1975 MADISON
1975 MADISON AVE
New York, NY 10035
Tel: (646) 386-9700
Fax: (212) 913-9531

APPLICATION FOR RENTAL

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

BUILDING/APARTMENT:	RENT:	SECURITY DEPOSIT:	AGENT:
Apt # 204			
START DATE:	**LEASE LENGTH:**	**BROKER:**	**BROKER PHONE:**

APPLICANT INFORMATION

FIRST NAME	M.I.	LAST NAME	SUFFIX	SSN
BYRON	SEAN	BURFORD		***-**-****

HOME PHONE	WORK PHONE	CELL PHONE	EMAIL
(718) 207-1588		( )	byronsean1@gmail.com

STREET ADDRESS	CITY	STATE	ZIP

LANDLORD/MANAGING AGENT NAME	LANDLORD/MANAGING AGENT PHONE	LANDLORD/MANAGING AGENT FAX	LANDLORD/MANAGING AGENT EMAIL

MONTHLY RENT	DATE IN	DATE OUT	REASON FOR LEAVING
			Too many residents. Building is too big.

BACKGROUND INFORMATION

HAVE YOU EVER BEEN CONVICTED OF A FELONY?

NO

DO YOU HAVE ANY CRIMINAL CHARGES PENDING, AWAITING DISPOSITION OR LOOMING IN ANY WAY?

NO

BANK INFORMATION

CHECKING ACCOUNT BANK NAME	ACCOUNT NUMBER	PHONE NUMBER
		( )
SAVINGS ACCOUNT BANK NAME	**ACCOUNT NUMBER**	**PHONE NUMBER**
		( )
OTHER ACCOUNT BANK NAME	**ACCOUNT NUMBER**	**PHONE NUMBER**
		( )

EMPLOYMENT & INCOME INFORMATION

OCCUPATION - PRESENT	EMPLOYER/COMPANY	SUPERVISOR NAME	SUPERVISOR PHONE	SUPERVISOR FAX	SUPERVISOR EMAIL	SALARY	START DATE
Executive Assistant	Blackstone	Audrey Heathley			audrey.heathley@blackstone.com	$110,000.00/Yr.	
OCCUPATION - ❑ ADD'L ❑ PREVIOUS	**EMPLOYER/COMPANY**	**SUPERVISOR NAME**	**SUPERVISOR PHONE**	**SUPERVISOR FAX**	**SUPERVISOR EMAIL**	**ANNUAL SALARY**	**START DATE**
			( )				

BUSINESS/CPA REFERENCES (if self-employed)

NAME	ADDRESS	PHONE	RELATIONSHIP
		( )	

I warrant that all statements above set forth are true. I further represent that I am not renting a room or an apartment under any other name, nor have I ever been dispossessed from any apartment, nor am I now being dispossessed. I hereby give my permission to conduct inquiries concerning my income, credit history, residence, banking relationships, character and reputation for the purpose of verifying information, provided by me, on any apartment rental/purchase application. If this application is approved, I further authorize Owner or its agent(s) to conduct further credit inquries. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, OFAC search, and landlord/tenant court record search will be done in conjunction with my application. I hereby hold On-Site Manager, Inc., Owner, and its agents free and harmless of any liability for providing written or verbal information and/or discussing the quality of my tenancy with current and former landlords property managers, supervisors, or employers. No representations or agreements by Salespersons, Brokers or others are to be binding on Owner, and/or any party connected with its business organization unless included in the written lease proposed to be executed. By submitting this application, I represent that Owner makes no guarantee regarding the status of this application or the availability of any apartment. If a lease is approved and executed, this completed application form becomes a part of that certain lease.

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.

An electronic signature was received on November 19, 2025 by TERRENCE PHEARSE.

Signed by BYRON SEAN BURFORD
Wed Nov 19 2025 09:49:36 PM EST
Key: 0007C0C8; IP Address: 10.33.14.4

BYRON SEAN BURFORD *(Applicant)* *Date*

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

Application Fee for BYRON SEAN BURFORD - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
BYRON S BURFORD	XXXXXXXXXXXX2513	16293567	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

AUTHORIZATION TO RELEASE RECORDS

EMAIL TO: verifications@on-site.com

I authorize the below parties to verify any and all requested information and to provide written support as necessary to On-Site.com.

(PRINT Applicant Name)	*(Applicant Signature)*	*Date*

Please ensure that the below information is completed IN FULL. Inform your references that On-Site.com will be contacting them, and indicate the importance of a prompt response.

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 BYRON SEAN BURFORD

The property's screening criteria result	
7.8 / 10 **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 11/25/2025**.

Score for BYRON SEAN BURFORD: 6.1 / 10

	Importance	Result
Total monthly income to rent ratio exceeds 3.0	Extremely	👍
Gross monthly income after rent and estimated debt exceeds 25.0% of the monthly income	Extremely	👍
Maximum percentage of past due negative accounts is less than 25.0%	Very	👎
Unpaid collections and grossly delinquent past due balances do not exceed $50.00	Very	👎
May have been through a bankruptcy	Extremely	👍

Credit Quick Summary		
Custom scoring for this report:		
Medical collections not considered Do not consider mortgages in default.	Student loans not considered	Do not consider foreclosures.
Total monthly income (reported by Applicant)	$9,166.67	
Total combined monthly income to rent ratio	5.53 (based on rent of $4,320.00)	
Estimated monthly debt and rent payments	$2,287.07 (25% of monthly income)	
Total number of accounts	18	
Accounts with no late payments	12 (0 unpaid past due)	
Accounts paid 30-59 days past due	3 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	3 (1 unpaid past due)	
Total outstanding balance	$7,782.00 ($3,938.00 past due)	
Outstanding revolving debt	$7,782.00 (39% of limit) ($3,938.00 past due)	
Outstanding loan balance	$0.00 ($0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	$3,938.00	

Identity	**From Application**	**From Equifax**
Name:	BYRON SEAN BURFORD	BYRON SEAN BURFORD BYRON SEAN BURFORD
SSN:	***-**-****	***-**-****
Birth Date:	1/**/1977	1/**/1977

Addresses	**From Application**	**From Equifax**

	88 E 127 ST New York, NY 10035 - US	88 E 127TH ST. 19C NEW YORK, NY 10035 (Applicant) Reported 11/2025 436 E 36TH ST. W38K NEW YORK, NY 10016 (Applicant) Reported 8/2025 626 1ST AVE. W44C NEW YORK, NY 10016 (Applicant) Reported 4/2025 60 W 126TH ST. 2 NEW YORK, NY 10027 (Applicant) Reported 2/2023 3921 FORESTER BLVD AUBURN HILLS, MI 48326 (Applicant) Reported 10/2021 344 PETE PASCALE PL FL 4 NEW YORK, NY 10029 (Applicant) Reported 5/2017 1151 WESTBURY CIR. 8 LANSING, MI 48917 (Applicant) Reported 2/2015 44 TUDOR CITY PL. 705 NEW YORK, NY 10017 (Applicant) Reported 1/2011 45 TUDOR CITY PL. 705 NEW YORK, NY 10017 (Applicant) Reported 1/2011 330 E 39TH ST. 28E NEW YORK, NY 10016 (Applicant) Reported 1/2011

Employment	From Application	From Equifax
Applicant:	Executive Assistant Blackstone $110,000.00/Yr. Total monthly Income: $9,166.67	UNIVERSITY OF MICHIG DIRECTOR OF MUS GRACE PERSBY CHURCH

Restricted Person Search		
Requested For BYRON SEAN BURFORD	**Requested** 11/19/2025	**Returned** 11/19/2025
Results *No Records Found*		

Risk Models		
From Equifax		
Risk Model Name	**Score**	**Score Factors**
Credit Score (Applicant)	628	The date that you opened your oldest account is too recent You have too many delinquent or derogatory accounts Too many installment accounts with a delinquent or derogatory payment status Lack of sufficient relevant real estate account information
	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
HSBC BANK USA NA (Applicant)	3/2021	11/2024	1	1	2	$3,938.00	$3,938.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			OVERDRAF	CHARGED OFF ACCOUNT Rate/Status 9: Charge-off			

Payment History

5	4	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	7/2025	9/2025					$3,844.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$38.00	$3,873.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0
10/25		8/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FORTIVA (Applicant)	8/2016	7/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,125.00	INSTALLMENT	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18		12/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	7/2018	11/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,105.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
THD/CBNA (Joint)	4/2016	10/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,122.00	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
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE,N.A. (Joint)	8/2007	3/2009					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,000.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Joint)	8/2006	10/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$838.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	8/2012	2/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$665.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	5/2012	12/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$515.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ALLY FINANCIAL INC (Applicant)	8/2025						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0
10/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WEB BANK (Applicant)	8/2025						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0
11/25		9/25

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SLEEPYS (Joint)	1/2007						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	9/2022	8/2024	1	1	4		$0.00

Monthly Payment	High Credit	Type	Comments
		REVOLVING	CHARGED OFF ACCOUNT Rate/Status 9: Charge-off

Payment History

5	5	5	4	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CARE CREDIT (Applicant)	1/2024	1/2025	1	0	0		
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			REVOLVING				

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	11/2023	1/2025	2	0	0		
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			INSTALLMENT	FIXED RATE			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	3/2023	12/2024	1	0	0		
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/AMAZON PLCC (Applicant)	12/2020	1/2025					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			REVOLVING				

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	11/2018	9/2024	2	2	5		
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST			

Payment History

0	0	0	-	-	-	5	4	3	0	3	2	2	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	

Previous Credit Inquiries	
From Equifax	
7/2025	CAPITAL ONE BANK USA (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

We the People

Of the United States,
Order to form a more perfect Union,
ablish Justice, insure domestic Tranquility,
ovide for the common defence,
romote the general Welfare, and secure
he Blessings of Liberty to ourselves and
ur Posterity, do ordain and establish this
Constitution for the United States of America.

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

3

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo
P

Code / Code / Codigo
USA

Passport No. / No. du Passeport / No. de Pasaporte
561409297

Surname / Nom / Apellidos
BURFORD

Given Names / Prénoms / Nombres
BYRON SEAN

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
09 Jan 1977

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

Sex / Sexe / Sexo
M

Date of issue / Date de délivrance / Fecha de expedicion
26 Oct 2017

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
25 Oct 2027

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 51

USA

P<USABURFORD<<BYRON<SEAN<<<<<<<<<<<<<<<<<<<<<<<

5614092979USA7701096M2710257116353399<084666

Byron Burford

Re: Staffing Services Assignment Offer Letter

Dear Byron Burford:

We are pleased to offer you employment with Beacon Hill Solutions Group, LLC ("**BHSG**") employee working on the client and assignment identified below ("**Client**" and "**Assignment**")

Please review this Offer Letter carefully. If you understand and accept its terms and conditions, sign where indicated and return the signed letter to me. The start of your employment is subject to satisfactory completion of the onboarding process, as well as all applicable background checks, credit checks, drug screens, and other requirements of the Client. You also understand additional terms and conditions will be set forth in the BHSG Temporary Employment Agreement and other documents you will be asked to review or sign as part of the onboarding process.

You will be paid by direct deposit, paper check, or debit card in accordance with selections you make in the onboarding process and in accordance with the pay rates indicated below. You will be paid weekly in arrears, subject to applicable payroll withholding. You will also be eligible to participate in the full range of health and retirement benefits available to BHSG temporary staffing services employees, including medical, dental, vision, wellness, and 401K plans, upon meeting certain eligibility requirements and in accordance with the terms of the plan documents for each.

Assignment Details

Job Title:	LTT in BXOT
Client Name:	Blackstone
Client Phone:	(212) 583-5000
Worksite:	345 Park Avenue , New York, NY 10154-0004 USA
Start Date:	9/22/2025
Start Time:	Normal Customer work hours, as discussed
Pay Rate:	\$40.00 per Hour
OT Rate:	\$60.00 per Hour
Payday:	Friday (Paid Weekly, in arrears)
Workweek:	Sunday to Saturday (Client specific and a variance from the standard period ending date shown on the paycheck stub and handbook.)

This employment is intended to be for the period of the Assignment, but you will be an employee at will, so you may be removed from the Assignment and your employment may be terminated at any time by BHSG in its sole discretion.

By signing below, you accept this employment and the Assignment in accordance with the terms and conditions described above. You acknowledge you are not relying on any promises or representations other than as set forth in this letter, and no such promises or representations have been made to you by BHSG or the Client.

Accepted and Agreed By:
Digitally signed by Byron S. Burford
Location: byronsean1@gmail.com
09/19/2025 11:53:55 AM - 04:00

Byron Burford
20 Ashburton Pl
Boston MA 02108
Phone: 617-326-4000
Workers Comp Carrier: Bankers Standard Insurance Company
This is an important notice. Please have it translated.

BEACON HILL SOLUTIONS GROUP, LLC

By: Caitlin Sweeney

Wells Fargo Way2Save® Savings

WELLS FARGO

BYRON BURFORD
88 E 127TH ST APT 19C
NEW YORK NY 10035-1377

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Other Wells Fargo Benefits

It's Cybersecurity Awareness Month.

In today's digital world, scammers are using advanced tools like AI to make impersonation scams harder to detect. Caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered.

Imposters may contact you with messages that:
- Are unexpected.
- Appear to be from a legitimate source but could be spoofed.
- Claim to be urgent, asking you to act right away, without thinking.
- Use language that manipulates your emotions.
- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

If you have any doubts about a message, call the company or government agency directly to find out if there really is a problem.

And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app* or in online banking.

Learn more at www.wellsfargo.com/scams

*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

WELLS FARGO

Statement period activity summary

Beginning balance on 10/1	$337.01
Deposits/Additions	596.00
Withdrawals/Subtractions	- 0.00
Ending balance on 10/31	**$933.01**

Account number: **7486896108 (primary account)**

BYRON BURFORD

NEW York account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 026012881

Interest summary

Interest paid this statement	$0.00
Average collected balance	$378.26
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.01

Transaction history

Date	*Description*	*Deposits/ Additions*	*Withdrawals/Subtractions*	*Ending daily balance*
10/3	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	4.00		341.01
10/6	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		343.01
10/7	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	4.00		347.01
10/8	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		348.01
10/9	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		350.01
10/10	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		351.01
10/14	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		353.01
10/15	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	6.00		359.01
10/16	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		360.01
10/17	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		361.01
10/20	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		363.01
10/21	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	3.00		366.01
10/23	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		368.01
10/24	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		370.01
10/27	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	3.00		373.01
10/28	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	3.00		376.01
10/29	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	4.00		380.01
10/30	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		381.01
10/31	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		
10/31	Extensis V LLC Payroll 251031 059812 Byron Burford	550.00		933.01
Totals		**$596.00**	**$0.00**	

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 10/01/2025 - 10/31/2025	Standard monthly service fee $5.00	You paid $0.00
How to avoid the monthly service fee Have any **ONE** of the following each fee period	Minimum required	This fee period

WELLS FARGO

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period	
• Minimum daily balance	$300.00	$337.01	÷
• A daily automatic transfer from a linked Wells Fargo checking account	$1.00	$0.00	
• Save As You Go® transfer from a linked Wells Fargo checking account	$1.00	$46.00	÷
• A monthly automatic transfer from a linked Wells Fargo checking account	$25.00	$0.00	
• Age of primary account owner	0 - 24		
•			

AM/AM

IMPORTANT ACCOUNT INFORMATION

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

Help take control of your finances with a Wells Fargo personal loan.
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.

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

Wells Fargo Clear Access Banking℠

WELLS FARGO

BYRON BURFORD
88 E 127TH ST APT 19C
NEW YORK NY 10035-1377

Questions?

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En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (348)
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- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

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And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app* or in online banking.

WELLS FARGO

Learn more at www.wellsfargo.com/scams

*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 10/1	$1,858.62
Deposits/Additions	8,682.06
Withdrawals/Subtractions	- 6,688.06
Ending balance on 10/31	**$3,852.62**

Account number: **5603864181 (primary account)**

BYRON BURFORD

NEW York account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 026012881

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/2		Mobile Deposit : Ref Number :516020840755	300.00		
10/2		Purchase authorized on 09/30 Mta*Nyct Paygo NEW York NY S465273506722470 Card 2450		2.90	
10/2		Purchase authorized on 09/30 Mta*Nyct Paygo NEW York NY S305273786607970 Card 2450		2.90	
10/2		Purchase authorized on 10/01 Murray's Cheese NEW York NY S385274775122717 Card 2450		13.48	
10/2		Purchase authorized on 10/01 Sq *Ceriello Fine NEW York NY S385274778510464 Card 2450		13.98	
10/2		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		4.00	2,121.36
10/3		Beacon Hill Solu Payroll 000101 Cer000617391807 Byron Burford	1,320.59		
10/3		Purchase authorized on 10/01 Mta*Nyct Paygo NEW York NY S385274503609810 Card 2450		2.90	
10/3		Purchase authorized on 10/01 Mta*Nyct Paygo NEW York NY S385274799873844 Card 2450		2.90	
10/3		Zelle to Burford Phearse B on 10/03 Ref # Wfct0Zbtwzr3		2,000.00	
10/3		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	1,434.15
10/6		Instant Pmt From Bill.Com-Stoutsburg Sourland African Am on 10/06 Ref#20251006021000021P1Brjpc07600225763	594.00		
10/6		Purchase authorized on 10/02 Mta*Nyct Paygo NEW York NY S385275465618072 Card 2450		2.90	
10/6		Purchase authorized on 10/02 Mta*Nyct Paygo NEW York NY S385275822402682 Card 2450		2.90	
10/6		Purchase authorized on 10/03 Mta*Nyct Paygo NEW York NY S385276461884369 Card 2450		2.90	
10/6		Purchase authorized on 10/03 Mta*Nyct Paygo NEW York NY S345277027195334 Card 2450		2.90	
10/6		Zelle to Burford Phearse B on 10/05 Ref # Wfct0Zc5R7Vz		1,400.00	
10/6		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		4.00	612.55
10/7		Purchase authorized on 10/06 Mta*Nyct Paygo NEW York NY S305279452638822 Card 2450		2.90	
10/7		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	608.65
10/8		Purchase authorized on 10/07 Columbus Circle NEW York NY S345280795809938 Card 2450		29.39	
10/8		Purchase authorized on 10/08 Wholefds Hrm#105 100 W 12 NEW York NY P345281854436196 Card 2450		33.09	
10/8		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	544.17
10/9		Purchase authorized on 10/08 Columbus Circle NEW York NY S305281816829628 Card 2450		54.43	
10/9		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	488.74
10/10		Beacon Hill Solu Payroll 000101 Cer000619706891 Byron Burford	1,386.37		
10/10		Purchase authorized on 10/08 Mta*Nyct Paygo NEW York NY S355281836044716 Card 2450		2.90	
10/10		Purchase authorized on 10/09 Tst* Joe's Home of NEW York NY S465282691533579 Card 2450		32.71	
10/10		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	1,837.50
10/14		Purchase authorized on 10/09 Mta*Nyct Paygo NEW York NY S305282452594332 Card 2450		2.90	

WELLS FARGO

Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/14		Purchase authorized on 10/09 Omnyweb* 877-789-6669 NY S585282758419678 Card 2450		20.00	
10/14		Purchase authorized on 10/12 Ubr* Pending.Uber.Com San Francisco CA P000000285034192 Card 2450		10.99	
10/14		Purchase authorized on 10/12 Walmart.Com 8009256278 Bentonville AR P000000080162819 Card 2450		6.38	
10/14		Purchase authorized on 10/12 Walmart.Com 8009256278 Bentonville AR P000000080162819 Card 2450		35.80	
10/14		Purchase authorized on 10/12 Ponty Bistro Harle NEW York NY S305285657039192 Card 2450		69.88	
10/14		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		6.00	1,685.55
10/15		Purchase authorized on 10/15 Food Bazaar #73 NEW York NY P000000989365805 Card 2450		17.30	
10/15		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	1,667.25
10/16		National Choral ACH Pmt 251016 11191738524 Ppas September	270.00		
10/16		Purchase authorized on 10/15 Klarna* Nike Klarna.Com OH S385288708372915 Card 2450		22.49	
10/16		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	1,913.76
10/17		Beacon Hill Solu Payroll 000101 Cer000622012859 Byron Burford	1,337.03		
10/17		Purchase authorized on 10/16 Sq *George's Shoe NEW York NY S585289651023700 Card 2450		21.38	
10/17		Purchase authorized on 10/16 Sq *George's Shoe NEW York NY S345289760884045 Card 2450		53.44	
10/17		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	3,173.97
10/20		Zelle From Basil Morgan on 10/18 Ref # Tdp0Jijcy4J9 Piano	50.00		
10/20		Mobile Deposit : Ref Number :004200863679	700.00		
10/20		Purchase authorized on 10/17 Mta*Nyct Paygo NEW York NY S345290454975272 Card 2450		2.90	
10/20		Purchase authorized on 10/17 Omnyweb* 877-789-6669 NY S355290517967071 Card 2450		5.80	
10/20		Purchase authorized on 10/19 Ubr* Pending.Uber.Com San Francisco CA P000000787243929 Card 2450		10.91	
10/20		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		3.00	3,901.36
10/22		Purchase authorized on 10/20 Mta*Nyct Paygo NEW York NY S355293769354074 Card 2450		2.90	
10/22		Purchase authorized on 10/21 Omnyweb* 877-789-6669 NY S465294447748154 Card 2450		5.80	
10/22		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	3,890.66
10/23		Purchase authorized on 10/22 Mta*Nyct Paygo NEW York NY S345295454329336 Card 2450		2.90	
10/23		Purchase authorized on 10/22 Scentelate NEW York NY S585295775401939 Card 2450		20.69	
10/23		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	3,865.07
10/24		Beacon Hill Solu Payroll 000101 Cer000624416627 Byron Burford	1,337.03		
10/24		Purchase authorized on 10/22 Omnyweb* 877-789-6669 NY S585295763245264 Card 2450		5.80	
10/24		Purchase authorized on 10/22 Uep*The Corner Chi NEW York NY S355295792294651 Card 2450		30.53	
10/24		Purchase authorized on 10/24 Wholefds Hrm#105 100 W 12 NEW York NY P345297586551135 Card 2450		11.22	
10/24		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		3.00	5,151.55
10/27		Zelle From Basil Morgan on 10/25 Ref # Tdp0Jiqiwlv9	50.00		
10/27		Purchase authorized on 10/17 Sq *George's Shoe NEW York NY S465290515256122 Card 2450		21.38	
10/27		Purchase authorized on 10/20 Sq *George's Shoe NEW York NY S585293632615891 Card 2450		62.25	
10/27		Zelle to Coaxner Lafrederick on 10/25 Ref # Wfct0Zf6487F		25.00	
10/27		Purchase authorized on 10/26 Ubr* Pending.Uber.Com San Francisco CA P000000981478276 Card 2450		10.95	
10/27		Zelle to Burford Phearse B on 10/26 Ref # Wfct0Zf9Sctn		2,100.00	
10/27		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		3.00	2,978.97

WELLS FARGO

Transaction History (continued)

Date	*Check Number*	*Description*	*Deposits/ Additions*	*Withdrawals/ Subtractions*	*Ending daily balance*
10/28		Purchase authorized on 10/26 Ponty Bistro Harle NEW York NY S345299651227400 Card 2450		45.20	
10/28		Purchase authorized on 10/26 Omnyweb* 877-789-6669 NY S465299737245545 Card 2450		10.00	
10/28		Purchase authorized on 10/27 Delta Air 006237 800-2211212 CA S585300734747489 Card 2450		87.00	
10/28		Purchase authorized on 10/27 Delta Air 006237 800-2211212 CA S585300734747489 Card 2450		87.00	
10/28		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		4.00	2,745.77
10/29		Purchase authorized on 10/28 Food Bazaar #73 NEW York NY P000000486007037 Card 2450		21.47	
10/29		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	2,723.30
10/30		Purchase authorized on 10/28 DD *Doordash Blusp Doordash.Com/ CA S305302060072325 Card 2450		25.48	
10/30		Purchase authorized on 10/29 Omnyweb* 877-789-6669 NY S465302457039984 Card 2450		10.00	
10/30		Zelle to Burford Byron on 10/30 Ref # Wfct0Zflx7Dm		50.00	
10/30		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	2,635.82
10/31		Beacon Hill Solu Payroll 000101 Cer000626747995 Byron Burford	1,337.04		
10/31		Zelle to Burford Byron on 10/31 Ref # Wfct0Zfr93Zt		72.00	
10/31		Purchase authorized on 10/31 Duane Reade Sto 1091 Lexi NEW York NY P585304795037262 Card 2450		42.24	
10/31		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	
10/31		Monthly Service Fee		5.00	3,852.62
Totals			**$8,682.06**	**$6,688.06**	

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 10/01/2025 - 10/31/2025	Standard monthly service fee $5.00	You paid $5.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following each fee period		
• Age of primary account owner	13 - 24	☐

RD/RD

IMPORTANT ACCOUNT INFORMATION

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
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.

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.

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.

Wells Fargo Way2Save® Savings

WELLS FARGO

BYRON BURFORD
88 E 127TH ST APT 19C
NEW YORK NY 10035-1377

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Other Wells Fargo Benefits

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo using texts and automated calls that look real.

Wells Fargo will not contact you and ask you to:
- Provide your PIN, access code, or card information.
- Give device passwords, share your screen, or join a video call.
- Withdraw cash and deposit it to another account.
- Send money to a person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- Hand over, mail, or leave your card somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app* or online. If you think your card has been used fraudulently, please contact us as soon as possible.

*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

WELLS FARGO

Statement period activity summary

Beginning balance on 9/1	$329.00
Deposits/Additions	8.01
Withdrawals/Subtractions	- 0.00
Ending balance on 9/30	**$337.01**

Account number: **7486896108 (primary account)**

BYRON BURFORD

NEW York account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 026012881

Interest summary

Interest paid this statement	$0.01
Average collected balance	$332.70
Annual percentage yield earned	0.04%
Interest earned this statement period	$0.01
Interest paid this year	$0.01

Transaction history

Date	*Description*	*Deposits/ Additions*	*Withdrawals/Subtractions*	*Ending daily balance*
9/12	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		330.00
9/16	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	3.00		333.00
9/19	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	2.00		335.00
9/23	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		336.00
9/24	Save As You Go Transfer Credit From Xxxxxxxxxxx4181	1.00		337.00
9/30	Interest Payment	0.01		337.01
Totals		**$8.01**	**$0.00**	

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 09/01/2025 - 09/30/2025	Standard monthly service fee $5.00	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	$300.00	$329.00	☑
• A daily automatic transfer from a linked Wells Fargo checking account	$1.00	$0.00	☐
• Save As You Go® transfer from a linked Wells Fargo checking account	$1.00	$8.00	☑
• A monthly automatic transfer from a linked Wells Fargo checking account	$25.00	$0.00	☐
• Age of primary account owner	0 - 24		☐
•			

AM/AM

IMPORTANT ACCOUNT INFORMATION

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

Help take control of your finances with a Wells Fargo personal loan.
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.

WELLS FARGO

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  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:**

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- **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.

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.

Wells Fargo Clear Access Banking℠

BYRON BURFORD
88 E 127TH ST APT 19C
NEW YORK NY 10035-1377

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Other Wells Fargo Benefits

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo using texts and automated calls that look real.

Wells Fargo will not contact you and ask you to:
- Provide your PIN, access code, or card information.
- Give device passwords, share your screen, or join a video call.
- Withdraw cash and deposit it to another account.
- Send money to a person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- Hand over, mail, or leave your card somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app* or online. If you think your card has been used fraudulently, please contact us as soon as possible.

WELLS FARGO

*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 8/30	$1,224.29
Deposits/Additions	1,932.13
Withdrawals/Subtractions	- 1,297.80
Ending balance on 9/30	**$1,858.62**

Account number: **5603864181 (primary account)**

BYRON BURFORD

NEW York account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 026012881

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/4		ATM Withdrawal authorized on 09/03 666 3Rd Ave NEW York NY 0003389 ATM ID 9856W Card 2450		660.00	564.29
9/5		Beacon Hill Solu Payroll 000101 Cer000607682085 Byron Burford	22.90		587.19
9/11		Purchase authorized on 09/09 Mta*Nyct Paygo NEW York NY S585252812194812 Card 2450		2.90	
9/11		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	583.29
9/12		Beacon Hill Solu Payroll 000101 Cer000610205602 Byron Burford	349.23		932.52
9/15		Zelle From Eric Johnson on 09/14 Ref # Cticidwdonwk Maison	45.00		
9/15		Zelle From Eric Johnson on 09/15 Ref # Ctiax6Egglhl	65.00		
9/15		Purchase authorized on 09/11 Omnyweb* 877-789-6669 NY S385254611963209 Card 2450		11.90	
9/15		Purchase authorized on 09/12 Ubr* Pending.Uber.Com San Francisco CA P000000489268613 Card 2450		15.30	
9/15		Purchase authorized on 09/14 Ubr* Pending.Uber.Com San Francisco CA P000000189324036 Card 2450		10.91	
9/15		Zelle to Bullock Phillip on 09/14 Ref # Wfct0Z8Vqdqd Renaissance Harlem 18261559		59.00	
9/15		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		3.00	942.41
9/16		Zelle to Burford Phearse B on 09/16 Ref # Wfct0Z92Zlyb		110.00	832.41
9/18		Purchase authorized on 09/17 Sq *Miss Barb's Brooklyn NY S305260647874066 Card 2450		9.17	
9/18		Purchase authorized on 09/17 Sq *Miss Barb's Brooklyn NY S305260666787232 Card 2450		4.36	
9/18		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		2.00	816.88
9/22		Purchase authorized on 09/20 Zayed Finest Deli NEW York NY S465263860281267 Card 2450		5.20	
9/22		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	810.68
9/23		Purchase authorized on 09/22 Food Bazaar #73 NEW York NY P000000953067776 Card 2450		8.06	
9/23		Save As You Go Transfer Debit to Xxxxxxxxxxx6108		1.00	801.62
9/24		Zelle to Burford Byron on 09/23 Ref # Wfct0Z9Srzps		64.00	737.62
9/26		Zelle to Burford Phearse B on 09/26 Ref # Wfct0Zb28Fcn		240.00	
9/26		Zelle to Burford Byron on 09/26 Ref # Wfct0Zb294PC		84.00	413.62
9/30		Mobile Deposit : Ref Number :418300938875	1,450.00		
9/30		Monthly Service Fee		5.00	1,858.62
Totals			**$1,932.13**	**$1,297.80**	

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 08/30/2025 - 09/30/2025	Standard monthly service fee $5.00	You paid $5.00

WELLS FARGO

Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following each fee period		
• Age of primary account owner	13 - 24	☐
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 ☐

RD/RD

IMPORTANT ACCOUNT INFORMATION

We're changing the timing of when the monthly service fee is posted to your account. Currently, the monthly service fee is assessed and posted on the last day of the fee period. Starting November 10, 2025, if a monthly service fee is assessed, we will calculate it on the last business day of the fee period. Then, the fee will post on the first day of the next fee period.

Due to this change in timing, your first statement after November 10, 2025, won't include a monthly service fee and the monthly service fee summary will be blank, but both will be reflected on your next statement. Subsequent statements will include both the monthly service fee, if applicable, and the summary.

Your fee period details are available in the Monthly service fee summary in this statement.

A new way to avoid the Clear Access Banking monthly service fee

We're updating Clear Access Banking with a new way to avoid the monthly service fee.
Starting October 25, 2025, you'll avoid the $5 monthly service fee when you receive $250 or more in total qualifying (1) electronic deposits in your Clear Access Banking account each fee period. (2)

You can also avoid the fee each fee period with:
- A primary account owner who is 13 to 24 years old (3)
- A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program (4)

To learn more about Clear Access Banking and its features, visit wellsfargo.com/checking/clear-access-banking. If you have questions, visit Help & Support on the Wells Fargo Mobile® app (5), go to wellsfargo.com/help, or call us anytime at 1-800-TO-WELLS (1-800-869-3557).

1. A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow SM Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.
2. The fee period is the period used to calculate the monthly service fee. The fee period details are provided on the Monthly Service Fee Summary located in your account statement.
3. When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. Customers between 13 and 16 years old must have an adult co-owner.
4. You will receive your Worldwide Military Banking program benefits 45 days after your qualifying non-civilian military direct deposit is deposited into your eligible Wells Fargo checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit wellsfargo.com/military/worldwide-military-banking or wellsfargo.com/depositdisclosures.
5. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
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 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.

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  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.

Abyssinian Baptist Church of the City of New York Inc
132 Odell Clark Place
New York, NY 10030
212-862-7474

Service Provided for:
Abyssinian Baptist Church 1099
132 Odell Clark Place

New York, NY 10030

WELLS FARGO BANK

WELLS FARGO BANK N.A.
380 BERRY STREET
WOODBRIDGE, NJ 07095

Check No. 0000111784
Pay Date 09-30-2025
11-24/1210

Pay Non-negotiable $1,450.00

VOID after 90 days

To The Order Of **Byron S Burford**
1856 Park Ave #19C
New York, NY 10035

Abyssinian Baptist Church 1099 - 132 Odell Clark Place - New York, NY 10030 - 212-862-7474
Byron S Burford

SSN#	XXX-XX-0250	**Period Start Date**	09-13-2025	**Check Date**	09-30-2025	**Federal Filing Status**	NONE/NONE
EMP#	E62740	**Period End Date**	09-27-2025	**Check Number**	0000111784	**State Filing Status**	NONE/NONE

Earnings - Current

Date	Pay Description	Pay Rate	Hrs/Units	Pay Amount	YTD Amount
09-27-2025	1099 EARNINGS	1450.0000	1.00	1450.00	7900.00
-	FUNERAL PAY	-	-	-	175.00
Total(s):			1.00	1,450.00	$8,075.00

Deductions / Taxes

Description	Amount	YTD
Total	0.00	0.00

Net Pay Distribution

Check	$1,450.00	**Total Net Pay**	$1,450.00
Direct Deposit	$0.00	**Total Net Pay YTD**	$8,075.00

Paid Time Off

Description	Carryover	Accrued	Used	Balance

Direct Deposit Detail

Account	Type	Amount
TOTAL DEPOSITED		$0.00

Employer Contributions

Description	Amount	YTD
TOTAL	0.00	0.00

Abyssinian Baptist Church of the City of New York Inc
132 Odell Clark Place
New York, NY 10030
212-862-7474

Service Provided for:
Abyssinian Baptist Church 1099
132 Odell Clark Place

New York, NY 10030

Check No. 0013343612
Pay Date 11-14-2025

Pay Non-negotiable $0.00

*** Non-Negotiable ***

To The Order Of
Byron S Burford
1856 Park Ave #19C
New York, NY 10035

Abyssinian Baptist Church 1099 - 132 Odell Clark Place - New York, NY 10030 - 212-862-7474
Byron S Burford

SSN#	XXX-XX-0250	**Period Start Date**	10-28-2025	**Check Date**	11-14-2025	**Federal Filing Status**	NONE/NONE
EMP#	E62740	**Period End Date**	11-12-2025	**Check Number**	0013343612	**State Filing Status**	NONE/NONE

Earnings - Current

Date	Pay Description	Pay Rate	Hrs/Units	Pay Amount	YTD Amount
11-12-2025	1099 EARNINGS	700.0000	1.00	700.00	9850.00
-	FUNERAL PAY	-	-	-	175.00
Total(s):			1.00	700.00	$10,025.00

Deductions / Taxes

Description	Amount	YTD
Total	0.00	0.00

Net Pay Distribution

Check	$0.00	**Total Net Pay**	$700.00
Direct Deposit	$700.00	**Total Net Pay YTD**	$10,025.00

Paid Time Off

Description	Carryover	Accrued	Used	Balance

Direct Deposit Detail

Account	Type	Amount
96108	SAVINGS	700.00
TOTAL DEPOSITED		$700.00

Employer Contributions

Description	Amount	YTD
TOTAL	0.00	0.00

Abyssinian Baptist Church of the City of New York Inc
132 Odell Clark Place
New York, NY 10030
212-862-7474

Service Provided for:
Abyssinian Baptist Church 1099
132 Odell Clark Place

New York, NY 10030

Check No. 0013301075
Pay Date 10-31-2025

Pay Non-negotiable $0.00

*** Non-Negotiable ***

To The Order Of **Byron S Burford**
1856 Park Ave #19C
New York, NY 10035

Abyssinian Baptist Church 1099 - 132 Odell Clark Place - New York, NY 10030 - 212-862-7474
Byron S Burford

SSN#	XXX-XX-0250	**Period Start Date**	10-13-2025	**Check Date**	10-31-2025	**Federal Filing Status**	NONE/NONE
EMP#	E62740	**Period End Date**	10-27-2025	**Check Number**	0013301075	**State Filing Status**	NONE/NONE

Earnings - Current

Date	Pay Description	Pay Rate	Hrs/Units	Pay Amount	YTD Amount
10-27-2025	1099 EARNINGS	550.0000	1.00	550.00	9150.00
-	FUNERAL PAY	-	-	-	175.00
Total(s):			1.00	550.00	$9,325.00

Deductions / Taxes

Description	Amount	YTD
Total	0.00	0.00

Net Pay Distribution

Check	$0.00	**Total Net Pay**	$550.00
Direct Deposit	$550.00	**Total Net Pay YTD**	$9,325.00

Paid Time Off

Description	Carryover	Accrued	Used	Balance

Direct Deposit Detail

Account	Type	Amount
96108	SAVINGS	550.00
TOTAL DEPOSITED		$550.00

Employer Contributions

Description	Amount	YTD
TOTAL	0.00	0.00

Abyssinian Baptist Church of the City of New York Inc 132 Odell Clark Place New York, NY 10030 212-862-7474	Service Provided for: Abyssinian Baptist Church 1099 132 Odell Clark Place New York, NY 10030	WELLS FARGO BANK WELLS FARGO BANK N.A. 380 BERRY STREET WOODBRIDGE, NJ 07095	Check No. 0000111875 Pay Date 10-15-2025 11-24/1210

Pay Non-negotiable $700.00

VOID after 90 days

To The Order Of **Byron S Burford**
1856 Park Ave #19C
New York, NY 10035

Abyssinian Baptist Church 1099 - 132 Odell Clark Place - New York, NY 10030 - 212-862-7474
Byron S Burford

SSN# XXX-XX-0250	**Period Start Date** 09-28-2025	**Check Date** 10-15-2025	**Federal Filing Status** NONE/NONE
EMP# E62740	**Period End Date** 10-12-2025	**Check Number** 0000111875	**State Filing Status** NONE/NONE

Earnings - Current

Date	Pay Description	Pay Rate	Hrs/Units	Pay Amount	YTD Amount
10-12-2025	1099 EARNINGS	700.0000	1.00	700.00	8600.00
-	FUNERAL PAY	-	-	-	175.00
Total(s):			1.00	700.00	$8,775.00

Deductions / Taxes

Description	Amount	YTD
Total	0.00	0.00

Net Pay Distribution

Check	$700.00	**Total Net Pay**	$700.00
Direct Deposit	$0.00	**Total Net Pay YTD**	$8,775.00

Paid Time Off

Description	Carryover	Accrued	Used	Balance

Direct Deposit Detail

Account	Type	Amount
96108	SAVINGS	0.00
TOTAL DEPOSITED		$0.00

Employer Contributions

Description	Amount	YTD
TOTAL	0.00	0.00

Employee Name:	Byron Burford
Employee #:	3714386
Employee Address:	88 E 127 ST 19C New York, NY 10035-1377
Department:	NYC AT - 91950010

Pay Date:	11/21/2025
Pay Period:	11/9/2025 - 11/15/2025
Deposit Advice #:	159831574
Pay Frequency:	Weekly
Federal Filing Status:	Single; Exempt
Federal 2c/Extra Withholding:	No/$0.00
Local Exemptions:	0/$0.00 (New York City)
State Filing Status:	Married (NY)
State Exemptions:	0/$0.00 (NY)

Employer Name:	Beacon Hill Solutions Group, LLC
Employer Phone:	617-326-4000
Employer Address:	20 Ashburton Place Boston, MA 02108

	Current 11/9/2025 - 11/15/2025			YTD As of 11/15/2025	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings	**40.00**		**$1,600.00**	**683.50**	**$23,415.00**
Regular	40.00	40.0000	$1,600.00	678.50	$23,085.00
Overtime 1.5				5.00	$330.00
Taxes			**$262.97**		**$3,634.18**
FICA EE			$99.20		$1,451.73
Fed MWT EE			$23.20		$339.52
NY W/H			$76.43		$993.61
NY VDT EE			$0.46		$12.44
NY FLIT			$6.21		$90.88
NYCCityW/H			$57.47		$746.00
	Routing #	Account #	Amount		Amount
Net Pay			**$1,337.03**		**$19,780.82**
Direct Deposit	026012881	XXXXXX4181	$1,337.03		

Accruals & Balances	
Sick 3040 Balance:	0.00 Hours
Sick 3056 Balance:	26.85 Hours
Sick 4040 Balance:	0.00 Hours
CHI Sick 3540 Balance:	0.00 Hours
Sick 3080 Balance:	0.00 Hours
Sick 3540 Balance:	0.00 Hours
Paid Leave Balance:	0.00 Hours

Employee Name:	Byron Burford	**Pay Date:**	11/14/2025
Employee #:	3714386	**Pay Period:**	11/2/2025 - 11/8/2025
Employee Address:	88 E 127 ST 19C New York, NY 10035-1377	**Deposit Advice #:**	155003100
		Pay Frequency:	Weekly
		Federal Filing Status:	Single; Exempt
Department:	NYC AT - 91950010	**Federal 2c/Extra Withholding:**	No/$0.00
Employer Name:	Beacon Hill Solutions Group, LLC	**Local Exemptions:**	0/$0.00 (New York City)
Employer Phone:	617-326-4000	**State Filing Status:**	Married (NY)
Employer Address:	20 Ashburton Place Boston, MA 02108	**State Exemptions:**	0/$0.00 (NY)

	Current 11/2/2025 - 11/8/2025			**YTD As of 11/8/2025**	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings	**40.00**		**$1,600.00**	**643.50**	**$21,815.00**
Regular	40.00	40.0000	$1,600.00	638.50	$21,485.00
Overtime 1.5				5.00	$330.00
Taxes			**$262.97**		**$3,371.21**
FICA EE			$99.20		$1,352.53
Fed MWT EE			$23.20		$316.32
NY W/H			$76.43		$917.18
NY VDT EE			$0.46		$11.98
NY FLIT			$6.21		$84.67
NYCCityW/H			$57.47		$688.53
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$1,337.03**		**$18,443.79**
Direct Deposit	026012881	XXXXXX4181	$1,337.03		

Accruals & Balances	
Sick 3040 Balance:	0.00 Hours
Sick 3056 Balance:	25.53 Hours
Sick 4040 Balance:	0.00 Hours
CHI Sick 3540 Balance:	0.00 Hours
Sick 3080 Balance:	0.00 Hours
Sick 3540 Balance:	0.00 Hours
Paid Leave Balance:	0.00 Hours

كشف حساب

Statement of Account

BYRON SEAN BURFORD

Customer TRN:

W37H,THECOPPER,.
.,626 1ST AVE,NEW YORK
.,126 ST
99999
POST BOX 10016
NOT APPLICABLE
UNITED STATES OF AMERICA

Date	23/11/2025	التاريخ
Branch	JUMEIRA LAKE TOWER	الفرع
Tel. no.	+447444621080 رقم الهاتف Fax. no.	الفاكس
Pages	3 No. 1	الرقم
Currency	AED	العملة
Account No.	0215188647901	رقم الحساب
Interest Payout	Half-Yearly	ة الفائدة
IBAN	AE700260000215188647901	رقم الآيبان
Account type	SAVINGS ACCOUNT	نوع الحساب

STATEMENT OF ACCOUNT FOR THE PERIOD OF 22-09-2025 to 23-11-2025

التاريخ Date	التفاصيل Description	مدين Debit	دائن Credit	الرصيد Balance
23/11/2025	IPP 20251123BOM6B98111246302127 T_0832B27F063C415D A3D52AEBE7171F1A AED 35000 ALVARO CASERO OTERO /RE F/ RENT PAYMENTS		35,000.00	50,738.97 Cr
22/11/2025	CARD NO.443913XXXXXX1668 NOQ*Mollak Dubai:AE 534788 20-11-2025 4275.90,AED	4,275.90		15,738.97 Cr
20/11/2025	IPP 20251120BOM6B98111636165669 T_356A3CCE555D43FC 99E751167E778340 AED 20000 ALVARO CASERO OTERO /RE F/ RENT PAYMENTS		20,000.00	20,014.87 Cr
04/11/2025	RMA 202511040006B98110851290234 202511040006B98110 851290234 AED 4105.0 E0C27B887064 AE370330000001901 0233992	4,105.00		14.87 Cr
04/11/2025	MOBILE BANKING TRANSFER FROM AE050260000315188647902 REFNO:-1DF9A37F38FA USD25@3.653		91.33	4,119.87 Cr
04/11/2025	MOBILE BANKING TRANSFER FROM AE050260000315188647902 REFNO:-17E87EC78839 USD1100@3.653		4,018.30	4,028.54 Cr
06/10/2025	RMA 202510060006B98110805264610 202510060006B98110 805264610 AED 4105.0 71EBC5BEF99E AE370330000001901 0233992	4,105.00		10.24 Cr

يعتبر كشف الحساب صحيحاً إذا لم يتم إرسال إشعار أو اعتراض على أي من البنود المبينة فيه إلى البنك خلال 30 يوماً من تاريخ كشف الحساب.
Confirmation of the correctness of the statement as rendered will be assumed if no notice of disagreement with any of the entries is received by the bank within 30 days of the date of the statement.

BYRON SEAN BURFORD **AE700260000215188647901**

التاريخ Date	التفاصيل Description	مدين Debit	دائن Credit	الرصيد Balance
06/10/2025	MOBILE BANKING TRANSFER FROM AE050260000315188647902 REFNO:-14523C80C879 USD1125@3.653		4,109.63	4,115.24 Cr
02/10/2025	Value Added tax @ 5% for SEG PFA - MIN BAL FEE	1.25		5.61 Cr
02/10/2025	NON MAINTENANCE OF BALANCE FEE Sep-2025 MIN BAL FEE	25.00		6.86 Cr

يعتبر كشف الحساب صحيحاً إذا لم يتم إرسال إشعار أو اعتراض على أي من البنود المبينة فيه إلى البنك خلال 30 يوماً من تاريخ كشف الحساب.
Confirmation of the correctness of the statement as rendered will be assumed if no notice of disagreement with any of the entries is received by the bank within 30 days of the date of the statement.

BYRON SEAN BURFORD **AE700260000215188647901**

Need help? You can register a complaint with the bank through the following channels:

Emirates NBD website:

emiratesnbd.com/contact-us

Phone Banking:

For Personal Banking customers:
(+971) 600 54 0000 or send us an email at
customersupport@emiratesnbd.com

- For Priority Banking customers: (+971) 800 100

- For Business Banking customers: (+971) 600 54 0009

- For Private Banking customers: (+971) 800 456 or your dedicated Relationship Manager

Logging in to Mobile or Online Banking

Visiting any Emirates NBD Branch.

Keep your banking correspondence secure for future reference.

هل تحتاج للمساعدة؟ يمكنك تسجيل شكوى لدى البنك من خلال القنوات التالية:

موقع بنك الإمارات دبي الوطني:

emiratesnbd.com/contact-us

الخدمات المصرفية عبر الهاتف:

لعملاء الخدمات المصرفية الشخصية اتصل على:
(+971) 600 54 0000 أو أرسل لنا بريد اً إلكتروني اً على
customersupport@emiratesnbd.com

- لعملاء الخدمات المصرفية المميزة: (+971) 800 100

- لعملاء الخدمات المصرفية للأعمال: (+971) 600 54 0009

أو تواصل مع مدير علاقاتك - لعملاء الخدمات المصرفية الخاصة: (+971) 800 456

تسجيل الدخول إلى خدمات المصرفية عبر الإنترنت أو عبر تطبيق الهاتف المتحرك

تسجيل الدخول إلى. زيارة أي فرع من فروع بنك الإمارات دبي الوطني

.حافظ على أن تكون مراسلاتك المصرفية آمنة للتتمكن من العودة إليها في المستقبل

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE
Head Office: Baniyas Road, Deira, PO Box 777, Dubai UAE
Tel: +971 600 54 0000, www.emiratesnbd.com
Registered Details: Emirates NBD Bank (PJSC),
Paid Up Capital AED 6,316,598,000/-
Commercial Registration No. 1013450
Tax Registration Number 100035307600003
This is an electronically generated statement, hence, does not require a signature

بنك الإمارات دبي الوطني ش.م.ع
Emirates NBD
PO Box 777, Dubai, UAE

بنك الإمارات دبي الوطني ش.م.ع. هو بنك مرخص من قبل مصرف الإمارات العربية المتحدة المركزي.
المكتب الرئيسي: المكتب الرئيسي: شارع بني ياس، ديرة، ص. ب. 777، دبي، الإمارات
هاتف: 0000 54 600 971+, www.emiratesnbd.com/ar
تفاصيل سجل البنك: بنك الإمارات دبي الوطني (ش.م.ع)،
رأس المال المدفوع 6,316,598,000 درهم
سجل تجاري رقم 1013450
رقم التسجيل الضريبي 100035307600003
تم إنشاء كشف الحساب هذا بشكل إلكتروني، وبالتالي لا يتطلب أن يكون عليه أي توقيع.

1975 MADISON
1975 MADISON AVE
New York, NY 10035
Tel: (646) 386-9700
Fax: (212) 913-9531

APPLICATION FOR RENTAL

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

BUILDING/APARTMENT:	RENT:	SECURITY DEPOSIT:	AGENT:
Apt # 204			
START DATE:	**LEASE LENGTH:**	**BROKER:**	**BROKER PHONE:**

APPLICANT INFORMATION

FIRST NAME	M.I.	LAST NAME	SUFFIX	SSN
TERRENCE	LYNN	PHEARSE		***-**-****

HOME PHONE	WORK PHONE	CELL PHONE	EMAIL
(917) 514-0974		( )	tphearse@gmail.com

STREET ADDRESS	CITY	STATE	ZIP

LANDLORD/MANAGING AGENT NAME	LANDLORD/MANAGING AGENT PHONE	LANDLORD/MANAGING AGENT FAX	LANDLORD/MANAGING AGENT EMAIL

MONTHLY RENT	DATE IN	DATE OUT	REASON FOR LEAVING
			Too many residents. Building is too big.

BACKGROUND INFORMATION

HAVE YOU EVER BEEN CONVICTED OF A FELONY?

NO

DO YOU HAVE ANY CRIMINAL CHARGES PENDING, AWAITING DISPOSITION OR LOOMING IN ANY WAY?

NO

BANK INFORMATION

CHECKING ACCOUNT BANK NAME	ACCOUNT NUMBER	PHONE NUMBER
		( )
SAVINGS ACCOUNT BANK NAME	**ACCOUNT NUMBER**	**PHONE NUMBER**
		( )
OTHER ACCOUNT BANK NAME	**ACCOUNT NUMBER**	**PHONE NUMBER**
		( )

EMPLOYMENT & INCOME INFORMATION

OCCUPATION - PRESENT	EMPLOYER/COMPANY	SUPERVISOR NAME	SUPERVISOR PHONE	SUPERVISOR FAX	SUPERVISOR EMAIL	SALARY	START DATE
Chief of Staff	Studio Museum in Harlem	Debra White			director@studiomuseum.org	$176,800.00/Yr.	
OCCUPATION - ❑ ADD'L ❑ PREVIOUS	**EMPLOYER/COMPANY**	**SUPERVISOR NAME**	**SUPERVISOR PHONE**	**SUPERVISOR FAX**	**SUPERVISOR EMAIL**	**ANNUAL SALARY**	**START DATE**
			( )				

BUSINESS/CPA REFERENCES (if self-employed)

NAME	ADDRESS	PHONE	RELATIONSHIP
		( )	

I warrant that all statements above set forth are true. I further represent that I am not renting a room or an apartment under any other name, nor have I ever been dispossessed from any apartment, nor am I now being dispossessed. I hereby give my permission to conduct inquiries concerning my income, credit history, residence, banking relationships, character and reputation for the purpose of verifying information, provided by me, on any apartment rental/purchase application. If this application is approved, I further authorize Owner or its agent(s) to conduct further credit inquries. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, OFAC search, and landlord/tenant court record search will be done in conjunction with my application. I hereby hold On-Site Manager, Inc., Owner, and its agents free and harmless of any liability for providing written or verbal information and/or discussing the quality of my tenancy with current and former landlords property managers, supervisors, or employers. No representations or agreements by Salespersons, Brokers or others are to be binding on Owner, and/or any party connected with its business organization unless included in the written lease proposed to be executed. By submitting this application, I represent that Owner makes no guarantee regarding the status of this application or the availability of any apartment. If a lease is approved and executed, this completed application form becomes a part of that certain lease.

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.

An electronic signature was received on November 19, 2025 by TERRENCE PHEARSE.

Signed by TERRENCE LYNN PHEARSE, II
Wed Nov 19 2025 09:49:35 PM EST
Key: D89AB518; IP Address: 10.33.14.4

TERRENCE LYNN PHEARSE, II *(Applicant)* *Date*

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

Application Fee for TERRENCE LYNN PHEARSE, II - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
BYRON S BURFORD	XXXXXXXXXXXX2513	16293566	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

AUTHORIZATION TO RELEASE RECORDS

EMAIL TO: verifications@on-site.com

I authorize the below parties to verify any and all requested information and to provide written support as necessary to On-Site.com.

(PRINT Applicant Name)	*(Applicant Signature)*	*Date*

Please ensure that the below information is completed IN FULL. Inform your references that On-Site.com will be contacting them, and indicate the importance of a prompt response.

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 TERRENCE LYNN PHEARSE, II

The property's screening criteria result	
7.8 / 10 **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 11/25/2025**.

Score for TERRENCE LYNN PHEARSE, II: 9.5 / 10

	Importance	Result
Total monthly income to rent ratio exceeds 3.0	Extremely	
Gross monthly income after rent and estimated debt exceeds 25.0% of the monthly income	Extremely	
Maximum percentage of past due negative accounts is less than 25.0%	Very	
Unpaid collections and grossly delinquent past due balances do not exceed $50.00	Very	
May have been through a bankruptcy	Extremely	

Credit Quick Summary	
Custom scoring for this report:	
Medical collections not considered Student loans not considered Do not consider foreclosures. Do not consider mortgages in default.	
Total monthly income (reported by Applicant)	$14,733.33
Total combined monthly income to rent ratio	5.53 (based on rent of $4,320.00)
Estimated monthly debt and rent payments	$14,867.00 (101% of monthly income)
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	$89,152.00 ($0.00 past due)
Outstanding revolving debt	$42,508.00 (30% of limit) ($0.00 past due)
Outstanding loan balance	$46,644.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00

Identity	From Application	From Equifax
Name:	TERRENCE LYNN PHEARSE, II	TERRENCE PHEARSE, 2
SSN:	***-**-****	***-**-****
Birth Date:	9/**/1988	9/**/1988

Addresses	From Application	From Equifax
	88 E 127 ST New York, NY 10035 - US	88 E 127TH ST. 19C NEW YORK, NY 10035 (Applicant) Reported 11/2025 5718 BELCREST ST. HOUSTON, TX 77033 (Applicant) Reported 11/2025 626 1ST AVE. W38K NEW YORK, NY 10016 (Applicant) Reported 10/2025 436 E 36TH ST. W38K NEW YORK, NY 10016 (Applicant) Reported 10/2022 60 W 126TH ST. 2 NEW YORK, NY 10027 (Applicant) Reported 7/2022 210 W 27TH ST. NEW YORK, NY 10001 (Applicant) Reported 7/2015 150 W 14TH ST 5E NEW YORK, NY 10011 (Applicant) Reported 6/2015

Employment	From Application	From Equifax
Applicant:	Chief of Staff Studio Museum in Harlem $176,800.00/Yr. Total monthly Income: $14,733.33	

Restricted Person Search		
Requested For TERRENCE LYNN PHEARSE, II	**Requested** 11/19/2025	**Returned** 11/19/2025
Results *No Records Found*		

Risk Models

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	652	The date that you opened your oldest account is too recent Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts The balance amount paid down on your open installment accounts is too low
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SOFI BANK, NATIONAL (Applicant)	11/2024	9/2025					$23,569.00

Monthly Payment	High Credit	Type	Comments
$569.00	$25,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
21ST MORTGAGE CORPOR (Applicant)	4/2022	9/2025					$23,075.00

Monthly Payment	High Credit	Type	Comments
$388.00	$26,152.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	
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
AMERICAN EXPRESS (Applicant)	7/2015	9/2025					$19,822.00

Monthly Payment	High Credit	Type	Comments
$687.00	$22,189.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	
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
AMERICAN EXPRESS (Applicant)	6/2016	9/2025					$10,567.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,399.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	
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
APPLE CARD - GS BANK (Applicant)	7/2022	9/2025					$7,143.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$303.00	$7,299.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	
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
JPMCB CARD SERVICES (Applicant)	8/2018	10/2025					$4,507.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$149.00	$5,640.00	REVOLVING	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
BESTBUY/CBNA (Applicant)	10/2019	9/2025					$421.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$29.00	$1,878.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/EBAY (Joint)	4/2021	10/2025					$48.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$30.00	$1,315.00	REVOLVING	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
SOFI BANK, NATIONAL (Applicant)	11/2023	8/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$25,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23
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
THD/CBNA (Joint)	4/2016	10/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,122.00	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
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BEST BUY/CBNA (Applicant)	10/2019	10/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,878.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPLIFT, INC. (Applicant)	12/2022	8/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,253.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	4/2014	11/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$788.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	10/2014	5/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$626.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

We the People

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

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Codigo: USA
Passport No. / No. du Passeport / No. de Pasaporte: 567578267

Surname / Nom / Apellidos
PHEARSE II

Given Names / Prénoms / Nombres
TERRENCE

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
18 Sep 1988

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

Sex / Sexe / Sexo
M

Date of issue / Date de délivrance / Fecha de expedición
17 Oct 2019

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
16 Oct 2029

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 51

USA

P<USAPHEARSE<II<<TERRENCE<<<<<<<<<<<<<<<<<<<<
5675782673USA8809184M2910161116911344<017268

STUDIO
MUSEUM
IN HARLEM
People & Culture

Studio Museum in Harlem
144 W 125th Street
New York, NY 10027
November 20, 2025

To whom it may concern,

I am writing this letter on behalf of Terrence Phearse who is currently an employee at The Studio Museum in Harlem. Mr. Phearse serves as the Chief of Staff. Mr. Phearse full-time employment with the Studio Museum began on May 16, 2022. Mr. Phearse earns an annual salary of $176,800.00.

If you require any additional information regarding Terrence Phearse's employment, please feel free to contact me directly at (M): (332) 236-9924.

Kindly,
Shay Palmer
Director of People & Culture
spalmer@studiomuseum.org

EARNINGS STATEMENT

THE STUDIO MUSEUM IN HARLEM
STUDIO MUSEUM IN HARLEM
(Legal Address)
119 West 125th Street, Manhattan
New York, NY 10027
Phone: +13322369924

(Work address)
119 West 125th Street, Manhattan
New York, NY 10027
Phone: +13322369924

PAID TO:
Terrence L Phearse

88 E 127th St, 19C
New York, NY 10035
SSN: ...6412

THIS IS NOT A CHECK

ADVICE OF DEPOSIT

PAY PERIOD:
10/04/2025 - 10/17/2025

PAY DATE:
10/23/2025

GROSS PAY:
$6,800.00

NET PAY:
$4,387.24

TIME OFF	USED (HOURS)	ACCRUED (HOURS)	BALANCE (HOURS)
Bereavement Policy	0.00	0.00	21.00
Floating Holiday	0.00	0.00	7.00
Jury Duty Policy	0.00	0.00	21.00
PTO Policy	0.00	0.00	140.00
Sick Time Policy	7.00	0.00	63.00
Unpaid Time Off(Unpaid)	0.00	-	Unlimited

EARNINGS	RATE	HOURS	CURRENT	YTD
Salary	-	70.00	$6,800.00	$138,066.15
Holiday Hours	-	-	$0.00	$5,884.62
PTO Hours	-	-	$0.00	$1,961.54
Group Term Life	-	-	$0.00	$29.88
Transit Adj	-	-	$0.00	$59.99

TAXES WITHHELD	CURRENT	YTD
Federal Income Tax	$710.71	$18,122.75
Medicare	$89.36	$1,935.69
Social Security	$382.09	$8,276.74
State Withholding - NY	$352.42	$7,569.87
CITY - NY City Resident	$240.85	$5,176.60
FLI Withholding - NY	$0.00	$25.37

DEDUCTIONS	CURRENT EMP. DEDUCTION	CURRENT CO. CONTRIBUTION	YTD EMP. DEDUCTION	YTD CO. CONTRIBUTION
Medical Deductions	$469.83	$1,096.26	$9,396.60	$21,925.27
Dental Deductions	$0.00	$48.66	$0.00	$1,265.16
Long Term Disability Deductions	$0.00	$0.00	$0.00	$42,501.00
Vision Deductions	$0.00	$4.31	$0.00	$112.19
Transit Pre-tax	$30.00	$0.00	$360.00	$0.00
FSA Deduction	$137.50	$0.00	$2,750.00	$0.00
401K	$0.00	$0.00	$2,353.05	$0.00
Pension	$0.00	$0.00	$392.30	$0.00
Life Deductions	$0.00	$0.00	$29.88	$0.00

SUMMARY	CURRENT	YTD
Gross Pay	$6,800.00	$146,002.18
Deductions	$637.33	$15,281.83
Taxes	$1,775.43	$41,107.02
Net Pay	$4,387.24	$89,613.33
Acct# ...045 Trace: 021000024390325	$750.00	
Acct# ...420 Trace: 021000029908923	$1,350.00	
Acct# ...014 Trace: 021000025404385	$2,287.24	

EARNINGS STATEMENT

THE STUDIO MUSEUM IN HARLEM
STUDIO MUSEUM IN HARLEM
(Legal Address)
119 West 125th Street, Manhattan
New York, NY 10027
Phone: +13322369924

(Work address)
119 West 125th Street, Manhattan
New York, NY 10027
Phone: +13322369924

PAID TO:
Terrence L Phearse

88 E 127th St, 19C
New York, NY 10035
SSN: ...6412

THIS IS NOT A CHECK

ADVICE OF DEPOSIT

PAY PERIOD:
11/01/2025 - 11/14/2025

PAY DATE:
11/20/2025

GROSS PAY:
$6,800.00

NET PAY:
$4,387.24

TIME OFF	USED (HOURS)	ACCRUED (HOURS)	BALANCE (HOURS)
Bereavement Policy	0.00	0.00	21.00
Floating Holiday	0.00	0.00	7.00
Jury Duty Policy	0.00	0.00	21.00
PTO Policy	0.00	0.00	140.00
Sick Time Policy	0.00	0.00	63.00
Unpaid Time Off(Unpaid)	0.00	-	Unlimited

EARNINGS	RATE	HOURS	CURRENT	YTD
Salary	-	70.00	$6,800.00	$151,666.15
Advance (Non-taxable)	-	-	$0.00	-$0.02
Holiday Hours	-	-	$0.00	$5,884.62
PTO Hours	-	-	$0.00	$1,961.54
Group Term Life	-	-	$0.00	$29.88
Transit Adj	-	-	$0.00	$59.99

TAXES WITHHELD	CURRENT	YTD
Federal Income Tax	$710.71	$19,544.17
Medicare	$89.36	$2,114.41
Social Security	$382.09	$9,040.92
State Withholding - NY	$352.42	$8,274.71
CITY - NY City Resident	$240.85	$5,658.30
FLI Withholding - NY	$0.00	$25.37

DEDUCTIONS	CURRENT EMP. DEDUCTION	CURRENT CO. CONTRIBUTION	YTD EMP. DEDUCTION	YTD CO. CONTRIBUTION
Medical Deductions	$469.83	$1,096.26	$10,336.26	$24,117.80
Dental Deductions	$0.00	$48.66	$0.00	$1,362.48
Long Term Disability Deductions	$0.00	$0.00	$0.00	$42,501.00
Vision Deductions	$0.00	$4.31	$0.00	$120.82
Transit Pre-tax	$30.00	$0.00	$420.00	$0.00
FSA Deduction	$137.50	$0.00	$3,025.00	$0.00
401K	$0.00	$0.00	$2,353.05	$0.00
Pension	$0.00	$0.00	$392.30	$0.00
Life Deductions	$0.00	$0.00	$29.88	$0.00

SUMMARY	CURRENT	YTD
Gross Pay	$6,800.00	$159,602.18
Deductions	$637.33	$16,556.49
Taxes	$1,775.43	$44,657.88
Net Pay	$4,387.24	$98,387.81
Acct# ...420 Trace: 021000028745978	$1,350.00	
Acct# ...014 Trace: 021000024610393	$3,037.24	

EARNINGS STATEMENT

THE STUDIO MUSEUM IN HARLEM
STUDIO MUSEUM IN HARLEM
(Legal Address)
119 West 125th Street, Manhattan
New York, NY 10027
Phone: +13322369924

(Work address)
119 West 125th Street, Manhattan
New York, NY 10027
Phone: +13322369924

PAID TO:
Terrence L Phearse

88 E 127th St, 19C
New York, NY 10035
SSN: ...6412

ADVICE OF DEPOSIT

PAY PERIOD:
10/18/2025 - 10/31/2025

PAY DATE:
11/06/2025

GROSS PAY:
$6,800.00

NET PAY:
$4,387.26

THIS IS NOT A CHECK

TIME OFF	USED (HOURS)	ACCRUED (HOURS)	BALANCE (HOURS)
Bereavement Policy	0.00	0.00	21.00
Floating Holiday	0.00	0.00	7.00
Jury Duty Policy	0.00	0.00	21.00
PTO Policy	0.00	0.00	140.00
Sick Time Policy	0.00	0.00	63.00
Unpaid Time Off(Unpaid)	0.00	-	Unlimited

EARNINGS	RATE	HOURS	CURRENT	YTD
Salary	-	70.00	$6,800.00	$144,866.15
Advance (Non-taxable)	-	-	$0.00	-$0.02
Holiday Hours	-	-	$0.00	$5,884.62
PTO Hours	-	-	$0.00	$1,961.54
Group Term Life	-	-	$0.00	$29.88
Transit Adj	-	-	$0.00	$59.99

ADDITIONAL PAYMENTS	CURRENT	YTD
Debits for Q3 2025 reconciliation	$0.02	$0.00

TAXES WITHHELD	CURRENT	YTD
Federal Income Tax	$710.71	$18,833.46
Medicare	$89.36	$2,025.05
Social Security	$382.09	$8,658.83
State Withholding - NY	$352.42	$7,922.29
CITY - NY City Resident	$240.85	$5,417.45
FLI Withholding - NY	$0.00	$25.37

DEDUCTIONS	CURRENT EMP. DEDUCTION	CURRENT CO. CONTRIBUTION	YTD EMP. DEDUCTION	YTD CO. CONTRIBUTION
Medical Deductions	$469.83	$1,096.27	$9,866.43	$23,021.54
Dental Deductions	$0.00	$48.66	$0.00	$1,313.82
Long Term Disability Deductions	$0.00	$0.00	$0.00	$42,501.00
Vision Deductions	$0.00	$4.32	$0.00	$116.51
Transit Pre-tax	$30.00	$0.00	$390.00	$0.00
FSA Deduction	$137.50	$0.00	$2,887.50	$0.00
401K	$0.00	$0.00	$2,353.05	$0.00
Pension	$0.00	$0.00	$392.30	$0.00
Life Deductions	$0.00	$0.00	$29.88	$0.00

SUMMARY	CURRENT	YTD
Gross Pay	$6,800.00	$152,802.18
Advances	$0.00	-$0.02
Previous Corrections (Tax Reversal)	$0.02	$0.02
Deductions	$637.33	$15,919.16
Taxes	$1,775.43	$42,882.45
Net Pay	$4,387.26	$94,000.57
Acct# ...420 Trace: 021000026760793	$1,350.00	
Acct# ...014 Trace: 021000023915289	$3,037.26	

Citizens

US702 | BR355
ROP 450
P.O. Box 7000
Providence, RI 02940

Checking Account Statement

Beginning October 07, 2025
through November 06, 2025

TERRENCE PHEARSE II
88 E 127TH ST APT 19C
NEW YORK NY 10035-1377

Questions? Contact us today:

CALL:
Checking Account Customer Service
1-800-922-9999

VISIT:
Access your account online:
citizensbank.com

MAIL:
Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

TERRENCE PHEARSE II
One Deposit Checking
XXXXXX-542-0

One Deposit Checking for XXXXXX-542-0

Balance Calculation		
Previous Balance		7,531.75
Checks	-	.00
Withdrawals & Debits	-	6,117.75
Deposits & Credit	+	4,050.00
Current Balance	=	5,464.00

The $9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.
Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on December 04, 2025.

Please See Additional Information on Next Page

One Deposit Checking for XXXXXX-542-0 Continued

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 542-0

Previous Balance	**7,531.75**
Total Withdrawals & Debits	**- 6,117.75**
Total Deposits & Credits	**+ 4,050.00**
Current Balance	**= 5,464.00**

Withdrawals & Debits **

***May include checks that have been processed electronically by the payee/merchant.*

Date	*Amount*	*Description*
ATM/Purchases		
10/07	820.00	5680 DBT PURCHASE - LAGGTV SP SALT MURPHY MELBOURNE
10/07	22.96	FOREIGN CURRENCY FEE - LAGGTV SP SALT MURPHY MELBOURNE
10/09	100.97	5680 POS DEBIT - 000001 AMAZON.COM*NF3 SEATTLE WA
10/14	62.99	5680 POS DEBIT - 000001 AMAZON.COM*NF7 SEATTLE WA
10/14	36.91	5680 POS DEBIT - 000001 AMAZON.COM*NM0 SEATTLE WA
10/17	90.85	5680 POS DEBIT - 000001 AMAZON.COM*NM7 SEATTLE WA
10/22	21.76	5680 POS DEBIT - 000001 AMAZON.COM*NU4 SEATTLE WA
11/03	10.88	5680 POS DEBIT - 000001 AMAZON.COM*NK2 SEATTLE WA
11/03	17.62	5680 POS DEBIT - 000001 AMAZON.COM*NK8 SEATTLE WA
Other Withdrawals & Debits		
10/07	4,750.00	88 EAST 127TH ST WEB PMTS 100725 KK9PN1
10/16	182.81	CON ED OF NY CECONY 251015 53041157164

Deposits & Credits

Date	*Amount*	*Description*
10/09	1,350.00	STUDIO MUSEUM IN PAYROLL 251009 V3PRVGWRKBMP8VL
10/23	1,350.00	STUDIO MUSEUM IN PAYROLL 251023 GQBVJODBJMWM9BZ
11/06	1,350.00	STUDIO MUSEUM IN PAYROLL 251106 AA5AX3XBKD2OQBA

Daily Balance

Date	*Balance*	*Date*	*Balance*	*Date*	*Balance*
10/07	1,938.79	10/16	2,905.11	10/23	4,142.50
10/09	3,187.82	10/17	2,814.26	11/03	4,114.00
10/14	3,087.92	10/22	2,792.50	11/06	5,464.00

Citizens

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

$ ________
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount

+ $ ________
Total of 2

3 Subtotal by adding 1 and 2

= $ ________
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount

- $ ________
Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance.

= $ ________
Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown at the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will 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.

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

OVERDRAFT LINES OF CREDIT BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of you Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

Thank you for banking with Citizens.

Citizens
US702 | BR355
ROP 450
P.O. Box 7000
Providence, RI 02940

Checking Account Statement

Beginning September 06, 2025
through October 06, 2025

Questions? Contact us today:

CALL:
Checking Account Customer Service
1-800-922-9999

VISIT:
Access your account online:
citizensbank.com

MAIL:
Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

TERRENCE PHEARSE II
88 E 127TH ST APT 19C
NEW YORK NY 10035-1377

TERRENCE PHEARSE II
One Deposit Checking
XXXXXX-542-0

One Deposit Checking for XXXXXX-542-0

Balance Calculation		
Previous Balance		1,339.40
Checks	-	.00
Withdrawals & Debits	-	5,450.65
Deposits & Credit	+	11,643.00
Current Balance	=	7,531.75

The $9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.
Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on November 06, 2025.

Please See Additional Information on Next Page

One Deposit Checking for XXXXXX-542-0 Continued

TRANSACTION DETAILS FOR CHECKING ACCOUNT ENDING 542-0

Withdrawals & Debits **
***May include checks that have been processed electronically by the payee/merchant.*

Previous Balance 1,339.40

Total Withdrawals & Debits - 5,450.65

Date	Amount	Description
ATM/Purchases		
09/08	28.51	5680 POS DEBIT - 000001 AMAZON.COM*YL2 SEATTLE WA
09/08	109.98	5680 POS DEBIT - 000001 AMAZON.COM*PP3 SEATTLE WA
09/08	18.63	5680 POS DEBIT - 000001 AMAZON.COM*5Q6 SEATTLE WA
09/08	16.96	5680 POS DEBIT - 000001 AMAZON.COM*MG7 SEATTLE WA
09/15	4.65	5680 DBT PURCHASE - 0266 CTLP*CC VENDIN MTVERNON NY
09/22	44.95	5680 POS DEBIT - 000001 AMAZON.COM*RJ5 SEATTLE WA
09/24	69.73	5680 POS DEBIT - 000001 AMAZON.COM*MH0 SEATTLE WA
09/24	130.06	5680 POS DEBIT - 000001 AMAZON.COM*NS8 SEATTLE WA
Other Withdrawals & Debits		
09/16	4,750.00	88 EAST 127TH ST WEB PMTS 091625 45HFM1
09/16	259.18	CON ED OF NY CECONY 250915 53041157164
10/03	18.00	SERVICE CHARGE WIRE TRANSFER FEES

Deposits & Credits

Total Deposits & Credits + 11,643.00

Date	Amount	Description
09/11	3,695.00	IDSVA LoanRefund 250912 CITIZENS PAID EARLY
09/11	1,350.00	STUDIO MUSEUM IN PAYROLL 250911 4R8MGPYN5AXOO2D
09/22	3,248.00	IDSVA LoanRefund 250923 CITIZENS PAID EARLY
09/25	1,350.00	STUDIO MUSEUM IN PAYROLL 250925 LMDJLY0JO9YVEZW
10/03	2,000.00	INCOMING WIRE TRANSFER (MTS NO.251003010092) ORIGINATOR NAME : BYRON SEAN BURFORD ORIG TO BNF INFO: expenses FED ID# : 20251003B1Q8983C002291

Daily Balance

Current Balance = 7,531.75

Date	Balance	Date	Balance	Date	Balance
09/08	1,165.32	09/16	1,196.49	09/25	5,549.75
09/11	6,210.32	09/22	4,399.54	10/03	7,531.75
09/15	6,205.67	09/24	4,199.75		

Citizens

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

$ ____________
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount

+ $ ____________
Total of 2

3 Subtotal by adding 1 and 2

= $ ____________
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount

- $ ____________
Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance.

= $ ____________
Total

CUSTOMER SERVICE

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Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

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DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

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Citizens is a brand name of Citizens Bank, N.A. REV 12/22

ELECTRONIC TRANSFERS

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(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will 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.

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

OVERDRAFT LINES OF CREDIT BILLING RIGHTS SUMMARY

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- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

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Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

Thank you for banking with Citizens.

Terrence Phearse - 100826 - The Studio Museum in Harlem

W-2

Form W-2 Wage & Tax Statement 2023
Copy B - To Be Filed With Employee's FEDERAL Tax Return.

This information is being furnished to the Internal Revenue Service.

Department of the Treasury - Internal Revenue Service — OMB No. 1545-0008

a Employee's social security number XXX-XX-6412	**1** Wages, tips, other compensation 165859.33	**2** Federal income tax withheld 21134.11
c Employer's name, address, and ZIP code The Studio Museum in Harlem 144 West 125th St New York, NY 10027 USA	**3** Social security wages 160200.00	**4** Social security tax withheld 9932.40
	5 Medicare wages and tips 165859.33	**6** Medicare tax withheld 2404.96
	7 Social security tips 0.00	**8** Allocated tips 0.00
b Employer identification number (EIN) 13-2590805	**9**	**10** Dependent care benefits 0.00
e Employee's name, address, and ZIP code Terrence L Phearse, II 626 1st Ave W.44C New York, NY 10016	**11** Nonqualified plans 0.00	**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐
	12 See instructions for box 12 C 117.03 DD 29273.52	**14** Other

15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	132590805	165859.33	9666.17	165859.33	6522.51	NY New York R

Form W-2 Wage & Tax Statement 2023
Copy 2 - To Be Filed With Employee's State, City, or Local Income Tax Return.

Department of the Treasury - Internal Revenue Service OMB No. 1545-0008

a Employee's social security number XXX-XX-6412	**1** Wages, tips, other compensation 165859.33	**2** Federal income tax withheld 21134.11
c Employer's name, address, and ZIP code The Studio Museum in Harlem 144 West 125th St New York, NY 10027 USA	**3** Social security wages 160200.00	**4** Social security tax withheld 9932.40
	5 Medicare wages and tips 165859.33	**6** Medicare tax withheld 2404.96
	7 Social security tips 0.00	**8** Allocated tips 0.00
b Employer identification number (EIN) 13-2590805	**9**	**10** Dependent care benefits 0.00
e Employee's name, address, and ZIP code Terrence L Phearse, II 626 1st Ave W.44C New York, NY 10016	**11** Nonqualified plans 0.00	**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐
	12 See instructions for box 12 C 117.03 DD 29273.52	**14** Other

15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	132590805	165859.33	9666.17			

Form W-2 Wage & Tax Statement 2023
Copy 2 - To Be Filed With Employee's State, City, or Local Income Tax Return.

Department of the Treasury - Internal Revenue Service OMB No. 1545-0008

a Employee's social security number XXX-XX-6412	**1** Wages, tips, other compensation 165859.33	**2** Federal income tax withheld 21134.11
c Employer's name, address, and ZIP code The Studio Museum in Harlem 144 West 125th St New York, NY 10027 USA	**3** Social security wages 160200.00	**4** Social security tax withheld 9932.40
	5 Medicare wages and tips 165859.33	**6** Medicare tax withheld 2404.96
	7 Social security tips 0.00	**8** Allocated tips 0.00
b Employer identification number (EIN) 13-2590805	**9**	**10** Dependent care benefits 0.00
e Employee's name, address, and ZIP code Terrence L Phearse, II 626 1st Ave W.44C New York, NY 10016	**11** Nonqualified plans 0.00	**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐
	12 See instructions for box 12 C 117.03 DD 29273.52	**14** Other

15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	132590805	165859.33	9666.17	165859.33	6522.51	NY New York R

Form W-2 Wage & Tax Statement 2023
Copy C-For EMPLOYEE'S RECORDS.

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Department of the Treasury - Internal Revenue Service OMB No. 1545-0008

a Employee's social security number XXX-XX-6412	**1** Wages, tips, other compensation 165859.33	**2** Federal income tax withheld 21134.11
c Employer's name, address, and ZIP code The Studio Museum in Harlem 144 West 125th St New York, NY 10027 USA	**3** Social security wages 160200.00	**4** Social security tax withheld 9932.40
	5 Medicare wages and tips 165859.33	**6** Medicare tax withheld 2404.96
	7 Social security tips 0.00	**8** Allocated tips 0.00
b Employer identification number (EIN) 13-2590805	**9**	**10** Dependent care benefits 0.00
e Employee's name, address, and ZIP code Terrence L Phearse, II 626 1st Ave W.44C New York, NY 10016	**11** Nonqualified plans 0.00	**13** Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐
	12 See instructions for box 12 C 117.03 DD 29273.52	**14** Other

15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	132590805	165859.33	9666.17	165859.33	6522.51	NY New York R

1. The following information reflects your final pay statement plus employer adjustments that comprise your W-2 statement.

Earnings Description	Wages, Tips, Other Comp.	Social Security Wages	Medicare Wages
Gross Wages	**175770.91**	**175770.91**	**175770.91**
Less Exempt Wages	- 0.00	- 0.00	- 0.00
Less Deferred Comp	- 0.00		
Less Housing/Transportation	- 1129.50	- 1129.50	- 1129.50
Less Dependent Care	- 0.00	- 0.00	- 0.00
Less Sec 125	- 8782.08	- 8782.08	- 8782.08
Less Excess Wages		- 5659.33	
Taxable Wages (Reported on Form W2)	**165859.33 Box 1 of W-2**	**160200.00 Box 3 of W-2**	**165859.33 Box 5 of W-2**

2. Employee W-4 profile to change your Employee W-4 profile information, file a new W-4 with the payroll department

FIT: **U 0** SIT Res: **NYSIT M 0** SIT Work: **NYSIT M 0**

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income credit (EIC). You may be able to take the EIC for 2023 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EIC if your investment income is more than the specified amount for 2023 or if income is earned for services provided while you were an inmate at a penal institution. For 2023 income limits and more information, visit www.irs.gov/EITC. See also Pub. 596. **Any EIC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at www.SSA.gov.

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2023 and more than $9,932.40 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $5,821.20 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

Instructions for Employee

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $22,500 ($15,500 if you only have SIMPLE plans; $25,500 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $22,500. Deferrals under code H are limited to $7,000.

However, if you were at least age 50 in 2023, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of groupterm life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan (not included in box 1)

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a taxexempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.