550 Prospect

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 **550 Prospect**.

APPLICANT INFORMATION				
LAST NAME Brown	FIRST NAME Jessica	M.I. Helen	SSN ***-**-****	DRIVER'S LICENSE #
BIRTH DATE 12/6/1987	PHONE #1 (646) 939-6373 Mobile	ALTERNATE PHONE Mobile	EMAIL brown.jessicah@gmail.com	

CURRENT ADDRESS				
STREET ADDRESS 836 Bergen Street			CITY Brooklyn	
STATE NY	ZIP 11238	DATE IN 2/1/2023	DATE OUT current	MONTHLY RENT $5,400.00 / Mo.
LANDLORD NAME Bushberg (Tony Kong)			LANDLORD PHONE (646) 724-6850	

PREVIOUS ADDRESS				
STREET ADDRESS 49 Sycamore Drive			CITY Beacon	
STATE NY	ZIP 12508	DATE IN 6/1/2021	DATE OUT 2/1/2023	MONTHLY RENT $3,400.00 / Mo.
LANDLORD NAME Michel Mart			LANDLORD PHONE (917) 545-8118	

DEPENDENTS			
NAME Arlo Milly Brooks (Dependent)	BIRTH DATE 7/27/2024	RELATIONSHIP Child	SSN

EMPLOYMENT INFORMATION			
OCCUPATION PR Communications	EMPLOYER/COMPANY Doctors Without Borders		SALARY $105,000.00/Yr.
SUPERVISOR Sandra Murillo	SUPERVISOR PHONE	START DATE	END DATE current
EMPLOYER ADDRESS 40 Rector Street Lv 16	CITY New York	STATE NY	ZIP 10006

BACKGROUND INFORMATION
Have you ever filed for bankruptcy? NO
Have you ever willfully or intentionally refused to pay rent when due? NO
Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name. NO

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

OTHER INFORMATION
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com
PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
APARTMENT APPLYING FOR 602

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 **550 Prospect** 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 **550 Prospect** 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 **550 Prospect**, 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 **550 Prospect** 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 **550 Prospect**, 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 JESSICA HELEN BROWN SUBMITTED ONLINE on January 2, 2026

Signed by Jessica Helen Brown
Fri Jan 2 2026 03:54:03 PM EST
Key: 19993163; IP Address: 10.33.14.4

Jessica Helen Brown *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"550 Prospect"*

Application Fee for Jessica Helen Brown - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Jessica Brown	XXXXXXXXXXXX4016	16364331	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

HOME STARTS HERE

FEE GUIDE FOR
550 Prospect

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

Community Amenity Fee	$75.00	per unit/month	required
Utility - Electric - Third Party	usage-based	per unit/month	required
Utility - Water/Sewer - Third Party	included in rent	per unit/month	required

SITUATIONAL FEES

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

Signed by Jessica Helen Brown
Fri Jan 2 2026 03:54:03 PM EST
Key: 19993163; IP Address: 10.33.14.4

Jessica Helen Brown *(Tenant)* *Date*

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

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

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

Date of Issuance: 6/11/2025

FARE M.N.S REAL ESTATE NYC

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Jessica Helen Brown

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

Score for Jessica Helen Brown: 847

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

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.

APPLICANT: no matching birth date found
The name and DOB for the primary applicant does not match any records on file. Please check if you entered the name accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$105,000.00
Total combined annual income to rent ratio	56.12 (based on rent of $4,900.00)
Total number of accounts	7
Accounts with no late payments	7 (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	$302,878.00 ($0.00 past due)
Outstanding revolving debt	$6,545.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$296,333.00 ($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:	Jessica Helen Brown	JESSICA BROWN
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1987	6/**/1987

Addresses	From Application	From Equifax
	836 Bergen Street Brooklyn, NY 11238 - US	836 BERGEN ST. 408 BROOKLYN, NY 11238 (Applicant) Reported 12/2025 131 N 4TH ST. 2B BROOKLYN, NY 11249 (Applicant) Reported 12/2025 282 3RD AVE. 2 BROOKLYN, NY 11215 (Applicant) Reported 12/2025 840 BERGEN ST. 408 BROOKLYN, NY 11238 (Applicant) Reported 7/2025 49 SYCAMORE DR. BEACON, NY 12508 (Applicant) Reported 2/2023

Employment	From Application	From Equifax
Applicant:	PR Communications Doctors Without Borders $105,000.00/Yr. Total annual Income: $105,000.00	

Restricted Person Search		
Requested For Jessica Helen Brown	**Requested** 1/7/2026	**Returned**
Results *Results are pending as our researchers investigate possible records*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	847	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)	797	Lack of sufficient credit history on bankcard or revolving accounts Open real estate account balances are too high compared to their loan amounts The date that you opened your oldest account is too recent You have either very few loans or too many loans with recent delinquencies

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: FIFTH THIRD BANK (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2021	10/2025					$290,338.00

Monthly Payment	High Credit	Type	Comments
$2,111.00	$319,500.00	MORTGAGE	FANNIE MAE 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
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name: AMERICAN EXPRESS (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
12/2017	11/2025					$6,361.00

Monthly Payment	High Credit	Type	Comments
	$15,464.00	OPEN 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
12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24	

Account Name: HYUNDAI MOTOR FINANC (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
5/2020	10/2025					$5,995.00

Monthly Payment	High Credit	Type	Comments
$362.00	$30,439.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Joint)	7/2025	11/2025					$184.00

Monthly Payment	High Credit	Type	Comments
$40.00	$2,412.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0
12/25		10/25		8/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ROUNDPOINT MORTGAGE (Joint)	8/2021	1/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$319,500.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0
3/22		1/22		11/21		9/21

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Joint)	7/2016	12/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$5,846.00	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	0
12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	7/2016	6/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,370.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

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
NOT FOR FEDERAL PURPOSES
Mark JF Schroeder
Commissioner of Motor Vehicles
ID 688 667 876
Class D
BROWN
JESSICA,HELEN
49 SYCAMORE DR
BEACON, NY 12508
Sex F Height 5'-04" Eyes GRN
DOB 12/06/1987
Expires 12/06/2029
E NONE
R NONE
Issued 11/05/2021
DEC 87
EXCELSIOR
Organ Donor

MEDECINS SANS FRONTIERES
DOCTORS WITHOUT BORDERS

40 Rector Street, 16th Floor
New York, NY 10006-1751

Tel: 212.679.6800
Fax: 212.679.7016

doctors@newyork.msf.org
www.doctorswithoutborders.org

January 2, 2026

To Whom It May Concern:

This letter verifies that Jessica Brown is an employee in good standing with Médecins Sans Frontiéres/Doctors Without Borders USA since April 28, 2014. She currently works as a Press Officer with an annual salary of $108,789.20.

Sincerely,

Aaisha Crichlow

Aaisha Crichlow
People & Culture HR Associate
Médecins Sans Frontiéres/Doctors Without Borders USA
40 Rector Street, 16th Floor
New York, NY 10006

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
TXK	002490	000152		0000500119	1

Earnings Statement

MEDECINS SANS FRONTIERES USA, INC.
DBA DOCTORS WITHOUT BORDERS
40 RECTOR STREET 16TH FLOOR
NEW YORK NY 10006-1705

Period Beginning: 11/23/2025
Period Ending: 12/06/2025
Pay Date: 12/11/2025

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table

JESSICA BROWN
836 BERGEN STREET
APT. 408
BROOKLYN NY 11238

Earnings

Earnings	rate	salary/hours	this period	year to date
Regular	4184.20		4,184.20	85,484.85
Holiday		14.00		
Vacation		56.00		
Gross Pay			**$4,184.20**	85,484.85

Deductions

Statutory	this period	year to date
Federal Income Tax	-206.89	8,312.55
Social Security Tax	-254.02	5,178.66
Medicare Tax	-59.41	1,211.14
NY State Income Tax	-180.10	3,866.66
New York Cit Income Tax	-134.98	2,888.37
NY Paid Family Leave Ins	-16.23	331.59
Other		
Dental Contrib	-2.77*	72.03
Healthcare Fsa	-68.18*	1,431.78
Medical Contrib	-23.08*	600.09
401K	-418.42*	5,021.04
401K Loan 1	-114.31	2,972.06
Roth		486.00
Net Pay	**$2,705.81**	
Checking 1	-2,705.81	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,671.75

Other Benefits and Information

Other Benefits and Information	this period	total to date
Group Term Life	6.98	145.83
401K Er Match		1,400.00

Important Notes

COMPANY PH#: 212-763-5772

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
New York Cit: Married
Exemptions/Allowances:
NY: 0
New York Cit: 0

MEDECINS SANS FRONTIERES USA, INC.
DBA DOCTORS WITHOUT BORDERS
40 RECTOR STREET 16TH FLOOR
NEW YORK NY 10006-1705

Advice number: **00000500119**
Pay date: 12/11/2025

Deposited to the account of	account number	transit ABA	amount
JESSICA BROWN	xxxxx0695	xxxx xxxx	$2,705.81

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	020
TXK	002490	000152		0000520119	1

Earnings Statement

MEDECINS SANS FRONTIERES USA, INC.
DBA DOCTORS WITHOUT BORDERS
40 RECTOR STREET 16TH FLOOR
NEW YORK NY 10006-1705

Period Beginning: 12/07/2025
Period Ending: 12/20/2025
Pay Date: 12/24/2025

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table

JESSICA BROWN
836 BERGEN STREET
APT. 408
BROOKLYN NY 11238

Earnings

Earnings	rate	salary/hours	this period	year to date
Regular	4184.20	56.00	4,184.20	89,669.05
Vacation		14.00		
Gross Pay			**$4,184.20**	89,669.05

Deductions

Statutory	this period	year to date
Federal Income Tax	-206.89	8,519.44
Social Security Tax	-254.02	5,432.68
Medicare Tax	-59.41	1,270.55
NY State Income Tax	-180.10	4,046.76
New York Cit Income Tax	-134.98	3,023.35
NY Paid Family Leave Ins	-16.23	347.82

Other	this period	year to date
Dental Contrib	-2.77*	74.80
Healthcare Fsa	-68.18*	1,499.96
Medical Contrib	-23.08*	623.17
401K	-418.42*	5,439.46
401K Loan 1	-114.31	3,086.37
Roth		486.00
Net Pay	**$2,705.81**	
Checking 1	-2,705.81	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,671.75

Other Benefits and Information

Other Benefits and Information	this period	total to date
Group Term Life	6.98	152.81
401K Er Match		1,400.00

Important Notes

COMPANY PH#: 212-763-5772

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Married
New York Cit: Married
Exemptions/Allowances:
NY: 0
New York Cit: 0

MEDECINS SANS FRONTIERES USA, INC.
DBA DOCTORS WITHOUT BORDERS
40 RECTOR STREET 16TH FLOOR
NEW YORK NY 10006-1705

Advice number: **00000520119**
Pay date: 12/24/2025

Deposited to the account of	account number	transit ABA	amount
JESSICA BROWN	xxxxx0695	xxxx xxxx	$2,705.81

NON-NEGOTIABLE

550 Prospect

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 **550 Prospect**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Brooks	James	Christopher	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
4/25/1987	(415) 802-5551 Mobile	Mobile	jamesbrooks.editor@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
836 Bergen Street	Brooklyn

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	11238	2/1/2023	current	$5,400.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Bushberg (Tony Kong)	(646) 724-6850

EMPLOYMENT INFORMATION #1

OCCUPATION	EMPLOYER/COMPANY	SALARY
Video Editor	Hearst Magazines	$120,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Matthew Kalkau			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
300 W57th street	New York	NY	10019

EMPLOYMENT INFORMATION #2

OCCUPATION	EMPLOYER/COMPANY	SALARY
Video Editor		$50,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
836 Bergen Street Apt 408	Brooklyn	NY	11238

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Streeteasy.com

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

APARTMENT APPLYING FOR
602

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 **550 Prospect** 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 **550 Prospect** 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 **550 Prospect**, 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 **550 Prospect** 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 **550 Prospect**, 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 JAMES CHRISTOPHER BROOKS SUBMITTED ONLINE on January 2, 2026

Signed by James Christopher Brooks
Fri Jan 2 2026 03:54:03 PM EST
Key: C117C86B; IP Address: 10.33.14.4

James Christopher Brooks *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"550 Prospect"*

Application Fee for James Christopher Brooks - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Jessica Brown	XXXXXXXXXXXX4016	16364332	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

HOME STARTS HERE

FEE GUIDE FOR
550 Prospect

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

Community Amenity Fee	$75.00	per unit/month	required
Utility - Electric - Third Party	usage-based	per unit/month	required
Utility - Water/Sewer - Third Party	included in rent	per unit/month	required

SITUATIONAL FEES

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

Signed by James Christopher Brooks
Fri Jan 2 2026 03:54:03 PM EST
Key: C117C86B; IP Address: 10.33.14.4

James Christopher Brooks *(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 James Christopher Brooks

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

Score for James Christopher Brooks: 838

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

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.

Credit Quick Summary	
Total annual income (reported by Applicant)	$170,000.00
Total combined annual income to rent ratio	56.12 (based on rent of $4,900.00)
Total number of accounts	11
Accounts with no late payments	11 (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	$305,121.00 ($0.00 past due)
Outstanding revolving debt	$8,788.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$296,333.00 ($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:	James Christopher Brooks	JAMES BROOKS
SSN:	***-**-****	***-**-****
Birth Date:	4/**/1987	4/**/1987

Addresses	From Application	From Equifax
	836 Bergen Street Brooklyn, NY 11238 - US	840 BERGEN ST. 408 BROOKLYN, NY 11238 (Applicant) Reported 12/2025 836 BERGEN ST. 408 BROOKLYN, NY 11238 (Applicant) Reported 12/2025 49 SYCAMORE DR. BEACON, NY 12508 (Applicant) Reported 12/2025 282 3RD AVE. 2 BROOKLYN, NY 11215 (Applicant) Reported 2/2025 131 N 4TH ST. BROOKLYN, NY 11249 (Applicant) Reported 2/2020 54 E 8TH ST. 4E NEW YORK, NY 10003 (Applicant) Reported 7/2015

Employment	From Application	From Equifax
Applicant:	Video Editor Hearst Magazines $120,000.00/Yr. Video Editor $50,000.00/Yr. Total annual Income: $170,000.00	

Restricted Person Search

Requested For	Requested	Returned
James Christopher Brooks	1/7/2026	1/7/2026

Results

No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	838	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)	788	Your largest credit limit on open bankcard or revolving accounts is too low The balances on your accounts are too high compared to loan amounts Total of all balances on bankcard or revolving accounts is too high The date that you opened your oldest account is too recent

Description

This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name

FIFTH THIRD BANK (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2021	10/2025					$290,338.00

Monthly Payment	High Credit	Type	Comments
$2,111.00	$319,500.00	MORTGAGE	FANNIE MAE 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
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name

AMERICAN EXPRESS (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
12/2017	11/2025					$6,361.00

Monthly Payment	High Credit	Type	Comments
	$15,464.00	OPEN 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
12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
HYUNDAI MOTOR FINANC (Joint)	5/2020	10/2025					$5,995.00

Monthly Payment	High Credit	Type	Comments
$362.00	$30,439.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	12/2017	11/2025					$1,236.00

Monthly Payment	High Credit	Type	Comments
$25.00	$2,786.00	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
12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	9/2021	10/2025					$1,007.00

Monthly Payment	High Credit	Type	Comments
$45.00	$1,196.00	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
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Joint)	7/2025	11/2025					$184.00

Monthly Payment	High Credit	Type	Comments
$40.00	$2,412.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0
12/25		10/25		8/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ROUNDPOINT MORTGAGE (Joint)	8/2021	1/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$319,500.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0
3/22		1/22		11/21		9/21

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BRAND SOURCE/CITI CB (Applicant)	10/2021	11/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$6,808.00	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
12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Joint)	7/2016	11/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,846.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PC RICHARDS (Applicant)	9/2021						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,677.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	5/2015	11/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,281.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

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
NOT FOR FEDERAL PURPOSES
DRIVER LICENSE
Commissioner of Motor Vehicles
ID 662 662 660
Class D
BROOKS
JAMES,CHRISTOPHER
836 BERGEN ST 408
BROOKLYN, NY 11238
DOB 04/25/1987
Issued 08/31/2023
Expires 04/25/2029
E NONE
R NONE
Sex M Height 5'-09" Eyes BRO
Organ Donor
EXCELSIOR
E PLURIBUS UNUM
APR 87

Employment Verification Letter

02-Jan-2026

RE: Employment Verification **– James Brooks**

To Whom It May Concern:

This letter serves as verification of employment for **James Brooks**, a current employee of **Hearst Magazines**. Please find the relevant employment details below:

- **Employment Status:** Active - Payroll Eligible
- **Hire Date:** 05/16/2016
- **Position:** Senior Editor
- **Salary:** $122,666.03 / annually

Should you have any questions, please do not hesitate to contact me.

Sincerely,

Matt Kalkau
Director, Post Production
mkalkau@hearst.com

CO EMPLOYEE ID 000000-000000
PCSH65 97824

Earnings Statement

Hearst Service Center
3540 Toringdon Way, 7th Floor
Charlotte,NC 28277

Period Beg/End:	11/30/2025 - 12/13/2025
Advice Date:	12/12/2025
Advice Number:	0305560426
Batch Number:	000000006242

JAMES C BROOKS
3704 WEAVER HOLLOW RD
MARGARETVILLE NY 12455

For inquiries on this statement please call: 17043488332

Earnings	**Rate**	**Hours/Units**	**Amount**	**Year-To-Date**
Salary EX		31.00-	2,123.06-	
Salary EX		35.00	2,358.97	79,978.67
Regular Pay				0.01-
Holiday Pay	67.3989	7.00	471.79	
Holiday Pay	67.3989	7.00	471.79	4,239.14
Vacation pay/PTO	67.3989	7.00	471.79	
Vacation pay/PTO	67.3989	7.00	471.79	
Vacation pay/PTO	67.3989	7.00	471.79	
Vacation pay/PTO	67.3989	7.00	471.79	
Vacation pay/PTO	67.3989	7.00	471.79	7,060.00
US Sick				1,179.48
Personal Day	67.3989	3.50	235.90	
Personal Day	67.3989	7.00	471.79	
Personal Day	67.3989	7.00	471.79	1,415.38
Parental Pay				23,589.52
Birthday Pay				471.79
EE Benefit Reim			750.00	4,500.00
Bonus Annual %				1,208.53
Gross Pay			5,467.92	123,642.50
Tax Deductions: Federal				
Withholding Tax			785.49-	17,550.52-
EE Social Security Tax			339.02-	7,665.84-
EE Medicare Tax			79.29-	1,792.82-
Tax Deductions: New York				
Withholding Tax			308.78-	7,193.57-
EE Disability Tax			1.20-	30.00-
EE Family Leave Insur				354.53-
Tax Deductions: New York City				
Withholding Tax				1,959.99-

PTO	Period Earned	Current Earned	Year Used	Balance
Vacation		105.00	104.75	0.25
Sick		56.00	17.50	38.50
Personal		21.00	21.00	

Payment Method	**Amount**
Direct Deposit	3,365.62

Your federal taxable wages 4,996.13
*Excluded from Federal Taxable Wages

HEARST MAGAZINE MEDIA, INC
3540 Toringdon Way, 7th FLOOR
Charlotte,NC 28277

Advice Number:	**0305560426**
Advice Date:	**12/12/2025**

Deposited to the account of		**Account Number**	**Transit ABA**	**Amount**
JAMES C BROOKS	**CHECKING**	**XXXXX0695**	**021000021**	**3365.62**

CO	EMPLOYEE ID	000000-000000
PCSH65	97824	

Earnings Statement

Hearst Service Center
3540 Toringdon Way, 7th Floor
Charlotte,NC 28277

Period Beg/End:	11/30/2025 - 12/13/2025
Advice Date:	12/12/2025
Advice Number:	0305560426
Batch Number:	000000006242

JAMES C BROOKS
3704 WEAVER HOLLOW RD
MARGARETVILLE NY 12455

For inquiries on this statement please call: 17043488332

Additional Deductions

401K Loan 1 Ded	116.73-	2,918.25-
*401K Pretax	471.79-	6,912.04-
Total Net Pay	3,365.62	77,264.94

Retro Corrections/Adjustments by Period			Rate	Hours/Amt
Salary EX	11/16/25	11/29/25		31.00-
Holiday Pay	11/16/25	11/29/25	67.3989	14.00
Vacation pay/PTO	11/16/25	11/29/25	67.3989	14.00
Personal Day	11/16/25	11/29/25	67.3989	3.50
Total Work Hours for Pay Period				70.00

CO EMPLOYEE ID 000000-000000
PCSH65 97824

Earnings Statement

Hearst Service Center
3540 Toringdon Way, 7th Floor
Charlotte,NC 28277

Page 001 of 001

Period Beg/End:	12/14/2025 - 12/27/2025
Advice Date:	12/26/2025
Advice Number:	0307260421
Batch Number:	000000006276

JAMES C BROOKS
3704 WEAVER HOLLOW RD
MARGARETVILLE NY 12455

For inquiries on this statement please call: 17043488332

Earnings	Rate	Hours/Units	Amount	Year-To-Date
Salary EX		70.00	4,717.92	84,696.59
Regular Pay				0.01-
Holiday Pay				4,239.14
Vacation pay/PTO				7,060.00
US Sick				1,179.48
Personal Day				1,415.38
Parental Pay				23,589.52
Birthday Pay				471.79
EE Benefit Reim				4,500.00
Bonus Annual %				1,208.53
Gross Pay			4,717.92	128,360.42
Tax Deductions: Federal				
Withholding Tax			611.61-	18,162.13-
EE Social Security Tax			292.51-	7,958.35-
EE Medicare Tax			68.41-	1,861.23-
Tax Deductions: New York				
Withholding Tax			256.03-	7,449.60-
EE Disability Tax			1.20-	31.20-
EE Family Leave Insur				354.53-
Tax Deductions: New York City				
Withholding Tax				1,959.99-
Additional Deductions				
401K Loan 1 Ded			116.73-	3,034.98-
*401K Pretax			471.79-	7,383.83-
Total Net Pay			2,899.64	80,164.58
Total Work Hours for Pay Period				70.00

PTO	Period Earned	Current Earned	Year Used	Balance
Vacation		105.00	104.75	0.25
Sick		56.00	17.50	38.50
Personal		21.00	21.00	

Payment Method	Amount
Direct Deposit	2,899.64

Your federal taxable wages 4,246.13
*Excluded from Federal Taxable Wages

HEARST MAGAZINE MEDIA, INC
3540 Toringdon Way, 7th FLOOR
Charlotte,NC 28277

Advice Number: 0307260421

Advice Date: 12/26/2025

THIS IS NOT A CHECK

Deposited to the account of		Account Number	Transit ABA	Amount
JAMES C BROOKS	CHECKING	XXXXX0695	021000021	2899.64

Form 1040 Department of the Treasury—Internal Revenue Service U.S. Individual Income Tax Return 2024

OMB No. 1545-0074 | IRS Use Only–Do not write or staple in this space.

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

Your first name and middle initial	Last name	Your social security number
James C	Brooks	770-79-2064
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Jessica H	Brown	779-96-6786

Home address (number and street). If you have a P.O box, see instructions: 836 Bergen St | Apt. no.: 408

City, town, or post office. If you have a foreign address, also complete spaces below: Brooklyn | State: NY | ZIP code: 11238

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

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

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

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

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

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
Arlo M	Brooks	124-11-4032	Daughter	X	

Income

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	234,410
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	234,410
2a	Tax-exempt interest 2a — b Taxable interest	2b	53
3a	Qualified dividends 3a — b Ordinary dividends	3b	476
4a	IRA distributions 4a — b Taxable amount	4b	
5a	Pensions and annuities 5a — b Taxable amount	5b	
6a	Soc. sec. ben. 6a — b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	10,184
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	245,123
10	Adjustments to income from Schedule 1, line 26	10	476
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	244,647
12	**Standard deduction or itemized deductions** (from Schedule A)	12	29,200
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	1,251
14	Add lines 12 and 13	14	30,451
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15	214,196

Attach Sch. B if required.

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

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	37,492
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	37,492
	19	Child tax credit or credit for other dependents from Schedule 8812	19	2,000
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	2,000
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	35,492
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	951
	24	Add lines 22 and 23. This is your **total tax**	24	36,443
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2 — 25a: 38,044		
	b	Form(s) 1099 — 25b		
	c	Other forms (see instructions) — 25c		
	d	Add lines 25a through 25c	25d	38,044
If you have a qualifying child, attach Sch. EIC.	26	2024 estimated tax payments and amount applied from 2023 return	26	10,500
	27	Earned income credit (EIC) — 27		
	28	Additional child tax credit from Schedule 8812 — 28		
	29	American opportunity credit from Form 8863, line 8 — 29		
	30	Reserved for future use — 30		
	31	Amount from Schedule 3, line 15 — 31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**	32	
	33	Add lines 25d, 26, and 32. These are your total payments	33	48,544
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	12,101
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	12,101
Direct deposit? See instructions.	b	Routing number 021000021 c Type: ☒ Checking ☐ Savings		
	d	Account number 595890695		
	36	Amount of line 34 you want **applied to your 2025 estimated tax** — 36		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	
	38	Estimated tax penalty (see instructions) — 38		

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

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

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instr.)
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.)

Phone no. | Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
Jason Stoch	Jason Stoch	03/25/25	P02164707	☒ Self-employed

Firm's name **Uptrend Advisory** — Phone no. **858-900-5492**

Firm's address **14202 Pinewood Dr, Del Mar CA 92014** — Firm's EIN **84-5102986**

Statement of Account
1027224420

JESSICA BROWN
JAMES BROOKS
836 BERGEN STREET, APT 408
BROOKLYN NY 11238-7459

November 28, 2025
Days in stmt period: 59
(0)

Direct Inquiries to:
888.882.3837

EverBank
301 W. Bay St.
Jacksonville, FL 32202-5184

Summary of Account Balance

Account	*Number*	*Ending Balance*
EverBank Performance Savings	1027224420	$16,476.67

EverBank Performance Savings 1027224420

Interest paid YTD $318.86

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			$22,336.29
10-31	# Interest Credit	75.36		22,411.65
11-24	# External Transfer Dr TRANSFER TO JESSICA BROWN ACCOUNT # XXXXXXXXXXXXX1082 AT EXT BANK ABA # 0280XXXXX		-6,000.00	16,411.65
11-28	# Interest Credit	65.02		16,476.67
11-28	**Ending totals**	**140.38**	**-6,000.00**	**$16,476.67**

Annual percentage yield earned	4.04%
Interest-bearing days	59
Average balance for APY	$21,863.58
Interest earned	$140.38

	Total for this period	Total year-to-date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: Call us at 1.888.882.3837 or write us at EverBank, PO Box 44060, Jacksonville, FL 32231 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number *(If any)*.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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

INVESTMENT REPORT
November 1, 2025 - December 31, 2025

FIDELITY ACCOUNT JESSICA H BROWN - INDIVIDUAL TOD
▶ **Account Number: Z21-781934**

Envelope # BSPKPZBBCPGKG

JESSICA HELEN BROWN
836 BERGEN ST
APT 408
BROOKLYN NY 11238-7459

Your Account Value: $35,287.44

Change from Last Period: ▲ $244.13

	This Period	Year-to-Date
Beginning Account Value	**$35,043.31**	**$29,528.92**
Change in Investment Value *	244.13	5,758.52
Ending Account Value **	**$35,287.44**	**$35,287.44**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$35,287.44	

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*
** *Excludes unpriced securities.*

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

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INVESTMENT REPORT
November 1, 2025 - December 31, 2025

Account Summary

Account # Z21-781934
JESSICA HELEN BROWN - INDIVIDUAL - TOD

Account Value: **$35,287.44**

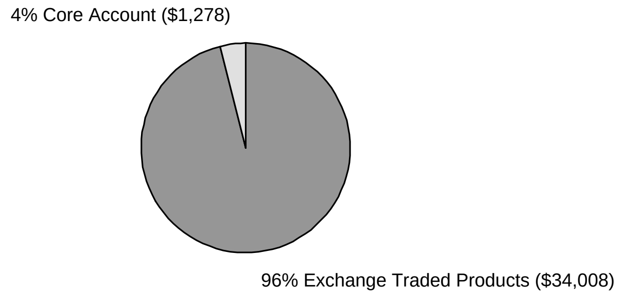
Change in Account Value ▲ $244.13

	This Period	Year-to-Date
Beginning Account Value	**$35,043.31**	**$29,528.92**
Change in Investment Value *	**244.13**	**5,758.52**
Ending Account Value	**$35,287.44**	**$35,287.44**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$35,287.44	

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

▶ In order to comply with FINRA Rule 4512, Fidelity is asking clients to review or update trusted contact information. To learn more, go to www.fidelity.com/trustedcontact or contact a representative. 1223253.1.0

Account Holdings



Top Holdings

Description	Value	Percent of Account
Vanguard Index Funds S&P 500 ETF USD	$17,491	50%
Vanguard Intl Equity Index Fds Tt Wrld St ETF	16,516	47
Fidelity Government Money Market	1,278	4
Total	**$35,287**	**100%**

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Taxable	**$186.59**	**$534.14**
Dividends	186.59	534.14
Total	**$186.59**	**$534.14**

Holdings

Account # Z21-781934
JESSICA HELEN BROWN - INDIVIDUAL - TOD

Core Account

Description	Beginning Market Value Nov 1, 2025	Quantity Dec 31, 2025	Price Per Unit Dec 31, 2025	Ending Market Value Dec 31, 2025	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2025	EAI ($) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 3.43%	$1,092.38	1,278.970	$1.0000	$1,278.97	not applicable	not applicable	$50.40 3.940%
Total Core Account (4% of account holdings)	**$1,092.38**			**$1,278.97**			**$50.40**

Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Beginning Market Value Nov 1, 2025	Quantity Dec 31, 2025	Price Per Unit Dec 31, 2025	Ending Market Value Dec 31, 2025	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2025	EAI ($) / EY (%)
Equity ETPs							
VANGUARD INTL EQUITY INDEX FDS TT WRLD ST ETF (VT)	$16,461.54	117.089	$141.0600	$16,516.57	$11,633.96	$4,882.61	$301.29 1.820%
VANGUARD INDEX FUNDS S&P 500 ETF USD (VOO)	17,489.39	27.892	627.1300	17,491.90	11,635.41	5,856.49	197.14 1.130
Total Equity ETPs(96% of account holdings)	$33,950.93			34,008.47	23,269.37	10,739.10	498.43
Total Exchange Traded Products (96% of account holdings)	**$33,950.93**			**$34,008.47**	**$23,269.37**	**$10,739.10**	**$498.43**
Total Holdings				**$35,287.44**	**$23,269.37**	**$10,739.10**	**$548.83**

EAI & EY ***Estimated Annual Income (EAI) & Estimated Yield (EY)*** *- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

All positions held in cash account unless indicated otherwise.

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

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Activity

Account # Z21-781934
JESSICA HELEN BROWN - INDIVIDUAL - TOD

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
11/28	**FIDELITY GOVERNMENT MONEY MARKET**	31617H102	Dividend Received	-	-	$3.24
12/23	**VANGUARD INTL EQUITY INDEX FDS TT WRLD ST** ETF	922042742	Dividend Received	-	-	130.58
12/24	**VANGUARD INDEX FUNDS S&P 500 ETF USD**	922908363	Dividend Received	-	-	49.40
12/31	**FIDELITY GOVERNMENT MONEY MARKET**	31617H102	Dividend Received	-	-	3.37
Total Dividends, Interest & Other Income						**$186.59**

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
11/28	CASH	Reinvestment	**FIDELITY GOVERNMENT MONEY MARKET** REINVEST @ $1.000	3.240	$1.0000	$3.24	$1,095.62
12/23	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	130.580	1.0000	130.58	1,226.20
12/24	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	49.400	1.0000	49.40	1,275.60
12/31	CASH	Reinvestment	**FIDELITY GOVERNMENT MONEY MARKET** REINVEST @ $1.000	3.370	1.0000	3.37	1,278.97
Total Core Fund Activity						**$186.59**	

Estimated Cash Flow *(Rolling as of December 31, 2025)*

Account # Z21-781934
JESSICA HELEN BROWN - INDIVIDUAL - TOD

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2026	--	--	--	--	$4	--	$4
February	--	--	--	--	4	--	4
March	--	--	--	125	4	--	129
April	--	--	--	--	4	--	4
May	--	--	--	--	4	--	4
June	--	--	--	125	4	--	129
July	--	--	--	--	4	--	4
August	--	--	--	--	4	--	4
September	--	--	--	125	4	--	129
October	--	--	--	--	4	--	4
November	--	--	--	--	4	--	4
December	--	--	--	125	4	--	129
Total	**--**	**--**	**--**	**$500**	**$48**	**--**	**$548**

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, certificates of deposit (CDs), and credit union share certificates (CUSCs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, CDs, and CUSCs.

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

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Additional Information and Endnotes

- Our responsibility and commitment to you: The Fidelity Brokerage Services (FBS) and Strategic Advisers LLC Customer Relationship Summaries (Form CRS) contain important disclosures about the relationships and services our firm offers to retail investors, including fees and costs, conflicts of interest, and standards of conduct. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI) document, may be updated periodically and are available to you for review online at https://communications.fidelity.com/information/crs/. In addition, you may contact Fidelity at any time to request a printed copy. 919834.14.0
- Important information about your telephone conversations with Fidelity. Telephone conversations made with/to Fidelity may be monitored and/or recorded without further notice or disclosure. 570303.1.0

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

Fractional Share Trading: With the exception of managed accounts, National Financial Services ("NFS"), an affiliate broker-dealer, will execute the fractional component of a customer order in a principal or riskless principal capacity. FBS will act as agent. This includes fractional shares liquidations as a result of an ACATS transfer of whole shares or a dividend reinvestment that created a residual fractional position in a customer account.

Payment for Order Flow: Fidelity Brokerage Services LLC ("FBS") receives remuneration, compensation, or consideration for directing orders particular broker/dealers or market centers for execution. The source and nature of any compensation received in connection with your particular transaction, the name of the other party, and the time of execution will be disclosed upon written request.

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Additional Information and Endnotes

Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

For more information about your statement, please refer to our **Frequently Asked Questions** document at **Fidelity.com/statements** .

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Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-323-5353 for Fidelity® Debit Card. **Additional Investments with Fidelity** Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.
Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.
Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.
Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.
Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).
Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).
Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.
Sales Loads & Fees In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Strategic Advisers LLC are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. $1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss.
Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.
SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to $500,000 (including cash claims limited to $250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.
Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.
Fidelity Go®, Fidelity® Wealth Services, Fidelity Managed FidFolios®, and Fidelity® Strategic Disciplines are advisory services offered by Strategic Advisers LLC (Strategic Advisers), a registered investment adviser, for a fee. Personalized Portfolios accounts are discretionary investment management accounts offered through Fidelity® Wealth Services. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. Strategic Advisers, FBS and NFS are Fidelity Investments companies.
Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

November 14, 2025 through December 10, 2025
Account Number: **000000595890695**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

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JESSICA H BROWN
OR JAMES BROOKS
840 BERGEN ST
APT 408
BROOKLYN NY 11238-7459

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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$3,749.02**
Deposits and Additions	18,805.52
ATM & Debit Card Withdrawals	-773.61
Electronic Withdrawals	-20,706.48
Fees	-10.80
Ending Balance	**$1,063.65**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$3,749.02**
11/14	Hearst Corporati Payroll PPD ID: 9111111101	**3,365.64**	7,114.66
11/17	Verizon Paymentrec 5571067520001 Web ID: 9783397101	-64.99	7,049.67
11/18	Nyseg Web_Pay 54140147102925 Web ID: 1150398550	-521.71	6,527.96
11/18	Wise Inc Wise Jessica Brown F Web ID: 9453233521	-745.62	5,782.34
11/18	Venmo Payment 1046292353617 Web ID: 3264681992	-150.00	5,632.34
11/19	Payment Sent 11/19 Venmo *Laura Fischer Visa Direct NY Card 0756	-445.00	5,187.34
11/19	Zelle Payment To Nilda Jpm99Bvaug65	-640.00	4,547.34
11/20	Card Purchase 11/19 Tst*High Lua Vietnamese Brooklyn NY Card 0756	-69.78	4,477.56
11/20	Zelle Payment To Nilda Jpm99Bvd47Xz	-160.00	4,317.56
11/21	Venmo Payment 1046353203617 Web ID: 3264681992	-5.00	4,312.56
11/24	ATM Cash Deposit 11/22 401 Flatbush Ave Brooklyn NY Card 3893	**431.00**	4,743.56
11/24	ATM Check Deposit 11/22 401 Flatbush Ave Brooklyn NY Card 3893	**300.00**	5,043.56
11/24	ATM Cash Deposit 11/22 401 Flatbush Ave Brooklyn NY Card 3893	**20.00**	5,063.56
11/24	American Express ACH Pmt A9444 CCD ID: 9493560001	-975.26	4,088.30
11/25	Everbank Transfer Brown Jessica Web ID: 063092110	**6,000.00**	10,088.30
11/25	Airbnb Payments 5Lsoepphmx PPD ID: 3263051428	**1,012.35**	11,100.65
11/25	Card Purchase 11/24 Expntolosa Madrid Card 0756 Euro 6.93 X 1.155844 (Exchg Rte)	-8.01	11,092.64
11/25	Card Purchase 11/24 Oso Cervecerias Madrid Card 0756 Euro 33.00 X 1.155455 (Exchg Rte)	-38.13	11,054.51

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/25	Hmf Hmfusa.Com PPD ID: 9200704262	-362.37	10,692.14
11/25	Venmo Payment 1046451695975 Web ID: 3264681992	-180.00	10,512.14
11/25	Foreign Exch Rt ADJ Fee 11/24 Oso Cervecerias Madrid Card 0756	-1.14	10,511.00
11/25	Foreign Exch Rt ADJ Fee 11/24 Expntolosa Madrid Card 0756	-0.24	10,510.76
11/26	Medicins Sans Payroll PPD ID: 9111111103	**2,705.80**	13,216.56
11/28	Hearst Corporati Payroll PPD ID: 9111111101	**2,899.64**	16,116.20
11/28	Card Purchase 11/26 Mercadona Torrox Costa Torrox Card 0756 Euro 33.78 X 1.158674 (Exchg Rte)	-39.14	16,077.06
11/28	American Express Retry Pymt A7430 Web ID: 9493560001	-8,654.36	7,422.70
11/28	Foreign Exch Rt ADJ Fee 11/26 Mercadona Torrox Costa Torrox Card 0756	-1.17	7,421.53
12/01	Airbnb Payments Qfpbyosgtr PPD ID: 3263051428	**1,330.84**	8,752.37
12/01	Non-Chase ATM Withdraw 11/29 Unicaja Competa Card 3893 Euro 50.00 X 1.161000 (Exchg Rte)	-58.05	8,694.32
12/01	Card Purchase 11/30 Punto De Encuentro Frigiliana Card 3893 Euro 43.50 X 1.160920 (Exchg Rte)	-50.50	8,643.82
12/01	Applecard Gsbank Payment 21140869 Web ID: 9999999999	-45.79	8,598.03
12/01	Payment Sent 12/01 Venmo *Emily Goldsher New York NY Card 0756	-65.00	8,533.03
12/01	Zelle Payment To Nilda Jpm99Bwpsa5G	-640.00	7,893.03
12/01	Zelle Payment To Juan Snow Plow Jpm99Bwqdzt1	-350.00	7,543.03
12/01	Non-Chase ATM Fee-With	-5.00	7,538.03
12/01	Foreign Exch Rt ADJ Fee 11/29 Unicaja Competa Card 3893	-1.74	7,536.29
12/01	Foreign Exch Rt ADJ Fee 11/30 Punto De Encuentro Frigiliana Card 3893	-1.51	7,534.78
12/02	Zelle Payment To Juan Snow Plow Jpm99Bwsr0Tk	-70.00	7,464.78
12/02	Pl*Bushburgprope Web Pmts Rmp478 Web ID: 9000298161	-5,716.63	1,748.15
12/02	Pl*Paylease Web Pmts Hsn478 Web ID: 9000287225	-3.17	1,744.98
12/04	Venmo Payment 1046684547161 Web ID: 3264681992	-200.00	1,544.98
12/08	Venmo Payment 1046781898952 Web ID: 3264681992	-150.00	1,394.98
12/09	Airbnb Payments Zjjehce6Jh PPD ID: 3263051428	**740.25**	2,135.23
12/09	Con Ed of NY Cecony 41655450009 CCD ID: 2462467002	-108.66	2,026.57
12/09	Zelle Payment To Kasey Jpm99Bxt4Kvg	-322.92	1,703.65
12/10	Zelle Payment To Nilda Jpm99Bxthm8X	-640.00	1,063.65
	Ending Balance		**$1,063.65**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow^{SM} network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $22,509.23. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

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