150 CLERMONT AVE

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **150 CLERMONT AVE**.

APPLICANT INFORMATION				
LAST NAME Ramstedt	**FIRST NAME** Carl Aron	**M.I.**	**SSN** ***-**-****	**DRIVER'S LICENSE #**
BIRTH DATE 11/24/1994	**PHONE #1** (917) 345-6820	**ALTERNATE PHONE**	**EMAIL** aron.ramstedt@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 240 E 24th St, 4E			**CITY** New York	
STATE NY	**ZIP** 10010	**DATE IN** 8/1/2023	**DATE OUT** current	**MONTHLY RENT** $3,300.00 / Mo.
LANDLORD NAME Marie Blomquist Gilbert			**LANDLORD PHONE** (212) 203-1277	
EMPLOYMENT & INCOME INFORMATION				
OCCUPATION Associate Creative Director		**EMPLOYER/COMPANY** Ogilvy		**SALARY** $165,000.00/Yr.
SUPERVISOR Lilia Valladares		**SUPERVISOR PHONE** (646) 701-2364	**START DATE**	**END DATE** current
EMPLOYER ADDRESS 3 World Trade Center		**CITY** New York	**STATE** NY	**ZIP** 10007
BACKGROUND INFORMATION				
Have you ever filed for bankruptcy? NO				
Have you ever willfully or intentionally refused to pay rent when due? NO				
Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name. NO				

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

PET(S)			
1. TYPE cat	**BREED** american shorthair		**NAME** evie
SEX female	**AGE** 8	**WEIGHT** 12	**COLOR** brown
OTHER INFORMATION			
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com			
UNIT APPLYING FOR:	**PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION**		

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **150 CLERMONT AVE** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **150 CLERMONT AVE** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **150 CLERMONT AVE**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **150 CLERMONT AVE** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **150 CLERMONT AVE**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR CARL ARON RAMSTEDT SUBMITTED ONLINE on February 7, 2026

Signed by Carl Aron Ramstedt
Sat Feb 7 2026 11:00:41 AM EST
Key: 2B051D87; IP Address: 10.33.14.4

Carl Aron Ramstedt *(Applicant)* *Date*

The following charge(s) will appear on your card statement as "*150 CLERMONT AVE*"

Application Fee for Carl Aron Ramstedt - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Carl Aron Ramstedt	XXXXXXXXXXXX2517	16437145	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

Commission On
Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Carl Aron Ramstedt

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 2/7/2026.**

Score for Carl Aron Ramstedt: 788

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

NOTIFICATION(S)

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$165,000.00
Total combined annual income to rent ratio	66.92 (based on rent of $5,454.00)
Total number of accounts	1
Accounts with no late payments	1 (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	$379.00 ($0.00 past due)
Outstanding revolving debt	$379.00 (22% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Carl Aron Ramstedt	ARON C. RAMSTEDT
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1994	11/**/1994

Addresses	From Application	From Equifax
	240 E 24th St, 4E New York, NY 10010 - US	240 E 24TH ST. 4E NEW YORK, NY 10010 (Applicant) Reported 2/2026

Employment	From Application	From Equifax
Applicant:	Associate Creative Director Ogilvy $165,000.00/Yr. Total annual Income: $165,000.00	

Restricted Person Search		
Requested For Carl Aron Ramstedt	**Requested** 2/7/2026	**Returned** 2/7/2026
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 788	**Score Factors** Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name Credit Score (Applicant)	**Score** 741	**Score Factors** You have too few credit accounts The date that you opened your oldest account is too recent Too few of your bankcard or other revolving accounts have high limits You have either very few loans or too many loans with delinquencies
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	4/2025	1/2026					$379.00
	Monthly Payment $40.00	**High Credit** $1,694.00	**Type** REVOLVING	**Comments** Rate/Status 1: Pays account as agreed			

Payment History

2/26		12/25		10/25		8/25		6/25	
0	0	0	0	0	0	0	0	0	0

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.

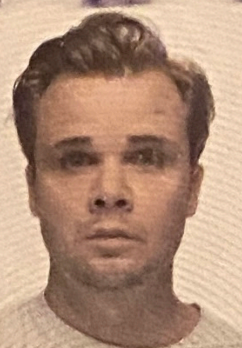
TELEPHONE NO. FOR CHECK OF VALIDITY,
SWEDISH POLICE +46 77 114 14 00

Om passet blir stulet eller tappas bort ska det anmälas till Polismyndigheten på telefonnummer 114 14

Vänligen skicka upphittat pass till Polismyndigheten, 106 75 Stockholm

If the passport gets stolen or lost please report it to the Swedish Police Authority by calling +46 77 114 14 00

Please send found passport to the Swedish Police Authority, 106 75 Stockholm, Sweden



1. RAMSTEDT
2. CARL ARON
3a. 941124-8397
7. 13 SEP/SEP 27

Passnr./Passport No. AA1889807

PASS
PASSPORT
PASSEPORT

SVERIGE SWEDEN SUÈDE

Typ/ Type: P
Kod/ Code: SWE
Passnr./ Passport No.: AA1889807

1. Efternamn/ Surname: RAMSTEDT
2. Förnamn/ Given names: CARL ARON
3. Nationalitet/ Nationality: SVENSK/ SWEDISH
3a. Personnr./ Personal Id. No.: 941124-8397
4. Födelsedatum/ Date of birth: 24 NOV/NOV 94
6. Utfärdat datum/ Date of issue: 13 SEP/SEP 22
7. Sista giltighetsdag/ Date of expiry: 13 SEP/SEP 27
CAN: 982599

4a. Längd/ Height: 180 CM
5. Kön/ Sex: M/M
8. Födelseort/ Place of birth: OSCAR

9. Myndighet/ Authority: POLISMYNDIGHETEN

P<SWERAMSTEDT<<CARL<ARON<<<<<<<<<<<<<<<<<<<<<<<
AA18898073SWE9411243M27091341994112483 97<<42

February 9, 2026

Ogilvy
3 World Trade Center
175 Greenwich Street
New York, NY 10007

To Whom It May Concern:

Re: ARON RAMSTEDT

I am writing to confirm that ARON RAMSTEDT is employed with Ogilvy as a Associate Creative Director making an annual salary of $165,000. They have been with the company since August 29, 2023.

If you require any further information, please do not hesitate to contact me directly at Mickey.Maher@ogilvy.com.

Best Regards,

Mickey Maher
Global Mobility & Immigration Manager

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	120
V8A	420564	NB0211		0000030420	1

Earnings Statement

THE OGILVY GROUP LLC
200 FIFTH AVENUE
NEW YORK, NY 10010
PHONE: 917 318-3619

Period Beginning: 01/01/2026
Period Ending: 01/15/2026
Pay Date: 01/15/2026

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table, Non-resident alien

CARL ARON RAMSTEDT
240 E 24TH ST
APT 4E
NEW YORK NY 10010

Earnings	rate	hours	this period	year to date
Regular	6666.67		6,666.67	6,666.67
Ltd Imputed			12.74	12.74
Gross Pay			**$6,679.41**	6,679.41

Deductions	Statutory	this period	year to date
	Federal Income Tax	-1,275.88	1,275.88
	Social Security Tax	-409.74	409.74
	Medicare Tax	-95.83	95.83
	NY State Income Tax	-382.19	382.19
	New York Cit Income Tax	-258.61	258.61
	NY SDI Tax	-1.30	1.30
	NY Paid Family Leave Ins	-28.86	28.86
	Other		
	Dental	-10.01*	10.01
	Ltd Imputed	-12.74	12.74
	Medical	-65.50*	65.50
	Vision Pretax	-2.74*	2.74
	Net Pay	**$4,136.01**	
	Checking 1	-4,136.01	4,136.01
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $6,601.16

Other Benefits and Information	this period	total to date
Gtl	7.60	7.60

Important Notes

"YOUR COMPANY'S PHONE NUMBER IS" 212 237-4140

Additional Tax Withholding Information

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

THE OGILVY GROUP LLC
200 FIFTH AVENUE
NEW YORK, NY 10010
PHONE: 917 318-3619

Advice number: **00000030420**
Pay date: 01/15/2026

Deposited to the account of	account number	transit ABA	amount
CARL ARON RAMSTEDT	xxxxx5379	xxxx xxxx	$4,136.01

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	120
V8A	420564	NB0211		0000530436	1

Earnings Statement

ADP

Ogilvy

THE OGILVY GROUP LLC
200 FIFTH AVENUE
NEW YORK, NY 10010
PHONE: 917 318-3619

Period Beginning: 12/16/2025
Period Ending: 12/31/2025
Pay Date: 12/31/2025

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table, Non-resident alien

CARL ARON RAMSTEDT
240 E 24TH ST
APT 4E
NEW YORK NY 10010

Earnings	rate	hours	this period	year to date
Regular	6666.67		6,666.67	141,250.02
Ltd Imputed			12.74	269.94
Gross Pay			**$6,679.41**	142,445.67

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-1,287.84	26,644.21
	Social Security Tax	-410.16	8,745.38
	Medicare Tax	-95.92	2,045.29
	NY State Income Tax	-389.17	8,026.21
	New York Cit Income Tax	-258.90	5,461.66
	NY SDI Tax	-1.30	31.20
	NY Paid Family Leave Ins		354.53
	Other		
	Dental	-9.84*	236.16
	Ltd Imputed	-12.74	269.94
	Medical	-59.00*	1,245.00
	Vision Pretax	-2.74*	65.76
	Net Pay	**$4,151.80**	
	Checking 1	-4,151.80	89,320.33
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $6,607.83

Other Benefits and Information	this period	total to date
Gtl	7.60	155.76

Important Notes

"YOUR COMPANY'S PHONE NUMBER IS" 212 237-4140

Additional Tax Withholding Information

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

Ogilvy

THE OGILVY GROUP LLC
200 FIFTH AVENUE
NEW YORK, NY 10010
PHONE: 917 318-3619

Advice number: **00000530436**
Pay date: 12/31/2025

Deposited to the account of	account number	transit ABA	amount
CARL ARON RAMSTEDT	xxxxx5379	xxxx xxxx	$4,151.80

NON-NEGOTIABLE

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

December 17, 2025 through January 20, 2026
Primary Account: **000000375635379**

CUSTOMER SERVICE INFORMATION

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

We accept operator relay calls

00002715 DRC 997 211 02126 NNNNNNNNNNN P 1 000000000 12 0000

ARON CARL RAMSTEDT
240 E 24TH ST APT 4E
NEW YORK NY 10010-3930

00027150201000000022

Updates to our Deposit Account Agreement

In 2026, we anticipate updating our Deposit Account Agreement in March, June and November. These terms and conditions cover our Chase personal and business deposit accounts. These dates are subject to change. As a reminder, we will notify you in advance of any changes that may adversely affect you.

You can always view the current Deposit Account Agreement online at **chase.com/disclosures** or you can request a copy at a branch or by calling the number on this statement.

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	000000375635379	$6,581.90	$1,850.97
Chase Savings	000005069713578	32,002.12	32,002.42
Total		**$38,584.02**	**$33,853.39**
TOTAL ASSETS		**$38,584.02**	**$33,853.39**

CHASE TOTAL CHECKING

ARON CARL RAMSTEDT
Account Number: 000000375635379

CHECKING SUMMARY

	AMOUNT
Beginning Balance	**$6,581.90**
Deposits and Additions	9,737.81
ATM & Debit Card Withdrawals	-572.09
Electronic Withdrawals	-13,873.61
Fees	-23.04
Ending Balance	**$1,850.97**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$6,581.90**
12/17	Card Purchase 12/16 Uber *Trip Help.Uber.Com Card 2517 Se Krona 118.00 X 0.1082203 (Exchg Rte)	-12.77	6,569.13
12/17	Card Purchase 12/16 Uber *Trip Help.Uber.Com Card 2517 Se Krona 122.00 X 0.1081967 (Exchg Rte)	-13.20	6,555.93
12/17	Foreign Exch Rt ADJ Fee 12/16 Uber *Trip Help.Uber.Com Card 2517	-0.39	6,555.54
12/17	Foreign Exch Rt ADJ Fee 12/16 Uber *Trip Help.Uber.Com Card 2517	-0.38	6,555.16
12/22	Card Purchase 12/18 Uber *Eats Help.Uber.Com Card 2517 Se Krona 389.00 X 0.1077635 (Exchg Rte)	-41.92	6,513.24
12/22	Card Purchase 12/19 Uber *Eats Help.Uber.Com Card 2517 Se Krona 215.00 X 0.1079535 (Exchg Rte)	-23.21	6,490.03
12/22	12/21 Payment To Chase Card Ending IN 5236	-1,173.90	5,316.13
12/22	Foreign Exch Rt ADJ Fee 12/18 Uber *Eats Help.Uber.Com Card 2517	-1.25	5,314.88
12/22	Foreign Exch Rt ADJ Fee 12/19 Uber *Eats Help.Uber.Com Card 2517	-0.69	5,314.19
12/29	Recurring Card Purchase 12/26 Nytimes* 800-698-4637 NY Card 2517	-6.53	5,307.66
12/29	12/29 Payment To Chase Card Ending IN 5236	-1,893.38	3,414.28
12/31	The Ogilvy Group Payroll PPD ID: 9111111103	**4,151.80**	7,566.08
12/31	Zelle Payment From Andreas K Karlsson 27530275946	**1,450.00**	9,016.08
12/31	Card Purchase 12/30 Uber *Trip Help.Uber.Com Card 2517 Se Krona 158.00 X 0.1096835 (Exchg Rte)	-17.33	8,998.75
12/31	Card Purchase 12/30 Uber *Trip Help.Uber.Com Card 2517 Se Krona 151.00 X 0.1096689 (Exchg Rte)	-16.56	8,982.19
12/31	Card Purchase 12/30 Uber *Eats Help.Uber.Com Card 2517 Se Krona 408.00 X 0.1096569 (Exchg Rte)	-44.74	8,937.45
12/31	Foreign Exch Rt ADJ Fee 12/30 Uber *Eats Help.Uber.Com Card 2517	-1.34	8,936.11
12/31	Foreign Exch Rt ADJ Fee 12/30 Uber *Trip Help.Uber.Com Card 2517	-0.51	8,935.60
12/31	Foreign Exch Rt ADJ Fee 12/30 Uber *Trip Help.Uber.Com Card 2517	-0.49	8,935.11
01/02	Card Purchase 12/30 Uber *Eats Help.Uber.Com Card 2517 Se Krona 354.00 X 0.1096610 (Exchg Rte)	-38.82	8,896.29
01/02	Recurring Card Purchase 01/01 Crunch112 Crunchms@Crun NY Card 2517	-121.48	8,774.81
01/02	01/02 Payment To Chase Card Ending IN 5236	-636.13	8,138.68
01/02	01/02 Consumer Online International Wire A/C: Foreign Cur Bus Acct Bk 1 Columbus Newark De 197132107 US Org: 00000000375635379 Aron Carl Ramstedt Ben:/Se8180000816619243926541 Aron Ramstedt Ref: Education Expenses/Ocmt/Sek8948,30/Exch/8.9483/Cntr/12738904/Cct/Mjwua Hpy00Ah Trn: 3651200002Re	-1,000.00	7,138.68
01/02	Venmo Payment 1047340911910 Web ID: 3264681992	-3,300.00	3,838.68
01/02	Consumer Online Fx Intl Wire Fee	-5.00	3,833.68
01/02	Foreign Exch Rt ADJ Fee 12/30 Uber *Eats Help.Uber.Com Card 2517	-1.16	3,832.52
01/05	01/05 Payment To Chase Card Ending IN 5236	-435.91	3,396.61

10027150202000000062

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
01/07	01/07 Consumer Online International Wire A/C: Foreign Cur Bus Acct Bk 1 Columbus Newark De 197132107 US Org: 00000000375635379 Aron Carl Ramstedt Ben:/Se8180000816619243926541 Aron Ramstedt Ref: Education Expenses/Ocmt/Sek21333,98/Exch/8.9040/Cntr/35097038/Cct/Mk4A H46Y00Ag Trn: 5399400007Re	-2,396.00	1,000.61
01/07	Consumer Online Fx Intl Wire Fee	-5.00	995.61
01/09	Recurring Card Purchase 01/09 Apple.Com/Bill 866-712-7753 CA Card 2517	-2.99	992.62
01/12	Card Purchase 01/10 Uber *Trip Help.Uber.CO Amsterdam Card 2517 Se Krona 562.00 X 0.1088078 (Exchg Rte)	-61.15	931.47
01/12	Card Purchase 01/10 Tmobile*Prepaid Web 877-778-2106 WA Card 2517	-44.75	886.72
01/12	Card Purchase With Pin 01/10 Uber * Eats Pending San Francisco CA Card 2517	-53.11	833.61
01/12	Card Purchase With Pin 01/11 Uber Technologies, Inc Wilmington De Card 2517	-73.53	760.08
01/12	Foreign Exch Rt ADJ Fee 01/10 Uber *Trip Help.Uber.CO Amsterdam Card 2517	-1.83	758.25
01/15	The Ogilvy Group Payroll PPD ID: 9111111103	**4,136.01**	4,894.26
01/15	01/15 Payment To Chase Card Ending IN 5236	-1,038.29	3,855.97
01/15	01/15 Consumer Online International Wire A/C: Foreign Cur Bus Acct Bk 1 Columbus Newark De 197132107 US Org: 00000000375635379 Aron Carl Ramstedt Ben:/Se8180000816619243926541 Aron Ramstedt Ref: Education Expenses/Ocmt/Sek17898,60/Exch/8.9493/Cntr/86021204/Cct/Mkfx 817200Ad Trn: 6834100015Re	-2,000.00	1,855.97
01/15	Consumer Online Fx Intl Wire Fee	-5.00	1,850.97
	Ending Balance		**$1,850.97**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $8,287.81. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**

CHASE SAVINGS

ARON CARL RAMSTEDT

Account Number: 000005069713578

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	**$32,002.12**
Deposits and Additions	0.30
Ending Balance	**$32,002.42**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.30
Interest Paid Year-to-Date	$0.30

Interest paid in 2025 for account 000005069713578 was $2.12.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$32,002.12**
01/20	Interest Payment	**0.30**	32,002.42
	Ending Balance		**$32,002.42**

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of $300.00 or more.
(Your minimum daily balance was $32,002)

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2024
OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

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

Your first name and middle initial	Last name	Your social security number
Carl Aron	Ramstedt	069 75 3729
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
240 E 24th St	4E

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
New York	NY	100103930

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

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

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

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

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

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

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

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

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

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

Income

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

Attach Sch. B if required.

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	120,088.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	120,088.
2a	Tax-exempt interest 2a / b Taxable interest	2b	
3a	Qualified dividends 3a / b Ordinary dividends	3b	
4a	IRA distributions 4a / b Taxable amount	4b	
5a	Pensions and annuities 5a / b Taxable amount	5b	
6a	Social security benefits 6a / b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	120,088.
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	120,088.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	14,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	105,488.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	18,360.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	18,360.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	
21	Add lines 19 and 20			21	
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	18,360.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	0.
24	Add lines 22 and 23. This is your **total tax**			24	18,360.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	21,833.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	21,833.
26	2024 estimated tax payments and amount applied from 2023 return			26	
27	Earned income credit (EIC) No	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	21,833.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	3,473.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	3,473.
b	Routing number 322271627 **c** Type: ☒ Checking ☐ Savings				
d	Account number 375635379				
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36			

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

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

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Copywriter	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (917)345-6820	Email address		

Paid Preparer Use Only

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

150 CLERMONT AVE

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **150 CLERMONT AVE**.

APPLICANT INFORMATION				
LAST NAME Archibold	**FIRST NAME** Jill	**M.I.** Cassimeris	**SSN** ***-**-****	**DRIVER'S LICENSE #**
BIRTH DATE 4/23/1995	**PHONE #1** (914) 874-6003	**ALTERNATE PHONE**	**EMAIL** jillarchibold@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 180 Conselyea Street			**CITY** Brooklyn	
STATE NY	**ZIP** 11211	**DATE IN** 6/1/2020	**DATE OUT** current	**MONTHLY RENT** $1,909.00 / Mo.
LANDLORD NAME Michelina			**LANDLORD PHONE** (347) 679-3823	
EMPLOYMENT & INCOME INFORMATION				
OCCUPATION Associate Art Director		**EMPLOYER/COMPANY** Havas		**SALARY** $200,000.00/Yr.
SUPERVISOR Greg Rizzo		**SUPERVISOR PHONE**	**START DATE**	**END DATE** current
EMPLOYER ADDRESS 200 Hudson St		**CITY** New York	**STATE** NY	**ZIP** 10013
BACKGROUND INFORMATION				
Have you ever filed for bankruptcy? NO				
Have you ever willfully or intentionally refused to pay rent when due? NO				
Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name. NO				

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

PET(S)			
1. TYPE cat	**BREED** american shorthair		**NAME** evie
SEX female	**AGE** 8	**WEIGHT** 12	**COLOR** brown
OTHER INFORMATION			
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com			
UNIT APPLYING FOR:	**PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION**		

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **150 CLERMONT AVE** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **150 CLERMONT AVE** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **150 CLERMONT AVE**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **150 CLERMONT AVE** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **150 CLERMONT AVE**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR JILL CASSIMERIS ARCHIBOLD SUBMITTED ONLINE on February 7, 2026

Signed by Jill Cassimeris Archibold
Sat Feb 7 2026 11:00:41 AM EST
Key: 97E038E2; IP Address: 10.33.14.4

Jill Cassimeris Archibold *(Applicant)* *Date*

The following charge(s) will appear on your card statement as "*150 CLERMONT AVE*"

Application Fee for Jill Cassimeris Archibold - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Carl Aron Ramstedt	XXXXXXXXXXXX2517	16437144	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

Rental Report for Jill Cassimeris Archibold

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 2/7/2026.**

Score for Jill Cassimeris Archibold: 843

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$200,000.00
Total combined annual income to rent ratio	66.92 (based on rent of $5,454.00)
Total number of accounts	7
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$33,012.00 ($0.00 past due)
Outstanding revolving debt	$33,012.00 (76% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Jill Cassimeris Archibold	JILL C. ARCHIBOLD
SSN:	***-**-****	***-**-****
Birth Date:	4/**/1995	4/**/1995

Addresses	From Application	From Equifax
	180 Conselyea Street Brooklyn, NY 11211 - US	263 E 10TH ST. 9 NEW YORK, NY 10009 (Applicant) Reported 1/2026 180 CONSELYEA ST. 3R BROOKLYN, NY 11211 (Applicant) Reported 1/2026 615 9TH AVE. 4R NEW YORK, NY 10036 (Applicant) Reported 1/2023 14 SARATOGA FARM RD. BALLSTON SPA, NY 12020 (Applicant) Reported 11/2021

Employment	From Application	From Equifax
Applicant:	Associate Art Director Havas $200,000.00/Yr. Total annual Income: $200,000.00	

Restricted Person Search		
Requested For Jill Cassimeris Archibold	**Requested** 2/7/2026	**Returned** 2/7/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	843	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	793	Lack of sufficient credit history on bankcard or revolving accounts Total of all balances on bankcard or revolving accounts is too high Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	10/2012	12/2025					$27,579.00

Monthly Payment	High Credit	Type	Comments
	$28,096.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24	
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
AMERICAN EXPRESS (Applicant)	1/2020	12/2025					$5,223.00

Monthly Payment	High Credit	Type	Comments
	$7,617.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24	
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
JPMCB CARD SERVICES (Applicant)	1/2019	12/2025					$131.00

Monthly Payment	High Credit	Type	Comments
$35.00	$2,710.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24	
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
JPMCB CARD SERVICES (Applicant)	11/2023	12/2025					$79.00

Monthly Payment	High Credit	Type	Comments
$40.00	$465.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	10/2017	2/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$3,025.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	6/2018						$0.00

Monthly Payment	High Credit	Type	Comments
	$1,181.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	7/2017	11/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$161.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20	

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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


NEW YORK STATE
USA
DRIVER LICENSE
ENHANCED
ID 877 269 718
Class D
ARCHIBOLD
JILL,CASSIMERIS
180 CONSELYEA ST 3R
BROOKLYN, NY 11211
DOB 04/23/1995
Issued 03/29/2024
Expires 04/23/2032
E NONE
R B
Sex F
Height 5'-04"
Eyes BRO
Organ Donor
EXCELSIOR
APR 95
NEW YORK

February 9, 2026

To Whom It May Concern,

This letter is to confirm that Jill Archibold is currently employed at Havas New York. She joined the company on December 8, 2025 and holds the position of Associate Creative Director, Art Direction within the Creative department. Jill is employed on a full-time basis and works out of our 200 Hudson office. Her current salary is $200,000 per year.

She remains in good standing with the organization. If you require any additional information regarding Jill's employment, please feel free to contact me directly.

Sincerely,

Gregory Rizzo

Gregory Rizzo

Associate Director, Talent Management

200 Hudson Street
New York, NY 10013

HAVAS

Employer Name:	Havas Worldwide New York Inc	**Employee Name:**	Jill Archibold	**Pay Date:**	1/15/2026
Employer Phone:	6175878261	**Employee #:**	1150535	**Pay Period:**	1/1/2026 - 1/15/2026
Employer Address:	200 Hudson St New York, NY 10013	**Employee Address:**	180 Conselyea St Apt 3R Brooklyn, NY 11211	**Deposit Advice #:**	191471322
		Department:	Creative (C)	**Pay Frequency:**	Semi-Monthly
				Pay Rate:	$8,333.33
				Federal Filing Status:	Single
				Federal 2c/Extra Withholding:	No
				Local Exemptions:	0 (New York City)
				State Filing Status:	Single (NY)
				State Exemptions:	0 (NY)

	Current 1/1/2026 - 1/15/2026			**YTD As of 1/15/2026**	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings	**86.67**		**$8,333.33**	**86.67**	**$8,333.33**
Regular	86.67	96.1502	$8,333.33	86.67	$8,333.33
Taxable Benefits			**$14.00**		**$14.00**
GTL			$14.00		$14.00
Pre-Tax Deductions			**$148.47**		**$148.47**
Medical Pre-Tax			$140.37		$140.37
Dental Pre-Tax			$5.37		$5.37
Vision Pre-Tax			$2.73		$2.73
Taxes			**$2,976.38**		**$2,976.38**
Fed W/H			$1,498.31		$1,498.31
Soc Sec EE			$508.33		$508.33
Medicare EE			$118.88		$118.88
NY W/H			$487.64		$487.64
NY DT EE			$1.30		$1.30
NY FLIT			$36.00		$36.00
NYCCityW/H			$325.92		$325.92
Reimbursements					**($3,164.94)**
Voided Check Replacement					($3,164.94)
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,208.48**		**$2,043.54**
Direct Deposit	021000322	XXXXXXXX9008	$5,208.48		

Messages from your Employer

Do not deposit or cash this check prior to the pay date listed above. Please contact Sue Baptista at 617-587-8261 with questions.

HAVAS

Employer Name:	Havas Worldwide New York Inc
Employer Phone:	6175878261
Employer Address:	200 Hudson St New York, NY 10013

Employee Name:	Jill Archibold
Employee #:	1150535
Employee Address:	180 Conselyea St Apt 3R Brooklyn, NY 11211
Department:	Creative (C)

Pay Date:	1/15/2026
Pay Period:	1/1/2026 - 1/15/2026
Deposit Advice #:	191471322
Pay Frequency:	Semi-Monthly
Pay Rate:	$8,333.33
Federal Filing Status:	Single
Federal 2c/Extra Withholding:	No
Local Exemptions:	0 (New York City)
State Filing Status:	Single (NY)
State Exemptions:	0 (NY)

Supplemental Earnings Statement

Earnings	Begin Date	End Date	Hours/Units	Rate	Amount
Regular	1/1/2026	1/15/2026	86.67	96.1502	$8,333.33

HAVAS

Employer Name: Havas Worldwide New York Inc
Employer Phone: 6175878261
Employer Address: 200 Hudson St
New York, NY 10013

Employee Name: Jill Archibold
Employee #: 1150535
Employee Address: 180 Conselyea St Apt 3R
Brooklyn, NY 11211
Department: Creative (C)

Pay Date: 1/30/2026
Pay Period: 1/16/2026 - 1/31/2026
Deposit Advice #: 199367348
Pay Frequency: Semi-Monthly
Pay Rate: $8,333.33
Federal Filing Status: Single
Federal 2c/Extra Withholding: No
Local Exemptions: 0 (New York City)
State Filing Status: Single (NY)
State Exemptions: 0 (NY)

	Current 1/16/2026 - 1/31/2026			YTD As of 1/31/2026	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings	**86.67**		**$8,333.33**	**173.34**	**$16,666.66**
Regular	86.67	96.1502	$8,333.33	173.34	$16,666.66
Taxable Benefits			**$14.00**		**$28.00**
GTL			$14.00		$28.00
Pre-Tax Deductions			**$398.47**		**$546.94**
Medical Pre-Tax			$140.37		$280.74
Dental Pre-Tax			$5.37		$10.74
Vision Pre-Tax			$2.73		$5.46
401K%			$250.00		$250.00
Taxes			**$2,889.76**		**$5,866.14**
Fed W/H			$1,438.31		$2,936.62
Soc Sec EE			$508.33		$1,016.66
Medicare EE			$118.89		$237.77
NY W/H			$471.64		$959.28
NY DT EE			$1.30		$2.60
NY FLIT			$36.00		$72.00
NYCCityW/H			$315.29		$641.21
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,045.10**		**$10,253.58**
Direct Deposit	021000322	XXXXXXXX9008	$5,045.10		

Messages from your Employer

Do not deposit or cash this check prior to the pay date listed above. Please contact Sue Baptista at 617-587-8261 with questions.

HAVAS

Employer Name:	Havas Worldwide New York Inc	**Employee Name:**	Jill Archibold	**Pay Date:**	1/30/2026
Employer Phone:	6175878261	**Employee #:**	1150535	**Pay Period:**	1/16/2026 - 1/31/2026
Employer Address:	200 Hudson St New York, NY 10013	**Employee Address:**	180 Conselyea St Apt 3R Brooklyn, NY 11211	**Deposit Advice #:**	199367348
		Department:	Creative (C)	**Pay Frequency:**	Semi-Monthly
				Pay Rate:	$8,333.33
				Federal Filing Status:	Single
				Federal 2c/Extra Withholding:	No
				Local Exemptions:	0 (New York City)
				State Filing Status:	Single (NY)
				State Exemptions:	0 (NY)

Supplemental Earnings Statement

Earnings	Begin Date	End Date	Hours/Units	Rate	Amount
Regular	1/16/2026	1/31/2026	86.67	96.1502	$8,333.33

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
Jill Archibold
Statement Period: December 27, 2025 - January 26, 2026
Number of Days in Statement Period: 31

00001324 TAMXDS012726020437 11 000000000 003
Jill Archibold
180 CONSELYEA ST APT 3R
BROOKLYN NY 11211

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx5256	$11,073.56
Total		$11,073.56

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): Jill Archibold
High Yield Savings Account: xxxxxxxx5256

Account Summary

Date	Transactions	Amount
12/27/2025	**Balance Last Statement**	**$9,294.99**
	Total Debits This Period	**$0.00**
	Total Credits This Period	**$1,778.57**
01/26/2026	**Ending Balance**	**$11,073.56**
	Interest Credited This Period	**$28.57**
	Interest Credited Year-to-Date	**$28.57**
	Interest Earned 12/27/2025 to 1/26/2026	**31 Days**
	Annual Interest Rate*	**3.24686%**
	Annual Percentage Yield (APY)*	**3.30%**
	Annual Percentage Yield Earned This Period	**3.31%**

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

In Case of Errors or Questions About Your Electronic Transfers (EFTs).

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, please contact us as soon as you can.

Direct Inquiries To:
Customer Care Telephone Number:
1-800-446-6307
Written Inquiries:
P.O. Box 30384, Sandy, UT 84130-0384

We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.

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

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

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.

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): Jill Archibold
High Yield Savings Account: xxxxxxxx5256 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
12/27/2025	**Beginning Balance**			**$9,294.99**
01/01/2026	External ACH Deposit Internet transfer from BANK OF AMERICA, N.A. DDA account XXXXXXXX9008		$250.00	$9,544.99
01/02/2026	External ACH Deposit Internet transfer from BANK OF AMERICA, N.A. DDA account XXXXXXXX9008		$250.00	$9,794.99
01/07/2026	External ACH Deposit Internet transfer from BANK OF AMERICA, N.A. DDA account XXXXXXXX9008		$500.00	$10,294.99
01/15/2026	External ACH Deposit Internet transfer from BANK OF AMERICA, N.A. DDA account XXXXXXXX9008		$750.00	$11,044.99
01/26/2026	Interest Payment		$28.57	$11,073.56
01/26/2026	**Ending Balance**			**$11,073.56**

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

JILL C ARCHIBOLD
180 CONSELYEA ST APT 3R
BROOKLYN, NY 11211-2490

Your Adv Plus Banking

for December 30, 2025 to January 28, 2026

Account number: 4830 4875 9008

JILL C ARCHIBOLD

Account summary

Beginning balance on December 30, 2025	$989.55
Deposits and other additions	13,647.11
Withdrawals and other subtractions	-9,013.22
Checks	-0.00
Service fees	-0.00
Ending balance on January 28, 2026	**$5,623.44**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
12/31/25	Havas Worldwide DES:PAYROLL ID:CER000645090873 INDN:Jill Archibold CO ID:1132590823 PPD	5,273.69
01/15/26	Havas Worldwide DES:PAYROLL ID:CER000652219183 INDN:Jill Archibold CO ID:1132590823 PPD	5,208.48
01/15/26	Havas Worldwide DES:PAYROLL ID:CER000652219184 INDN:Jill Archibold CO ID:1132590823 PPD	3,164.94
Total deposits and other additions		**$13,647.11**

Withdrawals and other subtractions

Date	Description	Amount
01/05/26	PURCHASE 0102 KLARNA* KLARNA KLARNA.COM OH	-39.45
01/05/26	AMERICANEXPRESS DES:TRANSFER ID:000320019785256 INDN:ARCHIBOLD,JILL CO ID: XXXXXXXXX WEB	-250.00
01/05/26	AMERICANEXPRESS DES:TRANSFER ID:000320019785256 INDN:ARCHIBOLD,JILL CO ID: XXXXXXXXX WEB	-250.00
01/06/26	CHECKCARD 0105 ABSOLUTE POWER GYM 718-387-4711 NY 24934876005017037280529	-44.16
01/07/26	Zelle payment to 180 CONSELYEA STREET LLC for "January Rent 2026"; Conf# p0dv8acw7	-1,909.60
01/07/26	CHASE CREDIT CRD DES:AUTOPAY ID:000000000355177 INDN:ARCHIBOLD JILL CO ID:4760039224 PPD	-419.71

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
01/08/26	AMERICANEXPRESS DES:TRANSFER ID:000320019785256 INDN:ARCHIBOLD,JILL CO ID: XXXXXXXXX WEB	-500.00
01/16/26	AMERICANEXPRESS DES:TRANSFER ID:000320019785256 INDN:ARCHIBOLD,JILL CO ID: XXXXXXXXX WEB	-750.00
01/20/26	CHECKCARD 0116 CHEWY.COM 786-320-7111 FL 24036296016714852392695 RECURRING	-134.97
01/20/26	PURCHASE 0116 KLARNA* KLARNA KLARNA.COM OH	-76.19
01/20/26	AMERICAN EXPRESS DES:ACH PMT ID:A2818 INDN:Jill Archibold CO ID:3133133497 WEB	-4,356.73
01/20/26	VENMO DES:PAYMENT ID:1047698410072 INDN:JILL ARCHIBOLD CO ID:3264681992 WEB	-218.00
01/21/26	CON ED OF NY DES:CECONY ID:58239330002 INDN:ARCHIBOLD,JILL CO ID:2462467002 CCD	-64.41

Total withdrawals and other subtractions **-$9,013.22**

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

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2024** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

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

Your first name and middle initial	Last name	Your social security number
Jill C	Archibold	080 84 6722
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
180 Conselyea St		3R
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Brooklyn	NY	112112490
Foreign country name	Foreign province/state/county	Foreign postal code

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

Filing Status
Check only one box.

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

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

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

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

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

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions): Child tax credit	Credit for other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

Income

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	117,889.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	117,889.
2a	Tax-exempt interest	2a	b Taxable interest	2b	400.
3a	Qualified dividends	3a	b Ordinary dividends	3b	
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	
8	Additional income from Schedule 1, line 10			8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	118,289.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	118,289.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	14,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	103,689.

Attach Sch. B if required.

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

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	17,928.
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	17,928.
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	
	21	Add lines 19 and 20		21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	17,928.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	0.
	24	Add lines 22 and 23. This is your **total tax**		24	17,928.
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 18,031.		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c		
	d	Add lines 25a through 25c		25d	18,031.
If you have a qualifying child, attach Sch. EIC.	26	2024 estimated tax payments and amount applied from 2023 return		26	
	27	Earned income credit (EIC) No	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	18,031.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	103.
	35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐		35a	103.
Direct deposit? See instructions.	b	Routing number 021000322 **c** Type: ☒ Checking ☐ Savings			
	d	Account number 483048759008			
	36	Amount of line 34 you want **applied to your 2025 estimated tax**	36		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions		37	
	38	Estimated tax penalty (see instructions)	38		

Third Party Designee

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

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

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Senior Art Director	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (914)874-6003	Email address		

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

Paid Preparer Use Only

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

Animal Haven
200 Centre Street
New York, NY 10013

Vaccination Record

Animal
Hungry Heart (AHNY-A-5102)
Domestic Shorthair Cat
Tabby Grey and Brown . Has some brown.
Intact Female
5 months, 5 days old (DOB: 04/18/2018)
Microchip# 981020025311133

Vaccines next due

09/13/2019	FVRCP
09/13/2019	Chlamydophila
08/02/2019	Rabies

Vaccination history

Date	Vaccine	Vaccinated by	Veterinarian
09/13/2018	FVRCP, Chlamydophila FELOCELL 4 (Zoetis) Lot# 272437B (product exp.07/09/2019) SQ in Right front leg	Michael Berman	
08/23/2018	FVRCP, Chlamydophila FELOCELL 4 (Zoetis) Lot# 272437B (product exp.07/09/2019) SQ in Right front leg	Michael Berman	
08/02/2018	FVRCP, Chlamydophila FELOCELL 4 (Zoetis) Lot# 272437B (product exp.07/09/2019) SQ in Right front leg	Michael Berman	
08/02/2018	Rabies PUREVAX Feline Rabies (Merial) Lot# 17448A (product exp.07/11/2019) SQ in Right hind leg	Michael Berman	Dr. Michael Berman