Rental Application for **4560 BWY Partners, LLC**

APPLICATION FOR RENTAL

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
Betts	Danielle	Erin Zhi-Min	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	11/23/1999	(832) 523 - 5036 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
daniellebetts1@outlook.com	NO

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
6725 Santa Cristina Street, Unit 10	The Colony	TX	75056

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
3/24/2025	current	$1,606.00 / Mo.

REASON FOR LEAVING

PREVIOUS ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
850 Greenside Drive, Apt 2317	Richardson	TX	75080

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
10/8/2022	4/8/2025	$1,601.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Tax Analyst	Ernst & Young LLP

SUPERVISOR	SUPERVISOR PHONE	SUPERVISOR EMAIL
Yusuf Al-Qallaf	(713) 750 - 5172	yusuf.alqallaf@ey.com

SALARY	START DATE
$75,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
395 Ninth Avenue	New York	NY	10001

PETS

1. TYPE	BREED	NAME
dog	Terrier Mix	Q-Tip

SEX	AGE	WEIGHT	COLOR
female	1	30	White

IS IT A SERVICE OR ASSISTANCE ANIMAL?
No

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.
2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.
3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.
4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

ACKNOWLEDGEMENTS

☒ I have been provided with the Fair Chance Act disclosure, pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq.

APPLICATION CONSENT

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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC**, 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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC**, 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)

Signed by Danielle Erin Zhi-Min Betts
Wed Jan 7 2026 11:47:29 PM EST
Key: 620C9FD6; IP Address: 23.38.164.82

Danielle Erin Zhi-Min Betts *(Applicant)* *Date*

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 Danielle Erin Zhi-Min Betts

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 Danielle Erin Zhi-Min Betts: 834

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

Lease Notebook

Date	User	Note
1/7/2026		Identity Verification Submitted for Danielle Erin Zhi-Min Betts
1/7/2026		Identity Verification Passed for Danielle Erin Zhi-Min Betts
1/7/2026		The Class Action Waiver and Arbitration Agreement consent for Danielle Erin Zhi-Min Betts (daniellebetts1@outlook.com) has been received.
1/7/2026		Danielle Erin ZhiMin Betts has finished signing Online Application Form.
1/7/2026		Application fees for Danielle Erin Zhi-Min Betts in the amount of $20.00 were authorized by credit card.
1/7/2026		Identity Verification Submitted for Eric Alberto Moreno Vazquez
1/7/2026		Identity Verification Passed for Eric Alberto Moreno Vazquez
1/7/2026		The Class Action Waiver and Arbitration Agreement consent for Eric Alberto Moreno Vazquez (eric.morenovazquez@outlook.com) has been received.
1/7/2026		Eric Alberto Moreno Vazquez has finished signing Online Application Form.

1/7/2026		Application fees for Eric Alberto Moreno Vazquez in the amount of $20.00 were authorized by credit card.
1/8/2026		Application fees for Danielle Erin Zhi-Min Betts and Eric Alberto Moreno Vazquez in the amount of $40.00 were paid by credit card.

Credit Quick Summary	
Total annual income (reported by Applicant)	$75,000.00
Total combined annual income to rent ratio	57.32 (based on rent of $2,931.00)
Total number of accounts	5
Accounts with no late payments	5 (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	$385.00 ($0.00 past due)
Outstanding revolving debt	$385.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Danielle Erin Zhi-Min Betts	DANIELLE E. BETTS
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1999	11/**/1999

Addresses	From Application	From Equifax
	6725 Santa Cristina Street, Unit 10 The Colony, TX 75056 - US	850 GREENSIDE DR. 2317 RICHARDSON, TX 75080 (Applicant) Reported 1/2026 17423 FAIRWAY OAKS DR. SPRING, TX 77379 (Applicant) Reported 1/2026 6725 SANTA CRISTINA ST. 10 THE COLONY, TX 75056 (Applicant) Reported 1/2026

Employment	From Application	From Equifax
Applicant:	Tax Analyst Ernst & Young LLP $75,000.00/Yr. Total annual Income: $75,000.00	

Restricted Person Search		
Requested For Danielle Erin Zhi-Min Betts	**Requested** 1/8/2026	**Returned** 1/8/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	834	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)	785	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The date that you opened your oldest account is too recent

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CONSUMER (Applicant)	3/2023	11/2025					$385.00

Monthly Payment	High Credit	Type	Comments
$25.00	$4,936.00	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
ED FINANCIAL/ESA (Applicant)	8/2020	1/2024					$0.00

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

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SLEEP NUMBER (Applicant)	5/2022	10/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,541.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
WELLS FARGO CARD SER (Joint)	6/2018	2/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,962.00	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
BILT RENT REPORTING (Applicant)	3/2025	10/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,606.00	$0.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

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

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.


Texas USA
DRIVER LICENSE
Director: Steven C McCraw

DRIVER LICENSE

4d. DL: 39828398
9. Class: C
4b. Exp: 11/23/2031
3. DOB: 11/23/1999
4a. Iss: 06/11/2022
1. BETTS
2. DANIELLE ERIN ZHI-MIN
8. 17423 FAIRWAY OAKS DR
SPRING, TX 77379
12. Rest: A
9a. End: NONE
16. Hgt: 5'-02"
15. Sex: F
18. Eyes: BRO
5. DD: 18629280261111227987
11/23/1999

Danielle Betts

Rental Application for **4560 BWY Partners, LLC**

APPLICATION FOR RENTAL

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
Moreno Vazquez	Eric	Alberto	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	9/16/1997	(469) 563 - 9543 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
eric.morenovazquez@outlook.com	NO

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
220 Cascade Drive	Garland	TX	75041

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
4/9/2025	current	$0.00 / Mo.

REASON FOR LEAVING
Relocating for work

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EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
SBL Associate	JPMorgan Chase Bank

SUPERVISOR	SUPERVISOR PHONE	SUPERVISOR EMAIL
Brenda Roche	(614) 205 - 4200	brenda.a.roche@jpmchase.com

SALARY	START DATE
$93,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
390 Madison Ave	New York	NY	10017

PETS

1. TYPE	BREED	NAME
dog	Terrier Mix	Q-Tip

SEX	AGE	WEIGHT	COLOR
female	1	30	White

IS IT A SERVICE OR ASSISTANCE ANIMAL?
No

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EQUAL HOUSING OPPORTUNITY

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APPLICATION CONSENT

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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC**, 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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC**, 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)

Eric A Moreno

1/8/2026
12:23 AM EST

Eric Alberto Moreno Vazquez *(Applicant)* *Date*

EQUAL HOUSING OPPORTUNITY

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 Eric Alberto Moreno Vazquez

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 1/8/2026.**

Score for Eric Alberto Moreno Vazquez: 820

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

NOTIFICATION(S)

APPLICANT: Address Associated with More than One Name or Social Security Number (Equifax)
The address listed on the application is associated with more than one name or social security number. You should verify the information thoroughly before proceeding.

Lease Notebook

Date	User	Note
1/7/2026		Identity Verification Submitted for Danielle Erin Zhi-Min Betts
1/7/2026		Identity Verification Passed for Danielle Erin Zhi-Min Betts
1/7/2026		The Class Action Waiver and Arbitration Agreement consent for Danielle Erin Zhi-Min Betts (daniellebetts1@outlook.com) has been received.
1/7/2026		Danielle Erin ZhiMin Betts has finished signing Online Application Form.
1/7/2026		Application fees for Danielle Erin Zhi-Min Betts in the amount of $20.00 were authorized by credit card.
1/7/2026		Identity Verification Submitted for Eric Alberto Moreno Vazquez

1/7/2026		Identity Verification Passed for Eric Alberto Moreno Vazquez
1/7/2026		The Class Action Waiver and Arbitration Agreement consent for Eric Alberto Moreno Vazquez (eric.morenovazquez@outlook.com) has been received.
1/7/2026		Eric Alberto Moreno Vazquez has finished signing Online Application Form.
1/7/2026		Application fees for Eric Alberto Moreno Vazquez in the amount of $20.00 were authorized by credit card.
1/8/2026		Application fees for Danielle Erin Zhi-Min Betts and Eric Alberto Moreno Vazquez in the amount of $40.00 were paid by credit card.

Credit Quick Summary	
Total annual income (reported by Applicant)	$93,000.00
Total combined annual income to rent ratio	57.32 (based on rent of $2,931.00)
Total number of accounts	14
Accounts with no late payments	14 (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	$15,221.00 ($0.00 past due)
Outstanding revolving debt	$2,527.00 (3% of limit) ($0.00 past due)
Outstanding loan balance	$12,694.00 ($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:	Eric Alberto Moreno Vazquez	ERIC A. MORENO-VAZQUEZ ERIC A. MORENO VAZQUEZ ERIC MORENO ERIC A. VAZQUESZ ERIC VAZQUEZ
SSN:	***-**-****	***-**-****
Birth Date:	9/**/1997	9/**/1997

Addresses	From Application	From Equifax
	220 Cascade Drive Garland, TX 75041 - US	220 CASCADE DR. GARLAND, TX 75041 (Applicant) Reported 1/2026 850 GREENSIDE DR. 2317 RICHARDSON, TX 75080 (Applicant) Reported 12/2025

Employment	From Application	From Equifax
Applicant:	SBL Associate JPMorgan Chase Bank $93,000.00/Yr. Total annual Income: $93,000.00	JP MORGAN CHASE

Restricted Person Search		
Requested For Eric Alberto Moreno Vazquez	**Requested** 1/8/2026	**Returned** 1/8/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	820	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)	771	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2019	10/2025					$4,479.00

Monthly Payment	High Credit	Type	Comments
$57.00	$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	
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
DEPT OF ED (Applicant)	8/2020	10/2025					$4,396.00

Monthly Payment	High Credit	Type	Comments
$53.00	$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	
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 (Applicant)	11/2022	11/2025					$2,527.00

Monthly Payment	High Credit	Type	Comments
$25.00	$6,116.00	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
DEPT OF ED (Applicant)	8/2021	10/2025					$2,221.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$27.00	$2,750.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		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
DEPT OF ED (Applicant)	8/2020	10/2025					$1,598.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$19.00	$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		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
JPMCB AUTO FINANCE (Applicant)	8/2023	4/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$37,670.00	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
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NELNET LOAN SERVICIN (Applicant)	10/2018	1/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,750.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO BANK, N. (Joint)	8/2021	11/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2019	10/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		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
JPMCB CARD SERVICES (Applicant)	2/2019	12/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,189.00	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
1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	10/2018	5/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CAR CARE DISC (Applicant)	3/2019	11/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$708.00	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
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	1/2018	10/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$371.00	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
1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	3/2019	11/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$264.00	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	

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:

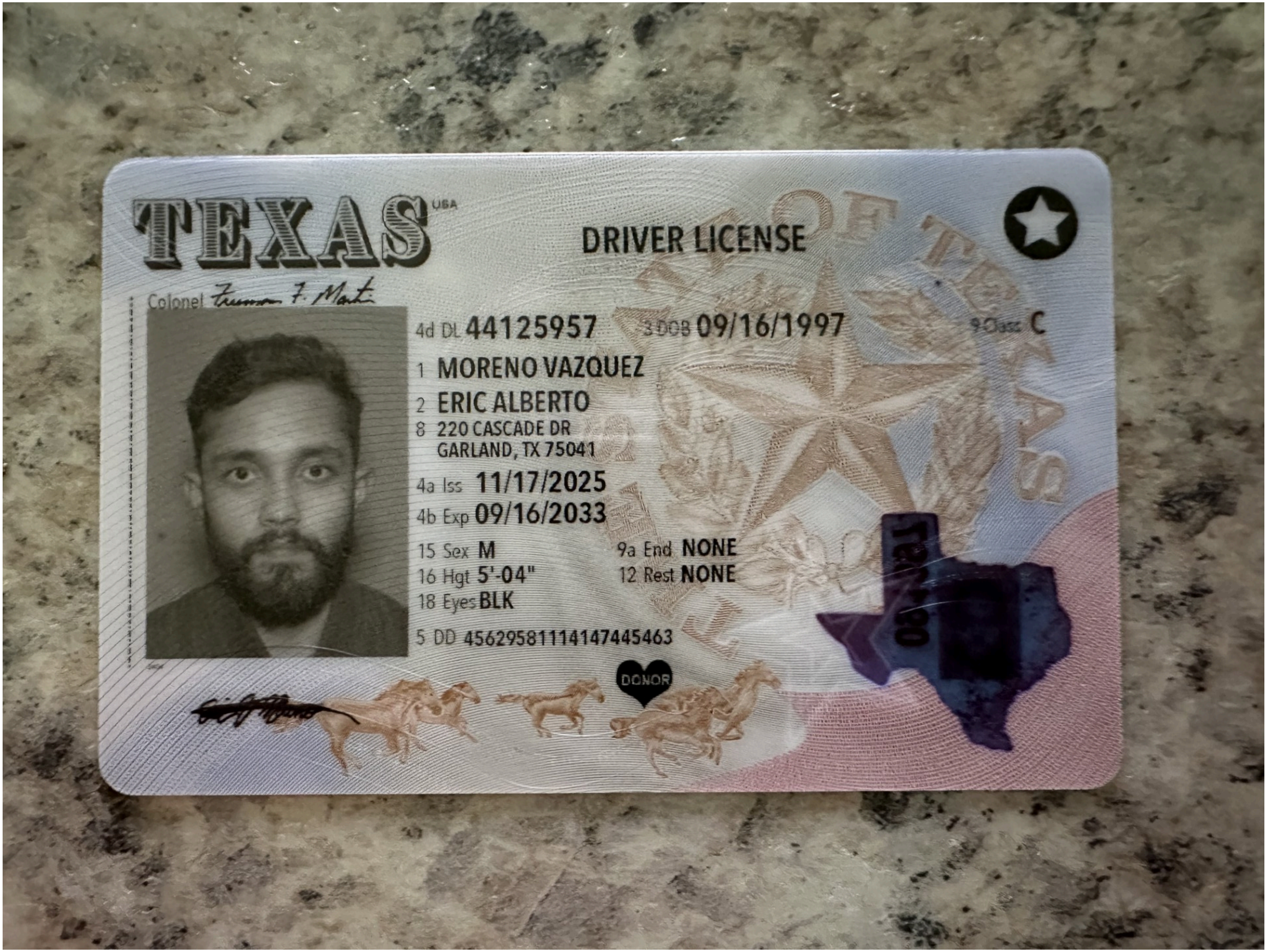
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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


TEXAS
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4d DL 44125957
3 DOB 09/16/1997
9 Class C
1 MORENO VAZQUEZ
2 ERIC ALBERTO
8 220 CASCADE DR
GARLAND, TX 75041
4a Iss 11/17/2025
4b Exp 09/16/2033
15 Sex M
16 Hgt 5'-04"
18 Eyes BLK
9a End NONE
12 Rest NONE
5 DD 45629581114147445463
DONOR

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DEBRA KAYE BETTS
6725 SANTA CRISTINA ST UNIT 10
THE COLONY TX 75056-5928

Questions?

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You and Wells Fargo

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Other Wells Fargo Benefits

3 Things to watch out for when shopping online for the holidays

1. Fake fraud alerts. If you receive an unexpected call or message about a fraudulent purchase, don't engage. Contact the merchant, your bank, or card provider directly to verify.
2. Bogus shipping notifications. Be wary of texts or emails reporting an issue with your package delivery. Don't click links or open attachments without verifying first.
Tip: If you receive an unexpected package, don't scan the QR code as it could point to a fake website.
3. AI-created scam websites. Avoid advertised links from search results. Double check the URL for misspellings or extra characters before clicking "Buy".
Tip: Use a credit card to make online purchases if you can - it has additional protection.

Donate safely and avoid charity scams

Before donating, research new charities using a resource like Better Business Bureau® or give.org.

WELLS FARGO

Statement period activity summary

Beginning balance on 11/27	$4,420.99
Deposits/Additions	8,562.12
Withdrawals/Subtractions	- 7,101.16
Ending balance on 12/23	**$5,881.95**

Account number: **3525055368 (primary account)**

DANIELLE E BETTS
DEBRA KAYE BETTS

Texas/Arkansas account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 111900659

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/28		Ernst & Young US Payroll 251128 92594077183935M Betts,Danielle	3,037.30		
11/28		Recurring Payment authorized on 11/25 Frontier Sec Web Cashmanagemen CT S345330263238519 Card 6506		29.99	
11/28		Online Transfer Ref #Ib0Vv573S7 to Bilt World Elite Mastercard Credit Card Payment Subaru		2,185.86	5,242.44
12/2		Biltpymts Rent Pmt 251201 90803003238877 Danielle Betts		1,739.10	3,503.34
12/9		Online Transfer Ref #Ib0Vzjqzzz to Bilt World Elite Mastercard Credit Card Payment NYC Hotel		1,056.01	
12/9		Online Transfer Ref #Ib0Vzjwyqg to Bilt World Elite Mastercard Credit Card Payment NYC Flights		142.06	
12/9		Online Transfer Ref #Ib0Vzjy23T to Bilt World Elite Mastercard Credit Card Payment Ts Shop		562.93	1,742.34
12/12		Ernst & Young US Payroll 251212 93783810253935M Betts,Danielle	2,294.82		4,037.16
12/15		E&Y Emps Batch 251211 0E03227400 Danielle Betts	50.00		
12/15		ATM Cash Deposit on 12/14 5936 W Park Blvd Plano TX 0003838 ATM ID 9865P Card 6506	3,000.00		7,087.16
12/16		Online Transfer Ref #Ib0W4Fsrbw to Bilt World Elite Mastercard Credit Card Payment December		1,000.00	6,087.16
12/22		ATM Cash Deposit on 12/20 5936 W Park Blvd Plano TX 0001394 ATM ID 9989N Card 6506	180.00		
12/22		Online Transfer Ref #Ib0W667Q3M to Bilt World Elite Mastercard Credit Card Payment December 19		385.21	5,881.95
Totals			**$8,562.12**	**$7,101.16**	

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Monthly service fee summary

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Fee period 11/27/2025 - 12/23/2025	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following each fee period		
• Minimum daily balance	$1,500.00	$1,742.34 ÷
• Total amount of qualifying electronic deposits	$500.00	$5,382.12 ÷

WELLS FARGO

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
• Age of primary account owner	17 - 24	☐

RC/RC

IMPORTANT ACCOUNT INFORMATION

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WELLS FARGO

Account Balance Calculation Worksheet

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2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance shown on your statement.. . . . . $________

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.
$________
$________
$________
+$________
. . . . TOTAL $________

CALCULATE THE SUBTOTAL

(Add Parts A and B)
. . . . TOTAL $________

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. . . . . - $________

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same as the current balance shown in your check register. . . . . $________

Number	Items outstanding	Amount
	Total $	

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Wells Fargo Everyday Checking

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Tips to help avoid AI powered scams

Artificial Intelligence (AI) now makes it easy for scammers to produce fake yet convincing videos or calls from people you know to get you to act fast without verifying it's real.

Be wary of unusual requests - even from a family member or close friend. Look for deep fake red flags like robotic voices or unnatural facial movements.

Always confirm identities, use codewords with loved ones, double check requests, and limit the personal information you share online.

Learn more at wellsfargo.com/securitybrochure.

WELLS FARGO

Statement period activity summary

Beginning balance on 10/25	$2,864.76
Deposits/Additions	6,500.92
Withdrawals/Subtractions	- 4,944.69
Ending balance on 11/26	**$4,420.99**

Account number: **3525055368 (primary account)**

DANIELLE E BETTS
DEBRA KAYE BETTS

Texas/Arkansas account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 111900659

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	*Check Number*	*Description*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending daily balance*
10/27		E&Y Emps Batch 251023 0E03227400 Danielle Betts	60.00		
10/27		Zelle to Betts Christine on 10/26 Ref # Wfct0Zf8R36W Photoshoot Reimbursement		189.44	2,735.32
10/28		E&Y Emps Batch 251024 0E03227400 Danielle Betts	25.00		
10/28		Recurring Payment authorized on 10/27 Frontier Sec Web Cashmanagemen CT S345300296521373 Card 6506		29.99	2,730.33
10/31		Ernst & Young US Payroll 251031 70710345995135M Betts,Danielle	2,200.97		4,931.30
11/3		Online Transfer Ref #Ib0Vk6Wzc9 to Bilt World Elite Mastercard Credit Card Payment Subaru		1,192.80	
11/3		Online Transfer Ref #Ib0Vk6Xwtg to Bilt World Elite Mastercard Credit Card Payment November		1,000.00	
11/3		Biltpymts Rent Pmt 251101 90803003238877 Danielle Betts		1,739.01	999.49
11/14		Ernst & Young US Payroll 251114 69308156066035M Betts,Danielle	4,187.81		5,187.30
11/17		Zelle From Facebook Consumer Privacy User on 11/17 Ref # Bmou000Roucw Your Facebook Consumer Privacy User Profil	27.14		
11/17		Zelle to Youssef Haymond Elizabeth on 11/16 Ref # Wfct0Zhkt3Qs Disney Reimbursement		202.35	5,012.09
11/20		Online Transfer Ref #Ib0Vrd87P9 to Bilt World Elite Mastercard Credit Card Payment November 19		591.10	4,420.99
Totals			**$6,500.92**	**$4,944.69**	

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Fee period 10/25/2025 - 11/26/2025	Standard monthly service fee $10.00	You paid $0.00	
How to avoid the monthly service fee	Minimum required	This fee period	
Have any **ONE** of the following each fee period			
• Minimum daily balance	$1,500.00	$999.49	☐
• Total amount of qualifying electronic deposits	$500.00	$6,473.78	√
• Age of primary account owner	17 - 24		☐

RC/RC

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Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

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WELLS FARGO

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3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance shown on your statement.. . . . . $ ____________

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

$ ____________
$ ____________
$ ____________
+ $ ____________
. . . . TOTAL $ ____________

CALCULATE THE SUBTOTAL

(Add Parts A and B)

. . . . TOTAL $ ____________

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. . . . . - $ ____________

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same as the current balance shown in your check register. . . . . $ ____________

Number	Items outstanding	Amount
	Total $	

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Wells Fargo Everyday Checking

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Tip: Use a credit card to make online purchases if you can - it has additional protection.

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WELLS FARGO

Statement period activity summary

Beginning balance on 11/27	$146.06
Deposits/Additions	1,563.00
Withdrawals/Subtractions	- 1,158.35
Ending balance on 12/23	**$550.71**

Account number: **6169176549 (primary account)**

ERIC VAZQUEZ

Texas/Arkansas account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 111900659

Overdraft Protection

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Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/28		Jpmorgan Chase B Payroll DD 251128 V809591 Moreno Vazquez Eric	694.00		840.06
12/1		Capital One Mobile Pmt CA00Aaed0F58D34 Eric Moreno		500.00	340.06
12/12		Jpmorgan Chase B Payroll DD 251212 V809591 Moreno Vazquez Eric	580.85		920.91
12/15		Capital One Mobile Pmt CA0DE4Ece0A9050 Eric Moreno		500.00	420.91
12/16		Dept Education Student Ln 251215 0000 Moreno Vazquez, Eric A		158.35	262.56
12/18		Jpmorgan Chase B Payroll DD 251217 V809591 Moreno Vazquez Eric	288.15		550.71
Totals			**$1,563.00**	**$1,158.35**	

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Fee period 11/27/2025 - 12/23/2025	Standard monthly service fee $10.00	You paid $0.00	
How to avoid the monthly service fee	Minimum required	This fee period	
Have any **ONE** of the following each fee period			
• Minimum daily balance	$1,500.00	$262.56	☐
• Total amount of qualifying electronic deposits	$500.00	$1,563.00	√
• Age of primary account owner	17 - 24		☐

RC/RC

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WELLS FARGO

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ENTER

A. The ending balance shown on your statement.. . . . . $______________

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.
$______________
$______________
$______________
+ $______________
. . . . TOTAL $______________

CALCULATE THE SUBTOTAL

(Add Parts A and B)
. . . . TOTAL $______________

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. . . . . - $______________

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same as the current balance shown in your check register. . . . . $______________

Number	Items outstanding	Amount
	Total $	

To download and print additional Account Balance Calculation Worksheets (PDF), enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

EQUAL HOUSING LENDER

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Artificial Intelligence (AI) now makes it easy for scammers to produce fake yet convincing videos or calls from people you know to get you to act fast without verifying it's real.

Be wary of unusual requests - even from a family member or close friend. Look for deep fake red flags like robotic voices or unnatural facial movements.

Always confirm identities, use codewords with loved ones, double check requests, and limit the personal information you share online.

Learn more at wellsfargo.com/securitybrochure.

WELLS FARGO

Statement period activity summary

Beginning balance on 10/25	$144.72
Deposits/Additions	1,324.85
Withdrawals/Subtractions	- 1,323.51
Ending balance on 11/26	**$146.06**

Account number: **6169176549 (primary account)**

ERIC VAZQUEZ

Texas/Arkansas account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 111900659

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	*Check Number*	*Description*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending daily balance*
10/28		Discover E-Payment 251028 6511 Morenovazquez Eric		14.89	129.83
10/30		Capital One Mobile Pmt CA044C97C81C776 Eric Moreno		500.00	-370.17
10/31		Jpmorgan Chase B Payroll DD 251031 V809591 Moreno Vazquez Eric	623.99		253.82
11/3		Zelle to Garcia Jorge on 10/31 Ref # Wfct0Zftx6Lj One Piece		10.00	243.82
11/13		Capital One Mobile Pmt CA09E8259Dbdca4 Eric Moreno		500.00	-256.18
11/14		Jpmorgan Chase B Payroll DD 251114 V809591 Moreno Vazquez Eric	669.23		
11/14		Chase Credit Crd Epay 251113 8877448243 Eric Alberto Moreno VA		121.46	
11/14		Dept Education Student Ln 251113 0000 Moreno Vazquez, Eric A		162.27	129.32
11/17		Zelle From Facebook Consumer Privacy User on 11/17 Ref # Bmoe000Roucb Your Facebook Consumer Privacy User Profil	31.63		160.95
11/25		Discover E-Payment 251125 6511 Morenovazquez Eric		14.89	146.06
Totals			**$1,324.85**	**$1,323.51**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/25/2025 - 11/26/2025	Standard monthly service fee $10.00	You paid $0.00	
How to avoid the monthly service fee	Minimum required	This fee period	
Have any **ONE** of the following each fee period			
• Minimum daily balance	$1,500.00	-$370.17	☐
• Total amount of qualifying electronic deposits	$500.00	$1,293.22	√
• Age of primary account owner	17 - 24		☐

RC/RC

IMPORTANT ACCOUNT INFORMATION

We previously communicated that as of November 10, 2025, we're adjusting the schedule for posting the monthly service fee to your account. If a monthly service fee applies, it will be calculated on the last day of the fee period and posted on the first business day of the next fee period.

The update has been delayed. We will begin updating accounts in January 2026.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

Other Wells Fargo Benefits

WELLS FARGO

Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts**

  Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **If your account has a negative balance:**

  Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

- **In case of errors or questions about your electronic transfers:**

  Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  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.

- **In case of errors or questions about other transactions (that are not electronic transfers):**

  Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

WELLS FARGO

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance shown on your statement.. . . . . $________

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

$________

$________

$________

+ $________

. . . . TOTAL $________

CALCULATE THE SUBTOTAL

(Add Parts A and B)

. . . . TOTAL $________

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. . . . . - $________

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register. . . . . $________

Number	Items outstanding	Amount
	Total $	

To download and print additional Account Balance Calculation Worksheets (PDF), enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

EQUAL HOUSING LENDER

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
DANIELLE	BETTS	650 16 9337
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
17423 FAIRWAY OAKS DRIVE	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
SPRING	TX	77379

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

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

Filing Status Check only one box.

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

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

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

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

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

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

Dependents (see instructions):

If more than four dependents, see instructions and check here . . ☐

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

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	99,090.
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	99,090.
2a	Tax-exempt interest 2a ___ b Taxable interest	2b	1,912.
3a	Qualified dividends 3a ___ b Ordinary dividends	3b	
4a	IRA distributions 4a ___ b Taxable amount	4b	
5a	Pensions and annuities 5a ___ b Taxable amount	5b	
6a	Social security benefits 6a ___ b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	0.
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	101,002.
10	Adjustments to income from Schedule 1, line 26	10	0.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	101,002.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	14,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	86,402.

Attach Sch. B if required.

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

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	14,067.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	14,067.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	0.
21	Add lines 19 and 20	21	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	14,067.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax**	24	14,067.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	13,722.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	13,722.
26	2024 estimated tax payments and amount applied from 2023 return			26	
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	13,722.

Refund

Direct deposit? See instructions.

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

Amount You Owe

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	345.
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

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

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		TAX ANALYST	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 832-523-5036	Email address		

Paid Preparer Use Only

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

DANIELLE BETTS
Ernst & Young
2026-01-09

Your Total Rewards

This is your pay, plus annual company contributions to your benefit programs which add another $14,661 in value.

Compensation

$112,026

Cash compensation

Annual base salary as of August 2, 2025
$75,000

Bonuses and awards as of December 26, 2025
$6,922

You have received this **during the last 12 months**.

Performance-based bonus: **$1,123**

Recognition award (non-cash; includes gross up for taxes): **$4,299**

Recognition award (cash): **$1,500**

Other pay as of December 26, 2025
$30,104

You have received this **during the last 12 months**.

Overtime pay: **$30,104**

Savings, retirement, and Social Security/Medicare

$9,630

Health & insurance

Total annualized company contributions as of today

$5,031

Other rewards

Other benefits that are available to you

The benefits and compensation projections and statements found on this site were calculated using a number of assumptions, including the assumption that your salary will remain at its present level until your retirement date. However, the benefits you receive under any of the plans depend on the actual conditions existing at the time of a particular benefit claim or compensation payment. The data used in the site is as current and as accurate as possible as of the effective date displayed on every page. While every effort has been made to provide accurate information, benefits are governed by the actual plan documents and factual circumstances and not by the information presented in this site. Nothing in this site should be considered as a promise of continuous employment. EY reserves the right to change or terminate any of the benefit plans and to make modifications as may be required from time to time.

CO 000000-000000
PCS35M
Cost Center: U62P0036

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Earnings Statement

EMPLOYEE ID	3227400
	Page 001 of 001
Period Beg/End:	12/06/2025 -12/19/2025
Advice Date:	12/26/2025
Advice Number:	0193629405
Batch Number:	000000004268

DANIELLE BETTS
17423 FAIRWAY OAKS DRIVE
SPRING TX 77379

For inquiries on this statement please call: 800-EYH-ELP3

Basis of Pay: Salary

Earnings	**Rate**	**Hours/Units**	**Amount**	**Year-To-Date**
Regular	36.0577	80.00	2,884.62	68,326.20
OT Prem Dollars				571.76
HrsOvrStndrd1x				3,911.58
Overtime 1.5x	54.0866	36.00	1,947.13	23,633.42
Performnce Bonus				1,123.00
Well-being Fund			1,000.00	1,000.00
Rec Awd Cash				1,000.00
Rec Awd NonC Tx				1,169.54
Gross Pay			5,831.75	100,735.50
Tax Deductions: Federal				
Withholding Tax			966.04-	14,428.28-
EE Social Security Tax			361.57-	6,417.65-
EE Medicare Tax			84.56-	1,500.90-
Additional Deductions				
Roth Post-tax			289.91-	5,913.99-
Total Net Pay			4,129.67	72,474.68
Total Hours Worked for Pay Period				116.00

Other Benefits and Information

	This Period	Year-to-Date
Rec Awd NonC Net		2,775.00
Employer Match	72.48	1,478.47

Summary	Allotment	Taken	Remaining
Pers/Fam	80.00	72.00	8.00

Payment Method	**Amount**
Direct Deposit	4,129.67

Your federal taxable wages 5,831.75
*Excluded from Federal Taxable Wages

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Advice Number: 0193629405

Advice Date: 12/26/2025

Deposited to the account of		Account Number	Transit ABA	Amount
DANIELLE BETTS	CHECKING	XXXXXX5368	111900659	4129.67

CO 000000-000000
PCS35M
Cost Center: U62P0036

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Earnings Statement

EMPLOYEE ID	3227400
	Page 001 of 001
Period Beg/End:	12/20/2025 -01/02/2026
Advice Date:	01/09/2026
Advice Number:	0194578718
Batch Number:	000000004287

DANIELLE BETTS
17423 FAIRWAY OAKS DRIVE
SPRING TX 77379

For inquiries on this statement please call: 800-EYH-ELP3

Basis of Pay: Salary

Earnings	**Rate**	**Hours/Units**	**Amount**	**Year-To-Date**
Regular	36.0577	80.00	2,884.62	2,884.62
Rec Awd NonC Tx			168.58	168.58
Gross Pay			3,053.20	3,053.20
Tax Deductions: Federal				
Withholding Tax			372.08-	372.08-
EE Social Security Tax			200.57-	200.57-
EE Medicare Tax			46.91-	46.91-
Additional Deductions				
*Dental Pre-tax Stf			9.82-	9.82-
*Eyewear Pre-tax Stf			3.17-	3.17-
*Medical Pre-tax Stf			36.00-	36.00-
*Health Savings Acct Stf			169.23-	169.23-
Roth Post-tax			173.08-	173.08-
Total Net Pay			2,042.34	2,042.34
Total Hours Worked for Pay Period				32.00
Total Paid Time Off Hours for Pay Period				48.00

Other Benefits and Information

	This Period	Year-to-Date
Rec Awd NonC Net	400.00	400.00
Employer Match	43.27	43.27

Summary	Allotment	Taken	Remaining
Pers/Fam	80.00		80.00

Payment Method	**Amount**
Direct Deposit	2,042.34

Your federal taxable wages 3,234.98
*Excluded from Federal Taxable Wages

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Advice Number: 0194578718

Advice Date: 01/09/2026

Deposited to the account of		**Account Number**	**Transit ABA**	**Amount**
DANIELLE BETTS	CHECKING	XXXXXX5368	111900659	2042.34

Canyon Creek Animal Clinic
2717 Custer Pkwy Richardson, Texas 75080
(972) 234-1181

Date: **January 07, 2026**
Pet's Name: **QTip**

Vaccine	Administered Date
Lepto (Included with Combo)	10/29/2025
Vanguard Rabies (3 Year) (Per Dose)	10/29/2025
Vanguard B Injectable (Per Dose)	10/29/2025
Vanguard DAPP-L4 (Per Dose)	10/29/2025

CHASE

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

November 25, 2025 through December 19, 2025
Account Number: **000000932587527**

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	

00406869 DRE 201 219 35425 NNNNNNNNNNN 1 000000000 15 0000
ERIC ALBERTO MORENO VAZQUEZ
220 CASCADE DR
GARLAND TX 75041-1933

04068690101000000021

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	**$952.28**
Deposits and Additions	3,647.04
Electronic Withdrawals	-3,796.74
Ending Balance	**$802.58**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.01
Interest Paid Year-to-Date	$0.12

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$952.28**
11/28	JPMorgan Chase B Payroll Dd PPD ID: 1134994650	**1,619.34**	2,571.62
12/05	Capital One Mobile Pmt CA0Ff34411Adde8 Web ID: 9279744380	-764.33	1,807.29
12/12	JPMorgan Chase B Payroll Dd PPD ID: 1134994650	**1,355.33**	3,162.62
12/15	Capital One Mobile Pmt CA038Fc8C8C1Fdf Web ID: 9279744380	-2,000.00	1,162.62
12/15	Goldman Sachs Ba Transfer 000300052516903 Web ID: 0124085260	-1,000.00	162.62
12/17	JPMorgan Chase B Payroll Dd PPD ID: 1134994650	**672.36**	834.98
12/19	12/19 Payment To Chase Card Ending IN 8138	-32.41	802.57
12/19	Interest Payment	**0.01**	802.58
	Ending Balance		**$802.58**

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

CHASE

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

October 23, 2025 through November 24, 2025
Account Number: **000000932587527**

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	

00410411 DRE 201 219 32925 NNNNNNNNNNN 1 000000000 15 0000
ERIC ALBERTO MORENO VAZQUEZ
220 CASCADE DR
GARLAND TX 75041-1933

04104110101000000021

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	**$198.86**
Deposits and Additions	3,017.55
Electronic Withdrawals	-2,264.13
Ending Balance	**$952.28**
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	$0.11

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$198.86**
10/23	Schwab Brokerage Moneylink PPD ID: 9005586224	-130.00	68.86
10/31	JPMorgan Chase B Payroll Dd PPD ID: 1134994650	**1,456.00**	1,524.86
10/31	10/31 Payment To Chase Card Ending IN 8138	-89.08	1,435.78
10/31	Capital One Mobile Pmt CA0373215757388 Web ID: 9279744380	-1,200.00	235.78
11/14	JPMorgan Chase B Payroll Dd PPD ID: 1134994650	**1,561.55**	1,797.33
11/14	Capital One Mobile Pmt CA015415D78677D Web ID: 9279744380	-845.05	952.28
	Ending Balance		**$952.28**

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

Internal Revenue Service
United States Department of the Treasury

Form 1040 Account Transcript

Request Date:	01-09-2026
Response Date:	01-09-2026
Tracking Number:	109484820413

Form Number:	1040
Report for Tax Period Ending:	12-31-2024
Taxpayer Identification Number:	XXX-XX-8818

ERI A MORE VAZQ
220 CA

--- Any minus sign shown below signifies a credit amount ---

Account balance:	$0.00		
Accrued interest:	$0.00	As of:	05-19-2025
Accrued penalty:	$0.00	As of:	05-19-2025
Account balance plus accruals (this is not a payoff amount):	$0.00		

**** Information from the return or as adjusted ****

Exemptions:	01
Filing status:	Single
Adjusted gross income:	$79,213.00
Taxable income:	$64,613.00
Tax per return:	$9,205.00
SE taxable income taxpayer:	$0.00
SE taxable income spouse:	$0.00
Total self employment tax:	$0.00
Return due date or return received date (whichever is later):	04-15-2025
Processing date:	05-12-2025

TRANSACTIONS

CODE	EXPLANATION OF TRANSACTION	CYCLE	DATE	AMOUNT
150	Tax return filed 75221-503-42983-5	20251603	05-12-2025	$9,205.00
806	W-2 or 1099 withholding		04-15-2025	-$9,063.00
670	Payment 00		04-15-2025	-$142.00

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

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

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

Your first name and middle initial	Last name	Your social security number
DANIELLE	BETTS	650 16 9337
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.
17423 FAIRWAY OAKS DRIVE			
City, town, or post office. If you have a foreign address, also complete spaces below.		State	ZIP code
SPRING		TX	77379
Foreign country name	Foreign province/state/county		Foreign postal code

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

Filing Status Check only one box.

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

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

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

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

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

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

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

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

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	99,090.
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	99,090.
2a	Tax-exempt interest	2a	b Taxable interest	2b	1,912.
3a	Qualified dividends	3a	b Ordinary dividends	3b	
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	0.
8	Additional income from Schedule 1, line 10			8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	101,002.
10	Adjustments to income from Schedule 1, line 26			10	0.
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	101,002.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	14,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	86,402.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	14,067.
	17	Amount from Schedule 2, line 3		17	0.
	18	Add lines 16 and 17		18	14,067.
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	0.
	21	Add lines 19 and 20		21	0.
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	14,067.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	
	24	Add lines 22 and 23. This is your **total tax**		24	14,067.
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 13,722.		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c		
	d	Add lines 25a through 25c		25d	13,722.
If you have a qualifying child, attach Sch. EIC.	26	2024 estimated tax payments and amount applied from 2023 return		26	
	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	13,722.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	
	35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐		35a	
Direct deposit? See instructions.	b	Routing number XXXXXXXXX **c** Type: ☐ Checking ☐ Savings			
	d	Account number XXXXXXXXXXXXXXXXX			
	36	Amount of line 34 you want **applied to your 2025 estimated tax**	36		
Amount You Owe	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	345.
	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.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		TAX ANALYST	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 832-523-5036	Email address		

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

Paid Preparer Use Only

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

CDA

Dear Eric,

Congratulations on your new position as a Associate SBL Associate with JPMorganChase! It is exciting that you are taking this next step in your career. We expect you to start on 16-Dec-2025, reporting to Brenda Roche and carrying out your role at 277 Park Ave.

*Your formal legal employer is JPMorgan Chase Bank, National Association

Your Pay:
Your annual base salary will be $93,000.00 (less applicable taxes). It will cover all the hours you work, keeping in mind that your hours may vary based on business needs. We'll pay you consistent with JPMorgan Chase & Co. practices, and your position isn't eligible for overtime. Click here to view all HR Policies.

We'll make any pay and position changes needed on the 1st or the 16th of the month after you start in your new role.

Incentive Compensation:
In this role you will be eligible for annual incentive awards under the JPMorganChase Performance-Based Incentive Compensation Plan. We award incentives based on a number of factors, including your individual achievement, the results of your business unit and the performance of JPMorganChase. JPMorgan Chase & Co. has complete discretion over these awards, which will be subject to applicable taxes and the JPMorganChase Bonus Recoupment Policy.

If you receive an award, you will be paid either in cash or in a combination of cash and forfeitable equity, in line with our incentive plan practices. Any equity portion will be subject to the terms and conditions of the Award Agreement, which will include recovery provisions, non-solicitation and similar covenants.

If your employment ends or you give us notice of your resignation before the payment date for Incentive Plan awards, you won't be eligible for any payments.

Only a Managing Director at JPMorgan Chase & Co. and a Human Resources Officer at the level of Vice President or above can make any commitment about an incentive award, and it must be in writing and signed by both parties. No one is authorized to make any verbal promises to you about an incentive compensation award.

Benefits:
Our benefit programs are based on your role and time working for us. Please visit me@jpmc for any questions about your benefits. If you are transferring to a new location, please click here to determine if local laws apply to you.

Update your Contact Information:
Once you start in your new role, please update your contact information in the Company Phonebook right away.

Other Terms and Conditions:
As an "at-will" employee, either you or JPMorgan Chase & Co. can end your employment at any time, for any or no reason. We'll continue to apply all prior agreements we have with you, such as, the Code of Conduct the Arbitration Agreement and restrictions on post-employment activities.

By signing this offer letter, you confirm that your employment by the firm does not violate the hiring of relatives and employees in personal relationships policy and you agree that you will act in compliance with that policy.

Please review all the information in this letter to make sure that it reflects what we've discussed. This document will legally supersede anything we've written or said to you about your new role.

I wish you great success on this new path. If you have questions, please contact me.

Best regards,

Angela Gooden
JPMorgan Chase & Co.

*Your formal legal employer is JPMorgan Chase Bank, National Association

JPMORGAN CHASE & CO.

Pay Statement

Employer Name	Employer Address	State - Employer BIN
JPMorgan Chase Bank, National Association	1111 Polaris Parkway Columbus, OH 43240	TX - NO STATE TAX
Employee Name	**Payroll Company**	**FLSA Status**
Eric Moreno Vazquez	0802	Overtime Eligible
Employee Address	**Department**	**Base Rate**
220 Cascade Drive Garland, TX 75041	022007	34.040000
Person Number (SID)	**Payroll**	**Shift Diff (% of Eligible Wages)**
V809591	Biweekly	N/A

Pay Date	Pay Period Begin Date	Pay Period End Date
12/12/2025	11/23/2025	12/06/2025

Summary

Description	Current Amount	YTD Amount
Gross Pay	2,723.20	85,717.23
Total Taxes	469.73	16,661.56
Total Deductions	317.29	7,000.92
Net Pay	1,936.18	62,054.75

Total Hours Worked

Period Begin Date	Period End Date	Total Hours
11/23/2025	12/06/2025	24.000

Earnings

Description	Earnings Begin Date	Earnings End Date	Hours	Rate	Multiplier	Current Amount	YTD Amount
VA3 Vacation Hourly Entitlement Payment	11/23/2025	12/06/2025	48.000	34.040000	1.00	1,633.92	4,605.76
REG Regular Base Pay	11/23/2025	11/29/2025	24.000	34.040000	1.00	816.96	58,781.16
HL3 Holiday Hourly Entitlement Payment	11/23/2025	12/06/2025	8.000	34.040000	1.00	272.32	2,427.20
OTP Overtime Pay (1x)							10,682.64
OTP Overtime Pay Premium (0.5x)							5,341.36
SK3 Sick Hourly Entitlement Payment							1,787.84
PT3 Personal Time Hourly Entitlement Payment							816.96
REG Regular Base Pay Retroactive							604.21
OTP Overtime Pay Retroactive (1x)							442.52
OTP Overtime Pay Premium Retroactive (0.5x)							221.26
Non Cash Earnings Update GU Offset							6.32
Earnings Total						**2,723.20**	**85,717.23**

Taxable Benefits

Description	Current Amount	YTD Amount
Imputed Basic Life	0.54	12.42
Stock Purchase Discount		86.83
Non Cash Earnings Update GU		15.00

Taxes

Description	Current Amount	YTD Amount	Taxable Wages	YTD Taxable Wages
FIT Withheld	265.32	10,186.37	2,672.07	83,729.83
Social Security Employee Withheld	165.67	5,247.87	2,672.07	84,643.07
Medicare Employee Withheld	38.74	1,227.32	2,672.07	84,643.07
Taxes Total	**469.73**	**16,661.56**		

Deductions

Description	Tax Type	Current Amount	YTD Amount
Medical	Before	42.50	977.50
Dental Maintenance Org	Before	5.40	124.20
Vision Plan	Before	3.77	86.71
401(k) Before Tax Contribution	Before		913.24
401(k) Roth Contribution	After	190.62	3,174.27
Employee Stock Purchase	After	75.00	1,725.00
Before Tax Subtotal		**51.67**	**2,101.65**
After Tax Subtotal		**265.62**	**4,899.27**
Deductions Total		**317.29**	**7,000.92**

Tax Data

Type	Marital Status	Allowances	Addl. Amount
FEDERAL	Single or Married filing separately	0	0.00

STATE / TX - Work/Resident		0	0.00

Leave Balances		
Description	Hours Taken	Available Hours
Sick Hourly	50.000	62.000

Net Pay Distribution

Payment Type	Payment Reference	Account Type	Account Number	Amount
Direct Deposit	153390035553	CHECKING	XXXXX7527	1,355.33
Direct Deposit	153390035639	CHECKING	XXXXXX6549	580.85

JPMORGAN CHASE & CO.

Pay Statement

Employer Name	Employer Address	State - Employer BIN
JPMorgan Chase Bank, National Association	1111 Polaris Parkway Columbus, OH 43240	NY - 1349946501
Employee Name	**Payroll Company**	**FLSA Status**
Eric Moreno Vazquez	0802	Salaried Exempt
Employee Address	**Department**	**Base Rate**
220 Cascade Drive Garland, TX 75041	022007	34.040000
Person Number (SID)	**Payroll**	**Shift Diff (% of Eligible Wages)**
V809591	Biweekly	N/A

Pay Date	Pay Period Begin Date	Pay Period End Date
12/17/2025	12/07/2025	12/20/2025

Summary

Description	Current Amount	YTD Amount
Gross Pay	1,361.60	87,078.83
Total Taxes	179.11	16,840.67
Total Deductions	221.98	7,222.90
Net Pay	960.51	63,015.26

Total Hours Worked

Period Begin Date	Period End Date	Total Hours
12/07/2025	12/20/2025	40.000

Earnings

Description	Earnings Begin Date	Earnings End Date	Hours	Rate	Multiplier	Current Amount	YTD Amount
REG Regular Base Pay	12/07/2025	12/13/2025	40.000	34.040000	1.00	1,361.60	60,142.76
OTP Overtime Pay (1x)							10,682.64
OTP Overtime Pay Premium (0.5x)							5,341.36
VA3 Vacation Hourly Entitlement Payment							4,605.76
HL3 Holiday Hourly Entitlement Payment							2,427.20
SK3 Sick Hourly Entitlement Payment							1,787.84
PT3 Personal Time Hourly Entitlement Payment							816.96
REG Regular Base Pay Retroactive							604.21
OTP Overtime Pay Retroactive (1x)							442.52
OTP Overtime Pay Premium Retroactive (0.5x)							221.26
Non Cash Earnings Update GU Offset							6.32
Earnings Total						**1,361.60**	**87,078.83**

Taxable Benefits

Description	Current Amount	YTD Amount
Imputed Basic Life	0.54	12.96
Stock Purchase Discount		86.83
Non Cash Earnings Update GU		15.00

Taxes

Description	Current Amount	YTD Amount	Taxable Wages	YTD Taxable Wages
FIT Withheld	78.85	10,265.22	1,310.47	85,040.30
Social Security Employee Withheld	81.25	5,329.12	1,310.47	85,953.54
Medicare Employee Withheld	19.01	1,246.33	1,310.47	85,953.54
Taxes Total	**179.11**	**16,840.67**		

Deductions

Description	Tax Type	Current Amount	YTD Amount
Medical	Before	42.50	1,020.00
Dental Maintenance Org	Before	5.40	129.60
Vision Plan	Before	3.77	90.48
401(k) Before Tax Contribution	Before		913.24
401(k) Roth Contribution	After	95.31	3,269.58
Employee Stock Purchase	After	75.00	1,800.00
Before Tax Subtotal		**51.67**	**2,153.32**
After Tax Subtotal		**170.31**	**5,069.58**
Deductions Total		**221.98**	**7,222.90**

Tax Data

Type	Marital Status	Allowances	Addl. Amount
FEDERAL	Single or Married filing separately	0	0.00

STATE / NY - Work	Single or Head of household	0	0.00
STATE / TX - Resident		0	0.00

Leave Balances		
Description	Hours Taken	Available Hours
Sick Hourly	50.000	62.000

Net Pay Distribution				
Payment Type	Payment Reference	Account Type	Account Number	Amount
Direct Deposit	153798762597	CHECKING	XXXXX7527	672.36
Direct Deposit	153798762653	CHECKING	XXXXXX6549	288.15

JPMORGAN CHASE & CO.

Pay Statement

Employer Name	Employer Address	State - Employer BIN
JPMorgan Chase Bank, National Association	1111 Polaris Parkway Columbus, OH 43240	NY - 1349946501
Employee Name	**Payroll Company**	**FLSA Status**
Eric Moreno Vazquez	0802	Salaried Exempt
Employee Address	**Department**	**Base Rate**
220 Cascade Drive Garland, TX 75041	022007	93,000.00
Person Number (SID)	**Payroll**	**Shift Diff (% of Eligible Wages)**
V809591	Semimonthly	N/A

Pay Date	Pay Period Begin Date	Pay Period End Date
12/31/2025	12/16/2025	12/31/2025

Summary

Description	Current Amount	YTD Amount
Gross Pay	3,875.00	90,953.83
Total Taxes	987.96	17,828.63
Total Deductions	397.92	7,620.82
Net Pay	2,489.12	65,504.38

Earnings

Description	Earnings Begin Date	Earnings End Date	Hours	Rate	Multiplier	Current Amount	YTD Amount
Regular Salary	12/16/2025	12/31/2025				3,875.00	3,875.00
REG Regular Base Pay							60,142.76
OTP Overtime Pay (1x)							10,682.64
OTP Overtime Pay Premium (0.5x)							5,341.36
VA3 Vacation Hourly Entitlement Payment							4,605.76
HL3 Holiday Hourly Entitlement Payment							2,427.20
SK3 Sick Hourly Entitlement Payment							1,787.84
PT3 Personal Time Hourly Entitlement Payment							816.96
OTP Overtime Pay Premium Retroactive (0.5x)							221.26
Non Cash Earnings Update GU Offset							6.32
Earnings Total						**3,875.00**	**89,907.10**

Taxable Benefits

Description	Current Amount	YTD Amount
Imputed Basic Life	0.54	13.50
Stock Purchase Discount		86.83
Non Cash Earnings Update GU		15.00

Taxes

Description	Current Amount	YTD Amount	Taxable Wages	YTD Taxable Wages
SIT Withheld (NY)	187.27	187.27	3,823.87	3,823.87
SDI Employee Withheld (NY)	1.30	1.30	3,875.54	3,875.54
Family Leave Insurance Employee Withheld (NY)	15.04	15.04	3,875.54	3,875.54
FIT Withheld	491.83	10,757.05	3,823.87	88,864.17
Social Security Employee Withheld	237.08	5,566.20	3,823.87	89,777.41
Medicare Employee Withheld	55.44	1,301.77	3,823.87	89,777.41
Taxes Total	**987.96**	**17,828.63**		

Deductions

Description	Tax Type	Current Amount	YTD Amount
Medical	Before	42.50	1,062.50
Dental Maintenance Org	Before	5.40	135.00
Vision Plan	Before	3.77	94.25
401(k) Before Tax Contribution	Before		913.24
401(k) Roth Contribution	After	271.25	3,540.83
Employee Stock Purchase	After	75.00	1,875.00
Before Tax Subtotal		**51.67**	**2,204.99**
After Tax Subtotal		**346.25**	**5,415.83**
Deductions Total		**397.92**	**7,620.82**

Tax Data

Type	Marital Status	Allowances	Addl. Amount
FEDERAL	Single or Married filing separately	0	0.00
STATE / NY - Work	Single or Head of household	0	0.00

STATE / TX - Resident		0	0.00

Leave Balances		
Description	Hours Taken	Available Hours
Sick Exempt	50.000	62.000

Net Pay Distribution				
Payment Type	Payment Reference	Account Type	Account Number	Amount
Direct Deposit	153905614703	CHECKING	XXXXX7527	1,742.39
Direct Deposit	153905615114	CHECKING	XXXXXX6549	746.73