.75
PAID OVERTIME PORTAL TO PORTAL SAME BOROUGH	1:30	129.14		
HOURLY NIGHT SHIFT DIFFERENTIAL	65:42	352.74		
PENSIONABLE LONGEVITY INCREMENT				11.51
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				296.57
RECURRING NEIGHBORHOOD POLICING DIFFERENTIAL				94.36
Gross Pay Current				**8,253.57**
Gross Pay YTD				**147,655.51**

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	9,145.70	511.28
MEDICARE-EMPLOYEE SHARE	2,138.91	119.57
FEDERAL WITHHOLDING TAX	14,303.04	871.44
STATE WITHHOLDING TAX	7,334.12	423.59
NEW YORK CITY TAX WAIVER	4,950.36	279.20

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount

MUNICIPAL CREDIT UNION			274.00
NEW YORK COLLEGE SAVINGS			200.00
GHI CBP/BC PSY/SB/SCHED			7.05
GHI CBP/BC PSY/SB/SCHED			
T3 ENHANCED414HCONTRIB			82.54
POLICE PENS SYS (414H)-STD			247.61
PATROLMENS BENEV ASSN			54.30
457 TAX DEFERRED SAVINGS PLAN	23,500.00	2,237.61	1,188.51

Total Deductions Current	**4,259.09**
Total Deductions YTD	**73,550.88**

Leave Balance As Of: 09/13/2025

Leave Balance	Available Hours
COMP TIME NON FLSA POST4/15/86	162:09
EXEMPLARY PERFORMANCE REWARD	0:02
PD COMM EXEMPLARY PERFORM AWAR	0:01
VACATION LEAVE (DAYS)	10

Message

LIVE EZ W DIRECT DEPOSIT AT NYC.GOV/ESS

Pay Stub

Empl Num	1652484
Name	ENMANUEL DIAZ SANTANA
Payroll #	56 (NYPD)

Pay Date: 09/12/2025
Pay Period: From 08/24/2025 to 09/06/2025

Net Pay Current	**3,128.91**
Net Pay YTD	**70,110.15**

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OVERTIME	6:00	564.90	14:00	1,205.32
PENSIONABLE LONGEVITY INCREMENT				11.51
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				296.57
RECURRING NEIGHBORHOOD POLICING DIFFERENTIAL				94.36
Gross Pay Current			**6,366.98**	
Gross Pay YTD			**139,401.94**	

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	8,634.42	394.32
MEDICARE-EMPLOYEE SHARE	2,019.34	92.22
FEDERAL WITHHOLDING TAX	13,431.60	532.76
STATE WITHHOLDING TAX	6,910.53	301.33
NEW YORK CITY TAX WAIVER	4,671.16	210.56

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			274.00
NEW YORK COLLEGE SAVINGS			200.00

GHI CBP/BC PSY/SB/SCHED			7.05
GHI CBP/BC PSY/SB/SCHED			
T3 ENHANCED414HCONTRIB			63.67
POLICE PENS SYS (414H)-STD			191.01
PATROLMENS BENEV ASSN			54.30
457 TAX DEFERRED SAVINGS PLAN	23,500.00	3,426.12	916.85

Total Deductions Current	**3,238.07**
Total Deductions YTD	**69,291.79**

Leave Balance As Of: 08/30/2025

Leave Balance	Available Hours
COMP TIME NON FLSA POST4/15/86	157:39
EXEMPLARY PERFORMANCE REWARD	0:02
PD COMM EXEMPLARY PERFORM AWAR	0:01
VACATION LEAVE (DAYS)	10

Pay Stub

Empl Num	1652484
Name	ENMANUEL DIAZ SANTANA
Payroll #	56 (NYPD)

Pay Date: 08/29/2025

Pay Period: From 08/10/2025 to 08/23/2025

Net Pay Current	**3,539.81**
Net Pay YTD	**66,981.24**

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OVERTIME	16:35	1,496.87	12:00	1,033.13
PAID OVERTIME PORTAL TO PORTAL SAME BOROUGH	1:30	129.14		
PENSIONABLE LONGEVITY INCREMENT				11.51
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				296.57
RECURRING NEIGHBORHOOD POLICING DIFFERENTIAL				94.36
Gross Pay Current				**7,255.90**
Gross Pay YTD				**133,034.96**

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	8,240.10	449.42
MEDICARE-EMPLOYEE SHARE	1,927.12	105.11
FEDERAL WITHHOLDING TAX	12,898.84	692.33
STATE WITHHOLDING TAX	6,609.20	355.89
NEW YORK CITY TAX WAIVER	4,460.60	242.90

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			274.00

NEW YORK COLLEGE SAVINGS			200.00
GHI CBP/BC PSY/SB/SCHED			7.05
GHI CBP/BC PSY/SB/SCHED			
T3 ENHANCED414HCONTRIB			72.56
POLICE PENS SYS (414H)-STD			217.68
PATROLMENS BENEV ASSN			54.30
457 TAX DEFERRED SAVINGS PLAN	23,500.00	4,342.97	1,044.85

Total Deductions Current **3,716.09**

Total Deductions YTD **66,053.72**

Leave Balance As Of: 08/16/2025

Leave Balance	Available Hours
COMP TIME NON FLSA POST4/15/86	143:44
EXEMPLARY PERFORMANCE REWARD	0:02
PD COMM EXEMPLARY PERFORM AWAR	0:01
VACATION LEAVE (DAYS)	10

Pay Stub

Empl Num	1652484
Name	ENMANUEL DIAZ SANTANA
Payroll #	56 (NYPD)

Pay Date: 08/15/2025
Pay Period: From 07/27/2025 to 08/09/2025

Net Pay Current	**2,929.81**
Net Pay YTD	**63,441.43**

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OVERTIME	n/a		10:00	933.43
PAID OVERTIME PORTAL TO PORTAL SAME BOROUGH	1:30	129.14	1:30	129.14
HOURLY NIGHT SHIFT DIFFERENTIAL	27:31	147.75		
PENSIONABLE LONGEVITY INCREMENT				11.51
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				296.57
RECURRING NEIGHBORHOOD POLICING DIFFERENTIAL				94.36
Gross Pay Current				**5,936.22**
Gross Pay YTD				**125,779.06**

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	7,790.68	367.61
MEDICARE-EMPLOYEE SHARE	1,822.01	85.97
FEDERAL WITHHOLDING TAX	12,206.51	455.43
STATE WITHHOLDING TAX	6,253.31	274.89
NEW YORK CITY TAX WAIVER	4,217.70	194.89

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount

MUNICIPAL CREDIT UNION			274.00
NEW YORK COLLEGE SAVINGS			200.00
GHI CBP/BC PSY/SB/SCHED			7.05
GHI CBP/BC PSY/SB/SCHED			
T3 ENHANCED414HCONTRIB			59.36
POLICE PENS SYS (414H)-STD			178.09
PATROLMENS BENEV ASSN			54.30
457 TAX DEFERRED SAVINGS PLAN	23,500.00	5,387.82	854.82

Total Deductions Current	**3,006.41**
Total Deductions YTD	**62,337.63**

Leave Balance As Of: 08/02/2025

Leave Balance	Available Hours
COMP TIME NON FLSA POST4/15/86	136:28
EXEMPLARY PERFORMANCE REWARD	0:02
PD COMM EXEMPLARY PERFORM AWAR	0:01
VACATION LEAVE (DAYS)	10

Pay Stub

Empl Num	1652484
Name	ENMANUEL DIAZ SANTANA
Payroll #	56 (NYPD)

Pay Date: 08/01/2025

Pay Period: From 07/13/2025 to 07/26/2025

Net Pay Current	**4,048.04**
Net Pay YTD	**60,511.62**

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
PAID OVERTIME	19:35	1,787.37	21:35	1,858.21
PAID OVERTIME PORTAL TO PORTAL SAME BOROUGH	1:30	129.14		
PENSIONABLE LONGEVITY INCREMENT				11.51
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				296.57
RECURRING NEIGHBORHOOD POLICING DIFFERENTIAL				94.36
Gross Pay Current				**8,371.48**
Gross Pay YTD				**119,842.84**

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	7,423.07	518.60
MEDICARE-EMPLOYEE SHARE	1,736.04	121.28
FEDERAL WITHHOLDING TAX	11,751.08	892.61
STATE WITHHOLDING TAX	5,978.42	431.77
NEW YORK CITY TAX WAIVER	4,022.81	283.49

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount
MUNICIPAL CREDIT UNION			274.00

NEW YORK COLLEGE SAVINGS			200.00
GHI CBP/BC PSY/SB/SCHED			7.05
GHI CBP/BC PSY/SB/SCHED			
T3 ENHANCED414HCONTRIB			83.71
POLICE PENS SYS (414H)-STD			251.14
PATROLMENS BENEV ASSN			54.30
457 TAX DEFERRED SAVINGS PLAN	23,500.00	6,242.64	1,205.49

Total Deductions Current	**4,323.44**
Total Deductions YTD	**59,331.22**

Leave Balance As Of: 07/19/2025

Leave Balance	Available Hours
COMP TIME NON FLSA POST4/15/86	142:49
EXEMPLARY PERFORMANCE REWARD	0:02
PD COMM EXEMPLARY PERFORM AWAR	0:01
VACATION LEAVE (DAYS)	15

Pay Stub

Empl Num	1652484
Name	ENMANUEL DIAZ SANTANA
Payroll #	56 (NYPD)

Pay Date: 07/18/2025
Pay Period: From 06/29/2025 to 07/12/2025

Net Pay Current	**4,654.38**
Net Pay YTD	**56,463.58**

Pay	Prior Per Hours	Prior Per Amount	Current Per Hours	Current Per Amount
RECURRING REGULAR GROSS			80:00	4,194.32
HOLIDAY PAY FOR UNIFORMED FORCES				2,758.05
PAID OVERTIME	8:30	780.14	15:00	1,291.42
HOURLY NIGHT SHIFT DIFFERENTIAL	52:14	280.47		
PENSIONABLE LONGEVITY INCREMENT				11.50
NEW UNIFORMED LONGEVITY (NOT INCLUD IN 10% NIGHT DIFF)				296.57
RECURRING NEIGHBORHOOD POLICING DIFFERENTIAL				94.36
Gross Pay Current				**9,706.83**
Gross Pay YTD				**111,471.36**

Tax Deductions	Year to Date Amount	Amount
FICA TAX-EMPLOYEE SHARE	6,904.47	601.37
MEDICARE-EMPLOYEE SHARE	1,614.76	140.65
FEDERAL WITHHOLDING TAX	10,858.47	1,132.28
STATE WITHHOLDING TAX	5,546.65	524.47
NEW YORK CITY TAX WAIVER	3,739.32	332.07

Deductions	Goal Amount or Total Installments	Balance Due or Installments Left	Amount

MUNICIPAL CREDIT UNION			274.00
NEW YORK COLLEGE SAVINGS			200.00
GHI CBP/BC PSY/SB/SCHED			7.26
GHI CBP/BC PSY/SB/SCHED			
T3 ENHANCED414HCONTRIB			97.07
POLICE PENS SYS (414H)-STD			291.20
PATROLMENS BENEV ASSN			54.30
457 TAX DEFERRED SAVINGS PLAN	23,500.00	7,448.13	1,397.78

Total Deductions Current	**5,052.45**
Total Deductions YTD	**55,007.78**

Leave Balance As Of: 07/05/2025

Leave Balance	Available Hours
COMP TIME NON FLSA POST4/15/86	135:06
EXEMPLARY PERFORMANCE REWARD	0:02
PD COMM EXEMPLARY PERFORM AWAR	0:01
VACATION LEAVE (DAYS)	15

Citywide Administrative Services

The City of New York
Employment Verification Letter

October 4, 2025

To Whom It May Concern:

RE: ENMANUEL DIAZ SANTANA
xxx-xx-0365

This is in response to your request for verification of employment.

ENMANUEL DIAZ SANTANA has been employed by the City of New York since 01/10/2018, and has been working at the POLICE DEPARTMENT since 01/10/2018.

He/She is currently employed in the title of POLICE OFFICER (NON-RECURRING NIGHT SHIFT).

ENMANUEL DIAZ SANTANA's current gross salary plus differentials is $119,844.00 Annually . The payments for the period 10/01/2024 through 09/30/2025 are $201,549.78.

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

ENMANUEL DIAZ-SANTANA
41 HIGH RIDGE RD
MONROE, NY 10950-3003

Your Bank of America Adv Plus Banking

for March 13, 2025 to April 11, 2025

Account number: 4830 5242 1432

ENMANUEL DIAZ-SANTANA

Account summary

Beginning balance on March 13, 2025	$97.83
Deposits and other additions	21,649.15
Withdrawals and other subtractions	-21,564.58
Checks	-0.00
Service fees	-0.00
Ending balance on April 11, 2025	**$182.40**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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 transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
03/13/25	TAX REFUND PROC DES:RFND DISB ID:541007130403657 INDN:ENMANUEL DIAZ SANTANA CO ID:1912707607 PPD	1,913.23
03/14/25	CITY OF NEW YORK DES:PAYROLL ID:Z31963976 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,681.40
03/18/25	TAX REFUND PROC DES:RFND DISB ID:541007130403657 INDN:ENMANUEL DIAZ SANTANA CO ID:1912707607 PPD	8,485.00
03/24/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 05QUGLAGX	130.00
03/28/25	CITY OF NEW YORK DES:PAYROLL ID:Z32184200 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	4,272.36
04/11/25	CITY OF NEW YORK DES:PAYROLL ID:Z32403890 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,167.16
Total deposits and other additions		**$21,649.15**

Withdrawals and other subtractions

Date	Description	Amount
03/13/25	Online Banking transfer to SAV 1501 Confirmation# 4187514040	-1,600.00
03/13/25	Online Banking transfer to CHK 5403 Confirmation# 4391221427	-200.00
03/14/25	Online Banking transfer to CHK 5403 Confirmation# 1799935981	-2,000.00
03/17/25	Zelle payment to enmanuel diaz santana Conf# roi5zg4b1	-1,700.00
03/19/25	DISCOVER DES:E-PAYMENT ID:6318 INDN:DIAZ-SANTANA ENMANUEL CO ID:2510020270 WEB	-8,500.00
03/24/25	BARCLAYCARD US DES:CREDITCARD ID:1245822172 INDN:ENMANUEL DIAZ SANTANA CO ID:2510407970 WEB	-99.00
03/24/25	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:ENMANUEL DIAZ CO ID:9102002007 PPD	-92.58
03/28/25	Online Banking transfer to CHK 5403 Confirmation# 4116917344	-4,300.00
04/03/25	Zelle payment to Det Joshua Marte Conf# r3ejle0u5	-11.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
04/10/25	Zelle payment to PO Ochoa for "For Sajduk"; Conf# n55xq79cv	-50.00
04/10/25	Zelle payment to Det Joshua Marte Conf# rb5fcaaf4	-12.00
04/11/25	Online Banking transfer to CHK 5403 Confirmation# 4537939642	-2,000.00
04/11/25	Zelle payment to enmanuel diaz santana Conf# r23lrx7aj	-1,000.00
Total withdrawals and other subtractions		**-$21,564.58**

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

ENMANUEL DIAZ-SANTANA
41 HIGH RIDGE RD
MONROE, NY 10950-3003

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Bank of America Adv Plus Banking

for April 12, 2025 to May 12, 2025

Account number: 4830 5242 1432

ENMANUEL DIAZ-SANTANA

Account summary

Beginning balance on April 12, 2025	$182.40
Deposits and other additions	9,076.79
Withdrawals and other subtractions	-9,192.58
Checks	-0.00
Service fees	-0.00
Ending balance on May 12, 2025	**$66.61**

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BANK DEPOSIT ACCOUNTS

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Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
04/24/25	BKOFAMERICA ATM 04/24 #000006752 DEPOSIT 1620 WESTCHESTER A BRONX NY	440.00
04/25/25	CITY OF NEW YORK DES:PAYROLL ID:Z32623363 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	4,382.60
05/05/25	Online Banking transfer from SAV 1501 Confirmation# 4344891625	500.00
05/08/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 085ZYP9VS	400.00
05/09/25	CITY OF NEW YORK DES:PAYROLL ID:Z32849088 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,254.19
05/12/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 08C5UQ9OD	100.00
Total deposits and other additions		**$9,076.79**

Withdrawals and other subtractions

Date	Description	Amount
04/21/25	Zelle payment to kathe Conf# qkmnweio0	-60.00
04/24/25	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:ENMANUEL DIAZ CO ID:9102002007 PPD	-92.58
04/25/25	Online Banking transfer to CHK 5403 Confirmation# 4658485741	-4,000.00
04/25/25	Zelle payment to Yo Conf# r56z3ht0c	-140.00
04/25/25	Zelle payment to enmanuel diaz santana Conf# rch2xlhb9	-600.00
04/25/25	Zelle payment to Erick Landa Conf# n7qw9nufd	-100.00
05/06/25	DISCOVER DES:E-PAYMENT ID:6318 INDN:DIAZ-SANTANA ENMANUEL CO ID:2510020270 WEB	-500.00
05/08/25	BKOFAMERICA ATM 05/08 #000001621 WITHDRWL 50 W FORDHAM RD BRONX NY	-400.00
05/09/25	Online Banking transfer to CHK 5403 Confirmation# 4279824655	-1,700.00
05/09/25	Zelle payment to enmanuel diaz santana Conf# r1xffng1z	-1,500.00
05/12/25	Online Banking transfer to SAV 1501 Confirmation# 4101569123	-100.00
Total withdrawals and other subtractions		**-$9,192.58**

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ENMANUEL DIAZ-SANTANA
41 HIGH RIDGE RD
MONROE, NY 10950-3003

Your Bank of America Adv Plus Banking

for May 13, 2025 to June 10, 2025

Account number: 4830 5242 1432

ENMANUEL DIAZ-SANTANA

Account summary

Beginning balance on May 13, 2025	$66.61
Deposits and other additions	12,598.20
Withdrawals and other subtractions	-12,610.19
Checks	-0.00
Service fees	-0.00
Ending balance on June 10, 2025	**$54.62**

Important information about payment scams

We will never
- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it is likely a scam.

Treat Zelle® payments like cash – once you send money, you are unlikely to get it back.

Learn more about trending scams at bofa.com/helpprotectyourself

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Deposits and other additions

Date	Description	Amount
05/13/25	Transfer ENMANUEL DIAZ SANTANA	1,710.00
05/13/25	DPG OPERATING DES:PAYROLL ID:XXXXXXXXX INDN:DIAZ SANTANA, ENMANUEL CO ID:BXXXXXXXXX PPD	720.00
05/23/25	CITY OF NEW YORK DES:PAYROLL ID:Z33073298 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,418.69
05/27/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 08Z8TXFWF	470.00
05/28/25	DPG OPERATING DES:PAYROLL ID:XXXXXXXXX INDN:DIAZ SANTANA, ENMANUEL CO ID:BXXXXXXXXX PPD	400.00
05/28/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 097N5AIU6	50.00
05/30/25	Online Banking transfer from SAV 1501 Confirmation# 4864095258	750.00
06/02/25	CASH APP*ENMAN 05/31 #000366689 PMNT RCVD CASH APP*ENMANUEL OAKLAND CA	736.88
06/02/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 09G3C5GAZ	140.00
06/02/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 99baoqudg	80.00
06/03/25	DPG OPERATING DES:PAYROLL ID:XXXXXXXXX INDN:DIAZ SANTANA, ENMANUEL CO ID:BXXXXXXXXX PPD	400.00
06/04/25	Online Banking transfer from CHK 5403 Confirmation# 4104163929	25.00
06/06/25	CITY OF NEW YORK DES:PAYROLL ID:Z33294158 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,697.63
Total deposits and other additions		**$12,598.20**

Withdrawals and other subtractions

Date	Description	Amount
05/13/25	Online Banking transfer to SAV 1501 Confirmation# 4714765546	-1,000.00
05/14/25	BARCLAYCARD US DES:CREDITCARD ID:1265302403 INDN:ENMANUEL DIAZ SANTANA CO ID:2510407970 WEB	-710.35
05/15/25	Zelle payment to enmanuel diaz santana Conf# jhbbe6s4r	-750.00
05/23/25	Online Banking transfer to CHK 5403 Confirmation# 4399553752	-3,340.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
05/27/25	BKOFAMERICA ATM 05/24 #000004999 WITHDRWL 50 W. FORDHAM RD. BRONX NY	-100.00
05/27/25	Zelle payment to Mami for "Feliz dia de las madres"; Conf# l8w789mdu	-100.00
05/27/25	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:ENMANUEL DIAZ CO ID:9102002007 PPD	-92.58
05/28/25	Online Banking payment to CRD 3284 Confirmation# 4043626398	-2.26
05/30/25	Online Banking transfer to SAV 1501 Confirmation# 4764018340	-700.00
06/02/25	PMNT SENT 0531 CASH APP*RODRIGO 8009691940 CA 07615555151184890079928	-750.00
06/02/25	Online Banking transfer to SAV 1501 Confirmation# 5071587948	-750.00
06/02/25	Online Banking transfer to CHK 5403 Confirmation# 4387886355	-230.00
06/03/25	Online Banking transfer to CHK 5403 Confirmation# 4194617197	-100.00
06/04/25	Zelle payment to Learning & Playing Conf# mx3w0cpin	-200.00
06/04/25	Zelle payment to Yo Conf# lq5j7uzz7	-135.00
06/06/25	Online Banking transfer to CHK 5403 Confirmation# 4221205540	-1,450.00
06/06/25	Online Banking transfer to SAV 1501 Confirmation# 4921277166	-600.00
06/06/25	Zelle payment to enmanuel diaz santana Conf# metod4ovy	-1,600.00
Total withdrawals and other subtractions		**-$12,610.19**

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

ENMANUEL DIAZ-SANTANA
41 HIGH RIDGE RD
MONROE, NY 10950-3003

Your Bank of America Adv Plus Banking

for June 11, 2025 to July 14, 2025

Account number: 4830 5242 1432

ENMANUEL DIAZ-SANTANA

Account summary

Beginning balance on June 11, 2025	$54.62
Deposits and other additions	11,232.38
Withdrawals and other subtractions	-11,220.58
Checks	-0.00
Service fees	-0.00
Ending balance on July 14, 2025	**$66.42**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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 transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
06/16/25	Transfer LEARNING AND PLAYING GROUP FAMILY	1,000.00
06/20/25	CITY OF NEW YORK DES:PAYROLL ID:Z33513485 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,821.83
06/30/25	Online Banking transfer from SAV 1501 Confirmation# 4921898046	37.00
07/03/25	CITY OF NEW YORK DES:PAYROLL ID:Z33733603 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,600.55
07/07/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 0B6V1EISP	370.00
07/07/25	Transfer ENMANUEL DIAZ SANTANA	200.00
07/08/25	Transfer ENMANUEL DIAZ SANTANA	2,000.00
07/11/25	Zelle payment from BRYAN PORTALATIN Conf# ummh8q6ux	203.00
Total deposits and other additions		**$11,232.38**

Withdrawals and other subtractions

Date	Description	Amount
06/16/25	Zelle payment to Yo Conf# jr5nwnpbf	-1,000.00
06/16/25	Zelle payment to Det Kevin Goldrick Conf# n0hfotw1k	-9.00
06/20/25	Online Banking transfer to CHK 5403 Confirmation# 4734827056	-3,300.00
06/23/25	Zelle payment to kathe Conf# oyn4pg019	-46.00
06/24/25	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:ENMANUEL DIAZ CO ID:9102002007 PPD	-92.58
06/27/25	Zelle payment to Roberto Pintura Conf# ptg5ssuqo	-100.00
06/30/25	Zelle payment to Wilson Pintura Conf# mpy12y55c	-350.00
07/03/25	BKOFAMERICA ATM 07/03 #000009466 WITHDRWL 1620 WESTCHESTER A BRONX NY	-100.00
07/03/25	Online Banking transfer to CHK 5403 Confirmation# 5056918102	-500.00
07/03/25	Zelle payment to enmanuel diaz santana Conf# nssyyxu25	-2,000.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
07/07/25	Zelle payment to kathe Conf# rjsh125hi	-60.00
07/07/25	Zelle payment to jaribel salomon Conf# lwsnxfnhp	-660.00
07/07/25	BARCLAYCARD US DES:CREDITCARD ID:1286021377 INDN:ENMANUEL DIAZ SANTANA CO ID:2510407970 WEB	-800.00
07/08/25	Zelle payment to Yo Conf# ne0u6k6tm	-1,000.00
07/11/25	Online Banking transfer to CHK 5403 Confirmation# 4424603707	-203.00
07/11/25	Online Banking transfer to CHK 5403 Confirmation# 4127110999	-1,000.00
Total withdrawals and other subtractions		**-$11,220.58**

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ENMANUEL DIAZ-SANTANA
41 HIGH RIDGE RD
MONROE, NY 10950-3003

Your Bank of America Adv Plus Banking

for July 15, 2025 to August 12, 2025

Account number: 4830 5242 1432

ENMANUEL DIAZ-SANTANA

Account summary

Beginning balance on July 15, 2025	$66.42
Deposits and other additions	10,807.42
Withdrawals and other subtractions	-10,767.58
Checks	-0.00
Service fees	-0.00
Ending balance on August 12, 2025	**$106.26**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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 transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

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Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
07/15/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 0BNKF5FHQ	105.00
07/18/25	CITY OF NEW YORK DES:PAYROLL ID:Z33957403 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	4,654.38
08/01/25	CITY OF NEW YORK DES:PAYROLL ID:Z34186788 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	4,048.04
08/12/25	Transfer LEARNING AND PLAYING GROUP FAMILY	2,000.00
Total deposits and other additions		**$10,807.42**

Withdrawals and other subtractions

Date	Description	Amount
07/15/25	Online Banking transfer to CHK 5403 Confirmation# 4258659460	-150.00
07/18/25	Online Banking transfer to CHK 5403 Confirmation# 4882696413	-1,000.00
07/18/25	Zelle payment to enmanuel diaz santana Conf# m8g0ppu3d	-1,000.00
07/18/25	Zelle payment to enmanuel diaz santana Conf# pzoyi6zno	-2,500.00
07/24/25	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:ENMANUEL DIAZ CO ID:9102002007 PPD	-92.58
08/01/25	Online Banking transfer to CHK 5403 Confirmation# 4505504055	-3,800.00
08/01/25	Online Banking transfer to CHK 5403 Confirmation# 4805667486	-30.00
08/05/25	Zelle payment to PO Johnny Diaz Conf# qyz81x5h6	-45.00
08/11/25	Zelle payment to enmanuel diaz santana Conf# mguzowvd7	-150.00
08/12/25	Zelle payment to Yo Conf# m2b1wy814	-2,000.00
Total withdrawals and other subtractions		**-$10,767.58**

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ENMANUEL DIAZ-SANTANA
41 HIGH RIDGE RD
MONROE, NY 10950-3003

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Bank of America Adv Plus Banking

for August 13, 2025 to September 11, 2025

Account number: 4830 5242 1432

ENMANUEL DIAZ-SANTANA

Account summary

Beginning balance on August 13, 2025	$106.26
Deposits and other additions	7,429.62
Withdrawals and other subtractions	-7,110.71
Checks	-0.00
Service fees	-0.00
Ending balance on September 11, 2025	**$425.17**

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BANK DEPOSIT ACCOUNTS

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Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
08/15/25	CITY OF NEW YORK DES:PAYROLL ID:Z34409519 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	2,929.81
08/19/25	DPG OPERATING DES:PAYROLL ID:XXXXXXXXX INDN:DIAZ SANTANA, ENMANUEL CO ID:BXXXXXXXXX PPD	320.00
08/25/25	Online Banking transfer from CHK 5403 Confirmation# 5212436635	40.00
08/26/25	DPG OPERATING DES:PAYROLL ID:XXXXXXXXX INDN:DIAZ SANTANA, ENMANUEL CO ID:BXXXXXXXXX PPD	320.00
08/29/25	CITY OF NEW YORK DES:PAYROLL ID:Z34631725 FISA INDN:DIAZ SANTANA ENMANUE CO ID:9136400434 PPD	3,539.81
09/10/25	Zelle payment from ENMANUEL DIAZ SANTANA Conf# 0EL33CB9S	280.00
Total deposits and other additions		**$7,429.62**

Withdrawals and other subtractions

Date	Description	Amount
08/15/25	Online Banking transfer to CHK 5403 Confirmation# 4626464843	-1,500.00
08/15/25	Zelle payment to enmanuel diaz santana Conf# khl54xwa0	-400.00
08/18/25	Zelle payment to PO Garcia Conf# pimil7xw3	-40.00
08/18/25	BARCLAYCARD US DES:CREDITCARD ID:1301346416 INDN:ENMANUEL DIAZ SANTANA CO ID:2510407970 WEB	-254.56
08/22/25	BARCLAYCARD US DES:CREDITCARD ID:1303501277 INDN:ENMANUEL DIAZ SANTANA CO ID:2510407970 WEB	-196.57
08/25/25	Zelle payment to enmanuel diaz santana Conf# n7fxkndu3	-900.00
08/25/25	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:ENMANUEL DIAZ CO ID:9102002007 PPD	-92.58
08/29/25	Online Banking transfer to CHK 5403 Confirmation# 4148179872	-3,472.00
09/08/25	BKOFAMERICA ATM 09/07 #000007207 WITHDRWL 1620 WESTCHESTER A BRONX NY	-100.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
09/09/25	Zelle payment to Det Slockbower Conf# kt1audmms	-115.00
09/10/25	Zelle payment to Sgt Pichardo Conf# juug4w2lt	-40.00
Total withdrawals and other subtractions		**-$7,110.71**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

We will automatically waive the monthly maintenance fee on your Bank of America Advantage Plus Banking® account if there is an owner under the age of 25.

Starting with statements that cycle on or after November 14, 2025, as long as there is an owner on your account that is under the age of 25 on November 14, 2025, the monthly fee will be waived until they turn 25.

To have the monthly fee waived as part of this benefit, an account owner must be under the age of 25 on November 14, 2025. Additionally, this benefit does not apply when owners under 25 are added after this date.

Soon, we will automatically waive the monthly maintenance fee on select additional consumer checking or savings accounts when you also own a Bank of America Advantage Relationship Banking® account!

We are enhancing one of the services that comes with Advantage Relationship accounts — here is how this can benefit you:

Starting November 21, 2025, if you are an owner of an Advantage Relationship account, we will automatically waive the monthly fee on select additional consumer checking and savings accounts you own. This excludes additional Advantage Relationship and fiduciary accounts, like trust and estate accounts. Keep in mind, this means any additional Advantage Relationship accounts you own will not have the monthly fee waived as part of this benefit since it is not an eligible account type.

There is nothing you need to do. We will waive the monthly fee automatically on eligible accounts — asking us to link your accounts is no longer needed.

You can find more information about our accounts at bankofamerica.com or in our Personal Schedule of Fees at bankofamerica.com/fees. If you have any questions, please visit us, or call the number on this statement.

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Deferred Compensation Plan
Bowling Green Station P.O. Box 93
New York, NY 10274-0093

ENMANUEL DIAZ SANTANA
323 BEDFORD BLVD
APT 3H
BRONX NY 10458

Account Statement

At Your Service

nyc.gov/deferredcomp

(212) 306-7760

Customer Service Associates are available Monday - Friday, 9 a.m. - 5 p.m. ET.

Important Information

Please read this statement carefully. Any error must be reported within 6 weeks.

Looking for an IRA? Look no further - you already have one here with the NYCE IRA! And now you can fund your NYCE IRA through payroll deductions! Visit nyc.gov/nyceira for more information. The NYCE IRA - Nothing could be NICER!

April 1, 2025 - June 30, 2025

Your Account Value as of 06/30/2025:

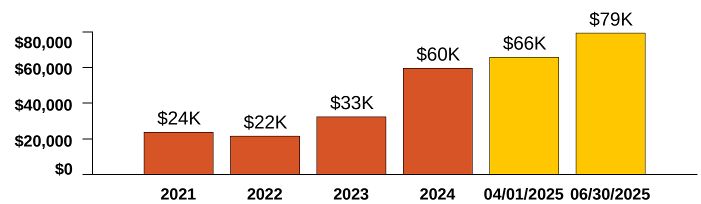
$79,366.41

NEW YORK CITY DEFERRED COMPENSATION 457 PLAN

Your Total Account Value

Opening Value on April 01, 2025	**$65,995.14**
Employee Contributions	$6,181.43
Other Credits/Payments(a)	$0.00
Investment Gain (Loss)	$7,189.84
Distributions/Debits(b)	$0.00
Closing Value on June 30, 2025	**$79,366.41**
Total change in value during this period	$13,371.27
Current Period Personal Investment Performance (c)	10.43%
Year-To-Date Personal Investment Performance (c)	9.13%

Account Balance History



Comparison of your previous year-end total values

Opening value vs. closing value

Participant Profile

PID	17268815

The yield for the Stable Income Fund from April 1, 2025 to June 30, 2025 was 3.05%. The yield for the Stable Income Fund for the period July 1, 2025 to September 30, 2025 will be 3.15%. The yield is an annualized rate which is recalculated on a quarterly basis. The Stable Income Fund's (SIF) crediting rate is designed to track market rates over time but with a lagged effect. As short market rates have risen over the last three years, we expect the SIF rate will continue to rise over time to the new level of short rates. The underlying investment and contracts will move up and down along the way in response to market volatility but over time will continue to move higher.

Account Statement

Deferred Compensation Plan
Bowling Green Station P.O. Box 93
New York, NY 10274-0093

April 1, 2025 - June 30, 2025
ENMANUEL DIAZ SANTANA

Your Estimated Monthly Income in Retirement

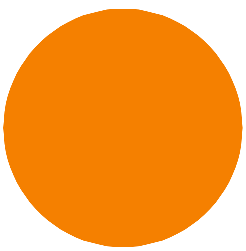
The "Your Estimated Monthly Income in Retirement" section is designed to provide a better understanding of possible income expectations in retirement. For your benefit, a monthly lifetime retirement income amount has been estimated by utilizing the ending account balance from any NYC DCP account for which you have a balance, and the assumptions noted below.

The total estimated monthly income amount shown below includes: income to be generated by the aggregated account balance from each of your NYC DCP accounts in which you have a balance, your estimated Social Security benefit and current payroll contributions. You can update any of your personalized information by accessing your account online and going to the Online Retirement Calculator. Here, you can personalize your information, such as salary, retirement date, and additional assets, including pension benefits and outside retirement accounts, to be included in Your Estimated Monthly Income in Retirement.

If you were age 65 today and about to retire, it's estimated that this retirement account could generate this amount of income every month in retirement for life.	**$11,884.42**

Default settings in the Online Retirement Calculator for "retirement date" and "assumed rates of return" will apply if the information listed above is not personalized.

Your Asset Allocation & Balance By Fund



Values as of June 30, 2025
Your current asset allocation based on your total closing balances within each asset type

	Investment Type/Fund Name	Measure	Units/Shares x	Price =	Market Value
0%	**Stability of Principal**				
0%	**Bonds**				
100%	**Asset Allocation**				
	2055 FUND	Units	2,748.6083	$28.875125	$79,366.41
0%	**Large Cap Growth**				
0%	**Small/Mid/Specialty**				
0%	**Global/International**				
0%	**Other**				
	Total Fund Balances				**$79,366.41**

To better understand what asset allocation means and which asset allocation may be appropriate for your circumstances, visit your plan's Web site at nyc.gov/deferredcomp or call (212) 306-7760.

An Important Message about Investing for Retirement and Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

continued on next page

Deferred Compensation Plan
Bowling Green Station P.O. Box 93
New York, NY 10274-0093

Account Statement

April 1, 2025 - June 30, 2025
ENMANUEL DIAZ SANTANA

continued from previous page

An Important Message about Investing for Retirement and Diversification

Visit the Plan Web site or https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for more information on individual investing and diversification.

Your Contributions

Your Current Payroll Contributions

For details regarding the maximum amount you may be able to contribute to the plan and ways to contribute to maximize your savings, visit your plan's Web site at nyc.gov/deferredcomp or call (212) 306-7760.

Category	Percentage
Employee Pre-Tax	15%

Your Investment Elections for Future Contributions

Investment Name	Before Tax	Roth Contribution
2055 FUND	100%	100%

Your Account Activity Summary

The following is a summary of your transactions during this period. For a detailed history of your daily transactions, visit your plan's Web site at nyc.gov/deferredcomp or call (212) 306-7760.

Fund Name	Balance on 04/01/2025	Contributions/ Other Credit(s)	Loan Repayments	Gain/Loss	Transfers	Fees	Distributions/ Other Debit(s)	Balance on 06/30/2025
2055 FUND	**$65,995.14**	$6,181.43	$0.00	$7,189.84	$0.00	$0.00	$0.00	**$79,366.41**
Total Portfolio Value	**$65,995.14**	**$6,181.43**	**$0.00**	**$7,189.84**	**$0.00**	**$0.00**	**$0.00**	**$79,366.41**

Your Fee Detail

According to the plan records, there were no fees deducted from your account during this statement period.

Beneficiary Information

This designation is currently maintained on file. Life events such as marriage or divorce can impact the designation of a beneficiary. Therefore, at the time of your death, this election and any supporting documentation will be evaluated to confirm that the designation is valid.

Name	Date of Birth	Relationship	Designation	Percentage
JARIBEL SALOMON	Not on File	Spouse	Primary	100%
KATHERINE DIAZ SANTANA	Not on File	Sister-Brother	Contingent	50%
YANCARLOS DIAZ SANTANA	Not on File	Other	Contingent	50%

Plan News

1) We are happy to announce a fee holiday for the 2nd quarter of 2025. As a result, the quarterly administrative fee of $20 will not be deducted this quarter. 2) Receive payments from the Plan via Direct Deposit. It's fast, convenient, and secure! Eliminate trips to the bank and the risk of lost or stolen checks and receive your funds sooner! The Direct Deposit Form is available in the Forms & Downloads section of the Plan's website at nyc.gov/deferredcomp. 3) Haven't registered your account yet? Register today to access your Plan information online AND to safeguard your account from fraud, cyber threats, and unauthorized activity. Visit nyc.gov/deferredcomp to learn more. 4) The Plan offers free educational webinars and seminars. Visit the Plan's website and select the "Financial Wellness" tab for a complete list of upcoming financial planning events and to register online. 5) The Plan's Annual Comprehensive Financial Report for Calendar Year 2024 is available in the Forms & Downloads section of the Plan's website at nyc.gov/deferredcomp

Deferred Compensation Plan
Bowling Green Station P.O. Box 93
New York, NY 10274-0093

Account Statement

April 1, 2025 - June 30, 2025
ENMANUEL DIAZ SANTANA

Statement Messages

(a) Credits include forfeitures and Trust to Trust Transfers, if applicable.
(b) Debits include new loans, fees, and forfeitures, if applicable.
(c) Personal Investment Performance (PIP) is a measurement of the performance of YOUR entire account for the time you were invested in the plan during the statement period. PIP is calculated based on the performance of your investments during that period, taking into account your activity among investments. This method of calculating performance is used by the financial services industry. Other methods of calculating your PIP may yield different results.
(d) For statement purposes only and where applicable, pretax includes uncashed checks that have been stale dated (expired) and were redeposited on an after tax basis.

This statement contains time sensitive financial information. Please review the statement carefully to be sure all information is correct. If we do not receive written notice from you within six weeks of the date your statement was issued, this will indicate that you are in agreement with transactions in your account as reported in this statement. Withdrawals processed on the last two business days of the year will be taxable in the following year. Please direct all inquiries/correspondence to the following:

New York City Deferred Compensation Plan
Bowling Green Station, P.O. Box 93
New York, NY 10274-0093

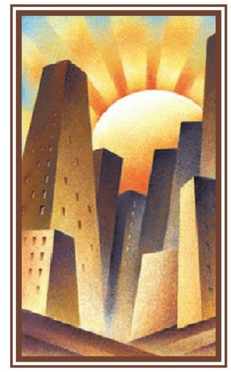
Your Transaction Detail Summary

Date	Transaction	Fund	Source	Units	Unit Price	Amount
04/11/2025	Contribution	2055 FUND	EMPLOYEE BEFORE TAX	34.6456	$25.010425	**$866.50**
04/25/2025	Contribution	2055 FUND	EMPLOYEE BEFORE TAX	47.8727	$26.073334	**$1,248.20**
05/09/2025	Contribution	2055 FUND	EMPLOYEE BEFORE TAX	33.3549	$26.790997	**$893.61**
05/23/2025	Contribution	2055 FUND	EMPLOYEE BEFORE TAX	34.5130	$27.376895	**$944.86**
06/06/2025	Contribution	2055 FUND	EMPLOYEE BEFORE TAX	38.9388	$28.106691	**$1,094.44**
06/20/2025	Contribution	2055 FUND	EMPLOYEE BEFORE TAX	40.5820	$27.938961	**$1,133.82**

Quarter Ended June 30, 2025

Deferred Comp/NYCE IRA UPDATE

The Newsletter for the 457 and 401(k) Plans and the NYCE IRA



In This Issue:

The NYCE IRA Got Even NICER!

IRA Contributions Can Now be Made through Payroll Deductions

Beginning July 2025, you can contribute to the NYCE IRA with automatic payroll deductions. This makes saving for your retirement through the NYCE IRA even easier. The NYCE IRA includes both a traditional and Roth IRA. The contributions you make during the calendar year to the NYCE IRA will be reported on Form 5498 which you will receive from the Plan's recordkeeper, Voya.

Please note: Payroll deductions are applied to the calendar year in which they are contributed. You will still have up until the tax deadline in April to make contributions to the NYCE IRA. However, contributions for the prior year must be made by check or money order. The contribution limit for 2025 is $7,000, $8,000 if age 50 or older.

Contributions made to an IRA are after-tax. Generally, you can deduct the contributions to your traditional IRA on your federal income tax return. Whether your contributions into the Traditional NYCE IRA will be deductible or non-deductible depends on your (or, if married, you and your spouse's) modified Adjusted Gross Income (modified AGI) and whether or not you are covered by another retirement plan at work. Please refer to the NYCE IRA Guide for more information.

Eligibility

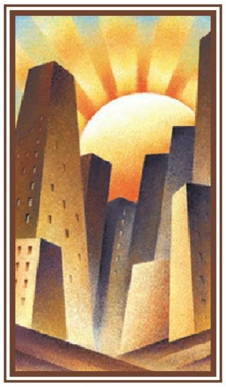
If you are a current or former NYC employee (with a termination date of 1985 or after), or the spouse of a current or former NYC employee, you are eligible to open a New York City Employee IRA (NYCE IRA). So that means, even if you have retired from City service, you are still eligible to open an account and enjoy the convenience, professionalism, and performance of a program that has been designed with only you in mind.

Discover the City's Best-Kept Secret for Retirement Savings

The NYCE Individual Retirement Account (IRA) offers unique benefits that make it the smart choice for your retirement savings:

- Supplement your Deferred Compensation Plan savings – Invest additional earned income tax efficiently once you've reached your deferred compensation contribution limits.
- No cost to open a NYCE IRA. No commissions or sales charges.
- No quarterly administrative fee for participants who have an existing DCP account.
- Access to unique Plan features – Take advantage of the Stable Income Fund (an investment option that is not available in retail IRAs), complimentary financial planning services, and the added flexibility of a spousal account.
- Simplify with cost-effective rollovers – Consolidate costly retail IRAs into the NYCE IRA to reduce investment fees while gaining unique benefits.
- Leverage your extensive resources – Benefit from personalized service backed by the buying power of $170 billion in City pension assets. This results in lower investment management fees for you!

And now, it's easier than ever to contribute with automatic payroll deductions.



It's Easy and Convenient to Set Up Payroll Deductions!

If you already have a NYCE IRA account: 1) Access your account online at nyc.gov/nyceira and click on Account Log In. Navigate to *Contributions & Savings*, *Manage Contributions* and enter the dollar amount you wish to contribute each pay period. You will need your username and password to access you account. If you do not have a NYCE IRA account you can establish an account online or you can download the NYCE IRA Application from the Plan's website at nyc.gov/nyceira. You can also establish a Spousal NYCE IRA account and fund the account via check or money order.

You can access your account online anytime to change the dollar amount of your contribution.

Are You Considering Retirement Within the Next Five Years?

Here are a Few Things to Consider

Since its inception nearly 40 years ago, the NYC Deferred Compensation Plan has remained committed to providing City employees and retirees with a low-cost, tax-efficient, and convenient way to save for the future.

Over the years, your contributions have helped build an additional source of retirement income alongside your Social Security and pension benefits.

As you approach retirement, here are a few key considerations:

- Keep Your Account: You can maintain your Deferred Compensation Plan account even after leaving City employment. There is no requirement to move your account. You will continue to have full access to your account through the telephone, online or via the mobile app, with the ability to adjust investments and update beneficiaries. Search your app store for "NYC DCP" to download the Plan's mobile app.
- Understand Your Options: Every individual's financial situation is unique. Employees should be aware that rolling over a DCP account to an Individual Retirement Account (IRA) at another financial institution—particularly before age 59 ½—may result in unexpected tax consequences or penalties. It's important to evaluate all factors before making a decision.
- 401(k) Special Rollover Account: The Special 401(k) Rollover Account was designed to accept funds that are exempt from New York State and local taxes, such as from a City pension, including your final pension payment/outstanding loan and union annuities.
- Open an NYCE IRA: If you or your spouse have earned income in retirement, consider continuing to contribute to the Plan with either the Traditional or Roth NYCE IRA.

And remember, if you are retiring or leaving City service, you are not required to make any decisions regarding the distribution of your account immediately. You are able to postpone withdrawals up until you reach age 73, at which time you must begin taking your annual Required Minimum Distributions.

Take Advantage of the Plan's Financial Wellness Center

Our Financial Wellness Center provides access to Certified Financial Planners®, offering webinars, seminars, and one-on-one consultations. These professionals do not sell financial products or receive commissions—ensuring truly objective and personalized guidance. For more information or to schedule a consultation, please visit us online at nyc.gov/deferredcomp or call (212) 306-5050.

We encourage you to take advantage of these resources to make informed decisions about your financial future.

Annual Report

The Plan no longer mails copies of the City of New York Deferred Compensation Plan/New York City Employee IRA Annual Comprehensive Financial Report to participants. The annual report is available online in the Forms and Downloads section of the Plan's website at nyc.gov/deferredcomp.

The City of New York

Deferred Compensation Plan/NYCE IRA
A division of the
Mayor's Office of Labor Relations'
Employee Benefits Program
(212) 306-7760

Eric L. Adams
Mayor
City of New York

Renee Campion
Commissioner
Office of Labor Relations

nycdcp
1-888-DCP-3113
(outside of NYC)
nyc.gov/deferredcomp

NYCE IRA Our only interest is your interest℠
1-888-IRA-NYCE
(outside of NYC)
nyc.gov/nyceira

Form **W-2** Wage and Tax Statement **2024 Tax Year**

Safe, accurate, FAST! Use IRS e-file. Visit the IRS website at *www.irs.gov/efile*

a Employee's social security number	713-04-0365
b Employer identification number (EIN)	13-6400434
c Employer's name, address, and ZIP code	CITY OF NEW YORK 450 WEST 33RD STREET, 4TH FL. NEW YORK, NY 10001-2633
d Control Number	56 RCC266A
e Employee's first name and initial / Last name / Suff.	ENMANUEL / DIAZ SANTANA /
f Employee's address and ZIP code	ONE POLICE PLAZA NEW YORK NY 10038
1 Wages & other compensation	181,922.51
2 Federal income tax withheld	24,707.69
3 Social Security Wages	168,600.00
4 Social Security tax withheld	10,453.20
5 Medicare wages	211,375.66
6 Medicare tax withheld	3,167.33
9	
10 Dependent Care Benefit	
13 Retirement plan	X
12a See instructions for box 12	G 20,840.31
12b	DD 34,407.08
12c	
12d	
12e	
12f	
12g	
12h	
12i	
12j	
14 Other	IRC 414H 8,612.84 IRC 125 190.35

15 Name of State	16 State Wages, etc.	17 State Income Tax	20 Locality name	18 Local Wages, etc.	19 Local Income Tax
NEW YORK	181,922.51	11,547.93			
15a Name of State	16a State Wages, etc.	17a State Income Tax	20a Locality name	18a Local Wages, etc.	19a Local Income Tax

Copy 2- To be Filed with Employee's State, City or Local Income Tax Return

Department of the Treasury - Internal Revenue Service

Form **W-2** Wage and Tax Statement **2024 Tax Year**

Safe, accurate, FAST! Use IRS e-file. Visit the IRS website at *www.irs.gov/efile*

a Employee's social security number	713-04-0365
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12a See instructions for box 12	G 20,840.31
12b	DD 34,407.08
12c	
12d	
12e	
12f	
12g	
12h	
12i	
12j	
14 Other	IRC 414H 8,612.84 IRC 125 190.35

15 Name of State	16 State Wages, etc.	17 State Income Tax	20 Locality name	18 Local Wages, etc.	19 Local Income Tax
NEW YORK	181,922.51	11,547.93			
15a Name of State	16a State Wages, etc.	17a State Income Tax	20a Locality name	18a Local Wages, etc.	19a Local Income Tax

Copy B- To be Filed with Employee's Federal Tax Return

Department of the Treasury - Internal Revenue Service

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

MORTGAGE LOAN STATEMENT

STATEMENT DATE
09/03/2025

PAYMENT DUE DATE
10/01/2025

LOAN NUMBER
0740406129

PROPERTY ADDRESS
41 HIGHRIDGE RD
MONROE, NY 10950

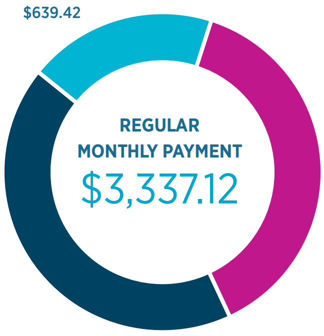
AMOUNT DUE
$3,337.12

*If payment is received on or after **10/17/2025**, a **$38.21** late fee will be charged.*

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: **888-480-2432**
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

ENMANUEL DIAZ SANTANA
YANCARLOS DIAZ SANTANA
41 HIGHRIDGE RD
MONROE, NY 10950



ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
$369,836.53

INTEREST RATE
4.125%

ESCROW BALANCE
$11,444.41

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 08/05/2025	PAID YEAR TO DATE
PRINCIPAL	$637.23	$5,657.08
INTEREST	$1,273.50	$11,539.49
ESCROW (TAXES & INSURANCE)	$1,426.39	$12,837.51
OPTIONAL INSURANCE	$0.00	$0.00
FEES & CHARGES	$0.00	$0.00
LENDER PAID EXPENSES	$0.00	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00	$0.00
TOTAL	**$3,337.12**	**$30,034.08**

EXPLANATION OF AMOUNT DUE

REGULAR MONTHLY PAYMENT	$3,337.12
TOTAL FEES & CHARGES	$0.00
OVERDUE PAYMENT(S)	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00
TOTAL AMOUNT DUE	**$3,337.12**
TRIAL/WORKOUT PAYMENT AMOUNT	$0.00

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

Your payment is made through our automatic payment plan. This statement is for informational purposes only.

Be the first to receive discount alerts, offers and new products by signing up for Mr. Cooper's text alerts. Simply, text JOIN to COOPER (266737)

TRANSACTION ACTIVITY (08/05/2025 to 09/03/2025)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
09/01/2025	Payment	$3,337.12	$637.23	$1,273.50	$1,426.39	
08/05/2025	BORR PAID MI DISBURSED	$91.99			$91.99	

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

This Area Intentionally Left Blank

This statement is for informational purpose only.
Our records reflect your loan is on our automatic draft process.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge at a rate that is the lesser of the Note and applicable law. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to $50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: www.hud.gov/counseling or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There is no charge for this service. Call 888-480-2432.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.** Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

WIRE Allows you to send payoff/reinstatement funds via wire transfer. Visit our website www.mrcooper.com or refer to your payoff statement for wiring instructions.

MONEYGRAM® EXPRESSPAYMENT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION® QUICK COLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCOOPER State: TX

All Quick Collect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT) [Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432.**

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

EQUAL HOUSING OPPORTUNITY

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER LOAN #: ______

Borrower's Name: ______ Co-Borrower's Name: ______

Borrower's New Address: ______ Co-Borrower's New Address: ______

Authorized Borrower's Number(s):
Home: (___) ______ Mobile: Yes No
Work: (___) ______ Ext: ___ Mobile: Yes No
Other: (___) ______ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (___) ______ Mobile: Yes No
Work: (___) ______ Ext: ___ Mobile: Yes No
Other: (___) ______ Mobile: Yes No

Signature Required: ______ Signature Required: ______

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

MORTGAGE LOAN STATEMENT

STATEMENT DATE
09/03/2025

LOAN NUMBER
0740406129

PROPERTY ADDRESS
41 HIGHRIDGE RD
MONROE, NY 10950

PAYMENT DUE DATE
10/01/2025

AMOUNT DUE

$3,337.12

*If payment is received on or after **10/17/2025**, a **$38.21** late fee will be charged.*

mr. cooper
CHANGING THE FACE OF HOME LOANS

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: **888-480-2432**
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

HERE'S SOME HELPFUL INFORMATION

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer and Worker Protection License Numbers: 1392003, 1424140, 1468024, 2045153, 2095442, 2104386, 2113202, 2114409, 2125168 and 2125169. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.** If you want to know the name of your originating lender or the amount that you owe, please contact our customer service department. Mr. Cooper utilizes third-party providers and remains responsible for all actions taken by these providers.

In accordance with New York law and the Americans with Disabilities Act (ADA), Nationstar Mortgage LLC d/b/a Mr. Cooper makes reasonable accommodations to Members with disabilities, such as providing large print monthly statements, upon request. Please contact us toll-free at 888-364-2432 to learn about which ADA accommodations may be available and to request that your communications from us be provided in such specific format, if possible.