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

APPLICATION FOR RENTAL

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
Gonzalez	Marco	Luis	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	6/11/1989	(646) 346 - 4573 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
mlg5160@gmail.com	NO

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
228 Nagle Ave	New York	NY	10034

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
9/1/2023	current	$0.00 / Mo.

REASON FOR LEAVING
Moving in with Spouse

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Research Coordinator	Memorial Sloan Kettering

SUPERVISOR	SUPERVISOR PHONE	SUPERVISOR EMAIL
HR Dept	(646) 677 - 7411	hrrc@mskcc.org

SALARY	START DATE
$75,114.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1275 York Ave	New York	NY	10065

NEW YORK CITY TENANT FAIR CHANCE ACT

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

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

ACKNOWLEDGEMENTS

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

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **4560 BWY Partners, LLC** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **4560 BWY Partners, LLC** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **4560 BWY Partners, LLC**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **4560 BWY Partners, LLC** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **4560 BWY Partners, LLC**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

Signed by Marco Luis Gonzalez
Wed Feb 4 2026 10:10:37 AM EST
Key: 100E4865; IP Address: 23.38.164.81

Marco Luis Gonzalez *(Applicant)* *Date*

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Marco Luis Gonzalez

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

Score for Marco Luis Gonzalez: 859		
	Importance	**Result**
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 40.0	Pass/Conditional	
May have been through a bankruptcy	Pass/Fail	
No unpaid rental collections	Pass/Fail	

Lease Notebook

Date	User	Note
2/4/2026		Identity Verification Submitted for Marco Luis Gonzalez
2/4/2026		Identity Verification Passed for Marco Luis Gonzalez
2/4/2026		The Class Action Waiver and Arbitration Agreement consent for Marco Luis Gonzalez (mlg5160@gmail.com) has been received.
2/4/2026		Marco Luis Gonzalez has finished signing Online Application Form.
2/4/2026		Application fees for Marco Luis Gonzalez in the amount of $20.00 were authorized by credit card.
2/4/2026		Identity Verification Submitted for Emy Hazzel Alvarenga
2/4/2026		Identity Verification Passed for Emy Hazzel Alvarenga
2/4/2026		The Class Action Waiver and Arbitration Agreement consent for Emy Hazzel Alvarenga (ehazel1106@gmail.com) has been received.
2/4/2026		Emy Hazzel Alvarenga has finished signing Online Application Form.
2/4/2026		Application fees for Emy Hazzel Alvarenga in the amount of $20.00 were authorized by credit card.

2/4/2026		Application fees for Marco Luis Gonzalez and Emy Hazzel Alvarenga in the amount of $40.00 were paid by credit card.

Credit Quick Summary	
Total annual income (reported by Applicant)	$75,114.00
Total combined annual income to rent ratio	45.87 (based on rent of $2,931.38)
Total number of accounts	12
Accounts with no late payments	12 (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	$333.00 ($0.00 past due)
Outstanding revolving debt	$333.00 (1% 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:	Marco Luis Gonzalez	MARCO L. GONZALEZ
SSN:	***-**-****	***-**-****
Birth Date:	6/**/1989	6/**/1989

Addresses	From Application	From Equifax
	228 Nagle Ave New York, NY 10034 - US	228 NAGLE AVE. 7A NEW YORK, NY 10034 (Applicant) Reported 2/2026 22 MARBLE HILL AVE. 5A BRONX, NY 10463 (Applicant) Reported 3/2024 760 N CHURCH ST. HAZLETON, PA 18201 (Applicant) Reported 11/2019

Employment	From Application	From Equifax
Applicant:	Research Coordinator Memorial Sloan Kettering $75,114.00/Yr. Total annual Income: $75,114.00	

Restricted Person Search		
Requested For Marco Luis Gonzalez	**Requested** 2/4/2026	**Returned** 2/4/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	859	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)	808	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The date that you opened your oldest account is too recent

Description

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	6/2015	12/2025					$275.00

Monthly Payment	High Credit	Type	Comments
$25.00	$5,868.00	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
AMERICAN EXPRESS (Applicant)	1/2023	12/2025					$58.00

Monthly Payment	High Credit	Type	Comments
	$10,590.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2010	3/2016					$0.00

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Joint)	8/2014	1/2026					$0.00

Monthly Payment	High Credit	Type	Comments
	$4,635.00	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
2/ 26	12/ 25	10/ 25	8/ 25	6/ 25	4/ 25	2/ 25	12/ 24	10/ 24	8/ 24	6/ 24	4/ 24												

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2009	3/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	10/2008	3/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CARE CREDIT (Applicant)	2/2015	2/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,600.00	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
7/ 21		5/ 21		3/ 21		1/ 21		11/ 20		9/ 20		7/ 20		5/ 20		3/ 20		1/ 20		11/ 19		9/ 19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2010	3/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2009	3/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	10/2008	3/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	5/2016	12/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,100.00	REVOLVING	Rate/Status 1: Pays account as agreed			
	Payment History						

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/JC PENNEYS (Joint)	10/2014	10/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$187.00	REVOLVING	Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

NEW YORK STATE USA

DRIVER LICENSE

Mark JF Schroeder
Commissioner of Motor Vehicles

ID 696 205 031

Class D

GONZALEZ
MARCO,LUIS
228 NAGLE AVE APT 7A
NEW YORK, NY 10034

DOB 06/11/1989
Issued 05/17/2024
Expires 06/11/2027
E NONE
R NONE
Sex M Height 5'-10" Eyes BRO

JUN 89

Memorial Sloan Kettering Cancer Center

Employment Verification Letter

February 4, 2026

To Whom It May Concern:

This letter is to certify that **Marco Gonzalez** is employed with Memorial Sloan Kettering Cancer Center.

Position:	Coordinator, Pathology Research
Dates of Employment:	08/06/2018 to Present
FT/PT:	Full time
Salary:	$75,114.00

Sincerely,

Ryan Lemanski
Director, HR Resource Center
(646) 677-7411

Memorial Sloan Kettering Cancer Center
Human Resources
633 Third Avenue, New York, NY 10017
Fax #: 646.227.3508

Memorial Sloan Kettering Cancer Center 633 3rd Avenue 4th Floor New York, NY 10017

Name	Company	Employee ID	Pay Rate	Overtime Rate	Pay Period Begin	Pay Period End	Check Date	Check Number
Marco Gonzalez 228 Nagle Ave Apt 7A New York, NY 10034	Memorial Sloan Kettering Cancer Center 646-227-3436	100003767	38.52	57.78	01/11/2026	01/24/2026	01/29/2026	

	Gross Pay	Employee Taxes	Pre Tax Deductions	Post Tax Deductions	Net Pay
Current	3,076.79	899.93	35.49	86.67	2,054.70
YTD	9,158.14	2,669.06	111.60	260.01	6,117.47

Earnings

Description	Start Date - End Date	Hours	Rate	Amount	YTD
Overtime Premium	01/11/2026 - 01/24/2026	3.25	19.26	62.60	163.72
Overtime Straight	01/18/2026 - 01/24/2026	3.25	38.52	125.19	327.42
Regular	01/11/2026 - 01/24/2026	67.5	38.52	2,600.10	6,644.70
Vacation Leave Pay	01/18/2026 - 01/24/2026	7.5	38.52	288.90	2,022.30
Earnings				3,076.79	9,158.14

Employee Taxes

Description	Amount	YTD
Social Security	188.72	561.37
Medicare	44.14	131.29
Federal Withholding	402.24	1,189.70
State Tax - NY	142.53	423.41
City Tax - NY	109.01	323.73
New York Paid Family Leave - NYPFL	13.29	39.56
Employee Taxes	899.93	2,669.06

Pre Tax Deductions

Description	Amount	YTD
Dental Benefit	6.40	19.20
Medical Benefit	29.09	92.40
Pre Tax Deductions	35.49	111.60

Post Tax Deductions

Description	Amount	YTD
403b - RSP Match Roth	86.67	260.01
Post Tax Deductions	86.67	260.01

Employer Paid Benefits

Description	Amount	YTD
Group Term Life	2.62	7.86
Basic Life (ER)	1.10	3.56
Dental Benefit - Metlife (ER)	25.21	74.42
Core LTD Employer Paid	8.88	26.64
Medical Benefit - Aetna (ER)	504.37	1,482.76
403b - RSP Base 5%	144.45	433.35
403b - RSP Match	86.67	260.01
Employer Paid Benefits	773.30	2,288.60

Taxable Wages

Description	Amount	YTD
OASDI - Taxable Wages	3,043.92	9,054.40
Medicare - Taxable Wages	3,043.92	9,054.40
Federal Withholding - Taxable Wages	3,043.92	9,054.40
State Tax Taxable Wages - NY	3,043.92	9,054.40
City Tax Taxable Wages - NY	3,043.92	9,054.40

	Federal	NY State
Marital Status	Single	Single or Head of Household
Allowances	0	0
Total Dependent Amount	0	
Additional Withholding	0	0

Absence Plans

Description	Accrued	Reduced	Available
Sick (Time Off Plan)	0	0	90
Vacation (Time Off Plan)	13.27	7.5	184.04

Payment Information

Bank	Account Name	Account Number	USD Amount	Amount
Capital One	Capital One ******7212	******7212		2,054.70 USD

Memorial Sloan Kettering Cancer Center 633 3rd Avenue 4th Floor New York, NY 10017

Name	Company	Employee ID	Pay Rate	Overtime Rate	Pay Period Begin	Pay Period End	Check Date	Check Number
Marco Gonzalez 228 Nagle Ave Apt 7A New York, NY 10034	Memorial Sloan Kettering Cancer Center 646-227-3436	100003767	38.52	57.78	12/28/2025	01/10/2026	01/15/2026	

	Gross Pay	Employee Taxes	Pre Tax Deductions	Post Tax Deductions	Net Pay
Current	2,990.12	865.49	35.49	86.67	2,002.47
YTD	6,081.35	1,769.13	76.11	173.34	4,062.77

Earnings

Description	Start Date - End Date	Hours	Rate	Amount	YTD
Overtime Premium	01/04/2026 - 01/10/2026	1.75	19.26	33.71	101.12
Overtime Straight	01/04/2026 - 01/10/2026	1.75	38.52	67.41	202.23
Regular	01/04/2026 - 01/10/2026	37.5	38.52	1,444.50	4,044.60
Vacation Leave Pay	12/28/2025 - 01/03/2026	37.5	38.52	1,444.50	1,733.40
Earnings				2,990.12	6,081.35

Employee Taxes

Description	Amount	YTD
Social Security	183.35	372.65
Medicare	42.88	87.15
Federal Withholding	383.17	787.46
State Tax - NY	137.85	280.88
City Tax - NY	105.32	214.72
New York Paid Family Leave - NYPFL	12.92	26.27
Employee Taxes	865.49	1,769.13

Pre Tax Deductions

Description	Amount	YTD
Dental Benefit	6.40	12.80
Medical Benefit	29.09	63.31
Pre Tax Deductions	35.49	76.11

Post Tax Deductions

Description	Amount	YTD
403b - RSP Match Roth	86.67	173.34
Post Tax Deductions	86.67	173.34

Employer Paid Benefits

Description	Amount	YTD
Group Term Life	2.62	5.24
Basic Life (ER)	1.10	2.46
Dental Benefit - Metlife (ER)	25.21	49.21
Core LTD Employer Paid	8.88	17.76
Medical Benefit - Aetna (ER)	504.37	978.39
403b - RSP Base 5%	144.45	288.90
403b - RSP Match	86.67	173.34
Employer Paid Benefits	773.30	1,515.30

Taxable Wages

Description	Amount	YTD
OASDI - Taxable Wages	2,957.25	6,010.48
Medicare - Taxable Wages	2,957.25	6,010.48
Federal Withholding - Taxable Wages	2,957.25	6,010.48
State Tax Taxable Wages - NY	2,957.25	6,010.48
City Tax Taxable Wages - NY	2,957.25	6,010.48

	Federal	NY State
Marital Status	Single	Single or Head of Household
Allowances	0	0
Total Dependent Amount	0	
Additional Withholding	0	0

Absence Plans

Description	Accrued	Reduced	Available
Sick (Time Off Plan)	0	0	90
Vacation (Time Off Plan)	20.77	37.5	178.27

Payment Information

Bank	Account Name	Account Number	USD Amount	Amount
Capital One	Capital One ******7212	******7212		2,002.47 USD

Marco Gonzalez
228 Nagle Ave
Apt 7A
New York NY 10034

Thanks for saving with Capital One 360®

Here's your **December 2025** bank statement.

STATEMENT PERIOD
Dec 1 - Dec 31, 2025

$3,456.09

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Dec 1	Dec 31
Checking	$159.16	**$61.42**
Emys Debit	$2.69	**$285.82**
360 Performance Savings...4553	$2,508.68	**$3,108.85**
All Accounts	$2,670.53	**$3,456.09**

Cashflow Summary

+ $8.94 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

Checking - 177787212

360 CHECKING

0.11%	$0.73	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 1	**Opening Balance**			**$159.16**
Dec 1	Zelle money received from Emy Alvarenga	Credit	**+ $5.00**	$164.16
Dec 2	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $2,033.10**	$2,197.26
Dec 3	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	**+ $15.00**	$2,212.26
Dec 3	ATM Withdrawal - CAPITAL ONE E408 NEW YORK, NY	Debit	**- $540.00**	$1,672.26
Dec 3	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $93.25**	$1,579.01
Dec 4	Withdrawal from CHASE CREDIT CRD EPAY	Debit	**- $207.50**	$1,371.51
Dec 4	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	**- $494.32**	$877.19
Dec 4	Deposit from 360 Performance Savings XXXXXXX4553	Credit	**+ $3.00**	$880.19
Dec 4	Debit Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$877.29
Dec 4	Debit Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$874.39
Dec 5	Withdrawal from CHASE CREDIT CRD EPAY	Debit	**- $17.75**	$856.64
Dec 5	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $279.41**	$577.23
Dec 6	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	**+ $120.00**	$697.23
Dec 6	Debit Card Purchase - BP#1367045AMG RETAIL I BRONX, NY US	Debit	**- $10.00**	$687.23
Dec 8	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $188.50**	$498.73
Dec 9	Zelle money received from Emy Alvarenga	Credit	**+ $310.00**	$808.73
Dec 12	ATM Withdrawal - CAPITAL ONE E408 NEW YORK, NY	Debit	**- $20.00**	$788.73
Dec 14	Zelle money sent to Emy Alvarenga	Debit	**- $10.00**	$778.73
Dec 15	Withdrawal from Coinbase Inc. 8889087930	Debit	**- $200.00**	$578.73
Dec 16	Withdrawal from CHASE CREDIT CRD EPAY	Debit	**- $54.79**	$523.94
Dec 16	Withdrawal from ROBINHOOD DEBITS	Debit	**- $200.00**	$323.94
Dec 17	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $2,059.20**	$2,383.14
Dec 17	Zelle money received from Emy Alvarenga	Credit	**+ $250.00**	$2,633.14

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 17	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	+ $20.00	$2,653.14
Dec 17	ATM Withdrawal - CAPITAL ONE E408 NEW YORK, NY	Debit	- $40.00	$2,613.14
Dec 17	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $1,000.00	$1,613.14
Dec 18	Withdrawal from CHASE CREDIT CRD EPAY	Debit	- $43.53	$1,569.61
Dec 18	Preauthorized Withdrawal to AMERICAN EXPRESS NATIONAL BANK savings account XXXXXXXX8249	Debit	- $500.00	$1,069.61
Dec 18	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	- $78.89	$990.72
Dec 19	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	- $500.00	$490.72
Dec 19	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	+ $20.00	$510.72
Dec 22	Withdrawal from CHASE CREDIT CRD EPAY	Debit	- $27.93	$482.79
Dec 22	Withdrawal from VERIZON WIRELESS PAYMENTS	Debit	- $97.20	$385.59
Dec 23	Withdrawal from ROBINHOOD DEBITS	Debit	- $200.00	$185.59
Dec 26	Zelle money sent to Emy Alvarenga	Debit	- $20.00	$165.59
Dec 27	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $300.00	$465.59
Dec 28	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	+ $20.00	$485.59
Dec 29	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $308.32	$177.27
Dec 30	Withdrawal from ROBINHOOD DEBITS	Debit	- $100.00	$77.27
Dec 30	Deposit from AMERICAN EXPRESS TRANSFER GONZALEZ, MARCO	Credit	+ $919.42	$996.69
Dec 31	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	- $955.33	$41.36
Dec 31	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $100.00	$141.36
Dec 31	ATM Withdrawal - CAPITAL ONE E407 NEW YORK, NY	Debit	- $80.00	$61.36
Dec 31	Monthly Interest Paid	Credit	+ $0.06	$61.42
Dec 31	**Closing Balance**			**$61.42**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

Emys Debit - 36327152744

360 CHECKING | JOINT WITH EMY ALVARENGA

0.09%	$0.53	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 1	**Opening Balance**			**$2.69**
Dec 1	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $1,222.31**	$1,225.00
Dec 1	ATM Cash Deposit - CAPITAL ONE A0F0 BRONX, NY	Credit	**+ $121.00**	$1,346.00
Dec 1	Zelle money sent to DANIA RAMIREZ	Debit	**- $1,341.00**	$5.00
Dec 1	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $5.00**	$10.00
Dec 1	Zelle money sent to Marco Gonzalez	Debit	**- $5.00**	$5.00
Dec 2	Deposit from APPLE CASH BANK XFER Emy Alvarenga	Credit	**+ $5.00**	$10.00
Dec 2	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $1,661.82**	$1,671.82
Dec 3	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $225.00**	$1,446.82
Dec 8	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $635.84**	$810.98
Dec 9	Zelle money received from MARITZA GARCIA	Credit	**+ $7.00**	$817.98
Dec 9	Withdrawal to Emys Savings XXXXXXX2968	Debit	**- $4.21**	$813.77

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 9	Zelle money sent to Marco Gonzalez	Debit	- $310.00	$503.77
Dec 10	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $268.92	$234.85
Dec 11	Zelle money sent to ESPERANZA FLORES	Debit	- $35.00	$199.85
Dec 13	Deposit from Emys Savings XXXXXXX2968	Credit	+ $10.00	$209.85
Dec 14	Zelle money received from Marco Gonzalez	Credit	+ $10.00	$219.85
Dec 15	Withdrawal from ATT PAYMENT	Debit	- $204.87	$14.98
Dec 16	Withdrawal to Emys Savings XXXXXXX2968	Debit	- $10.00	$4.98
Dec 17	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	+ $1,677.87	$1,682.85
Dec 17	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	- $225.00	$1,457.85
Dec 17	Zelle money sent to Marco Gonzalez	Debit	- $250.00	$1,207.85
Dec 17	Withdrawal to Emys Savings XXXXXXX2968	Debit	- $900.00	$307.85
Dec 17	Deposit from Emys Savings XXXXXXX2968	Credit	+ $100.00	$407.85
Dec 17	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $171.06	$236.79
Dec 17	ATM Cash Deposit - CAPITAL ONE A36B BRONX, NY	Credit	+ $3.00	$239.79
Dec 17	ATM Withdrawal - CAPITAL ONE A36B BRONX, NY	Debit	- $100.00	$139.79
Dec 18	Withdrawal from Synchrony Bank CC PYMT	Debit	- $136.00	$3.79
Dec 20	Deposit from Emys Savings XXXXXXX2968	Credit	+ $100.00	$103.79
Dec 20	Zelle money sent to MIRRA ALOES HAIR SALON INC.	Debit	- $72.00	$31.79
Dec 20	ATM Cardless Withdrawal - CAPITAL ONE A36B Bronx, NY US	Debit	- $20.00	$11.79
Dec 21	Zelle money sent to Keven Alvarenga	Debit	- $5.00	$6.79
Dec 23	Deposit from Emys Savings XXXXXXX2968	Credit	+ $28.21	$35.00
Dec 23	Zelle money sent to Keven Alvarenga	Debit	- $30.00	$5.00
Dec 26	Zelle money received from Marco Gonzalez	Credit	+ $20.00	$25.00
Dec 29	Deposit from APPLE CASH BANK XFER Emy Alvarenga	Credit	+ $19.00	$44.00
Dec 30	Deposit from Emys Savings XXXXXXX2968	Credit	+ $71.79	$115.79
Dec 30	Zelle money sent to GLOSSY NAILS, LLC	Debit	- $110.00	$5.79
Dec 31	Withdrawal for $225 was Rejected			$5.79
Dec 31	Deposit from Emys Savings XXXXXXX2968	Credit	+ $225.00	$230.79
Dec 31	Zelle money received from PAULA INFANTE	Credit	+ $55.00	$285.79

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 31	Monthly Interest Paid	Credit	+ $0.03	$285.82
Dec 31	**Closing Balance**			**$285.82**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

360 Performance Savings - 36327264553

3.40%
ANNUAL PERCENTAGE YIELD (APY) EARNED

$93.53
YTD INTEREST AND BONUSES

31
DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 1	**Opening Balance**			**$2,508.68**
Dec 4	Deposit from Checking XXXXX7212	Credit	+ $494.32	$3,003.00
Dec 4	Withdrawal to Checking XXXXX7212	Debit	- $3.00	$3,000.00
Dec 19	Deposit from Checking XXXXX7212	Credit	+ $500.00	$3,500.00
Dec 27	Withdrawal to Checking XXXXX7212	Debit	- $300.00	$3,200.00
Dec 31	Withdrawal to Checking XXXXX7212	Debit	- $100.00	$3,100.00
Dec 31	Monthly Interest Paid	Credit	+ $8.85	$3,108.85
Dec 31	**Closing Balance**			**$3,108.85**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Fees	**$0.00**	**$0.00**

Note: The last four digits of your external accounts may not match your actual account numbers. This is because some banks may issue a virtual or tokenized number for security. To learn more about tokenized account numbers, contact your external bank.

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

Marco Gonzalez
228 Nagle Ave
Apt 7A
New York NY 10034

Thanks for saving with Capital One 360®

Here's your **January 2026** bank statement.

STATEMENT PERIOD
Jan 1 - Jan 31, 2026

$7,506.04

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jan 1	Jan 31
Checking	$61.42	**$4,043.68**
Emys Debit	$285.82	**$1,450.90**
360 Performance Savings...4553	$3,108.85	**$2,011.46**
All Accounts	$3,456.09	**$7,506.04**

Cashflow Summary

+ $11.58 INTEREST EARNED THIS PERIOD

Checking - 177787212

360 CHECKING

0.10%	$0.07	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 1	**Opening Balance**			**$61.42**
Jan 1	Zelle money sent to Jose Gonzalez	Debit	**- $25.00**	$36.42
Jan 1	Zelle money sent to Emy Alvarenga	Debit	**- $30.00**	$6.42
Jan 2	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $2,060.30**	$2,066.72
Jan 2	Zelle money received from Emy Alvarenga	Credit	**+ $205.00**	$2,271.72
Jan 2	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	**- $894.15**	$1,377.57
Jan 2	Deposit from 360 Performance Savings XXXXXXX4553	Credit	**+ $3.00**	$1,380.57
Jan 2	Deposit from 360 Performance Savings XXXXXXX4553	Credit	**+ $1,500.00**	$2,880.57
Jan 2	Zelle money received from ROSSE MARY MORENO	Credit	**+ $485.48**	$3,366.05
Jan 2	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $1,500.00**	$1,866.05
Jan 3	Zelle money received from Emy Alvarenga	Credit	**+ $236.69**	$2,102.74
Jan 4	ATM Cash Deposit - CAPITAL ONE A2E7 NEW YORK, NY	Credit	**+ $15.00**	$2,117.74
Jan 4	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	**- $1,500.00**	$617.74
Jan 5	Withdrawal from CHASE CREDIT CRD EPAY	Debit	**- $597.31**	$20.43
Jan 5	Withdrawal for $275.69 was Rejected			$20.43
Jan 5	Deposit from 360 Performance Savings XXXXXXX4553	Credit	**+ $300.00**	$320.43
Jan 6	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $275.69**	$44.74
Jan 7	Withdrawal from AMEX EPAYMENT ACH PMT	Debit	**- $9.07**	$35.67
Jan 7	Withdrawal for $39.74 was Rejected			$35.67
Jan 7	Deposit from 360 Performance Savings XXXXXXX4553	Credit	**+ $1,500.00**	$1,535.67
Jan 7	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $1,500.00**	$35.67
Jan 7	Deposit from 360 Performance Savings XXXXXXX4553	Credit	**+ $200.00**	$235.67
Jan 8	Withdrawal from COINBASE INC. 6C3F2333	Debit	**- $200.00**	$35.67
Jan 8	Deposit from 360 Performance Savings XXXXXXX4553	Credit	**+ $400.00**	$435.67

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 8	Withdrawal from ROBINHOOD DEBITS	Debit	- $39.74	$395.93
Jan 9	ATM Cash Deposit - CAPITAL ONE A2FB NEW YORK, NY	Credit	+ $120.00	$515.93
Jan 9	Zelle money sent to Jose Gonzalez	Debit	- $40.00	$475.93
Jan 9	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	- $50.00	$425.93
Jan 12	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $50.00	$475.93
Jan 13	Withdrawal from CHASE CREDIT CRD EPAY	Debit	- $74.55	$401.38
Jan 13	Withdrawal from AMERICANEXPRESS TRANSFER	Debit	- $400.00	$1.38
Jan 14	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	+ $2,002.47	$2,003.85
Jan 14	Deposit from ROBINHOOD CREDITS	Credit	+ $828.10	$2,831.95
Jan 14	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	- $250.00	$2,581.95
Jan 14	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	- $1,450.00	$1,131.95
Jan 14	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $137.69	$994.26
Jan 14	Zelle money received from Emy Alvarenga	Credit	+ $1,350.00	$2,344.26
Jan 14	Zelle money received from Emy Alvarenga	Credit	+ $200.00	$2,544.26
Jan 15	Deposit from COINBASE INC. F06EDEE9	Credit	+ $2,398.45	$4,942.71
Jan 15	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	- $3,000.00	$1,942.71
Jan 15	Zelle money sent to Emy Alvarenga	Debit	- $13.00	$1,929.71
Jan 16	Withdrawal from AMERICANEXPRESS TRANSFER	Debit	- $400.00	$1,529.71
Jan 16	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	+ $170.00	$1,699.71
Jan 16	Zelle money sent to Jose Gonzalez	Debit	- $50.00	$1,649.71
Jan 16	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	- $1,000.00	$649.71
Jan 16	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $1,000.00	$1,649.71
Jan 16	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	- $1,000.00	$649.71
Jan 17	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	+ $50.00	$699.71
Jan 17	Debit Card Purchase - SUNOCO 0042336801 HASTINGS-ON-H, NY US	Debit	- $18.00	$681.71
Jan 18	ATM Cash Deposit - CAPITAL ONE E408 NEW YORK, NY	Credit	+ $25.00	$706.71
Jan 20	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $204.84	$501.87
Jan 21	Deposit from Cash App Marco Gonz	Credit	+ $20.00	$521.87

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 21	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $1,000.00	$1,521.87
Jan 21	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $200.00	$1,721.87
Jan 21	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	- $1,200.00	$521.87
Jan 22	Withdrawal from VERIZON WIRELESS PAYMENTS	Debit	- $77.18	$444.69
Jan 22	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	- $200.00	$244.69
Jan 23	ATM Withdrawal - CAPITAL ONE A2E7 NEW YORK, NY	Debit	- $40.00	$204.69
Jan 24	Debit Card Purchase - BP#1367045AMG RETAIL I BRONX, NY US	Debit	- $13.00	$191.69
Jan 24	Zelle money received from Jose Gonzalez	Credit	+ $826.90	$1,018.59
Jan 25	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	- $1,000.00	$18.59
Jan 26	Withdrawal for $191.93 was Rejected			$18.59
Jan 26	ATM Cash Deposit - CAPITAL ONE A2E7 NEW YORK, NY	Credit	+ $24.00	$42.59
Jan 27	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	+ $2,054.70	$2,097.29
Jan 27	Withdrawal to 360 Performance Savings XXXXXXX4553	Debit	- $2,000.00	$97.29
Jan 28	Withdrawal for $250 was Rejected			$97.29
Jan 28	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $500.00	$597.29
Jan 29	Withdrawal from AMEX EPAYMENT RETRY PYMT	Debit	- $191.93	$405.36
Jan 29	Withdrawal from FID BKG SVC LLC MONEYLINE BPF_DSS_0_0129115502.txt	Debit	- $250.00	$155.36
Jan 29	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $1,000.00	$1,155.36
Jan 30	Withdrawal from CHASE CREDIT CRD EPAY	Debit	- $95.04	$1,060.32
Jan 30	Withdrawal from ROBINHOOD DEBITS	Debit	- $1,000.00	$60.32
Jan 30	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $1,100.00	$1,160.32
Jan 30	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $400.00	$1,560.32
Jan 30	ATM Withdrawal - CAPITAL ONE E407 NEW YORK, NY	Debit	- $80.00	$1,480.32
Jan 30	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $1,000.00	$2,480.32
Jan 30	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $1,750.00	$4,230.32
Jan 30	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $436.71	$3,793.61
Jan 31	Deposit from 360 Performance Savings XXXXXXX4553	Credit	+ $250.00	$4,043.61
Jan 31	Monthly Interest Paid	Credit	+ $0.07	$4,043.68

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 31	**Closing Balance**			**$4,043.68**

Emys Debit - 36327152744

360 CHECKING | JOINT WITH EMY ALVARENGA

0.11%	$0.05	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 1	**Opening Balance**			**$285.82**
Jan 1	Zelle money received from Marco Gonzalez	Credit	+ $30.00	$315.82
Jan 2	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	+ $1,660.16	$1,975.98
Jan 2	Deposit from APPLE CASH BANK XFER Emy Alvarenga	Credit	+ $665.00	$2,640.98
Jan 2	Zelle money sent to DANIA RAMIREZ	Debit	- $1,341.00	$1,299.98
Jan 2	Zelle money sent to Marco Gonzalez	Debit	- $205.00	$1,094.98
Jan 2	Withdrawal to Emys Savings XXXXXXX2968	Debit	- $420.66	$674.32
Jan 2	Deposit from Emys Savings XXXXXXX2968	Credit	+ $150.00	$824.32
Jan 2	ATM Cardless Withdrawal - CAPITAL ONE A2E7 New York, NY US	Debit	- $60.00	$764.32
Jan 2	Withdrawal from FID BKG SVC LLC MONEYLINE BPF_DSS_0_0102115504.txt	Debit	- $225.00	$539.32
Jan 2	Withdrawal for $552.17 was Rejected			$539.32
Jan 3	Deposit from Emys Savings XXXXXXX2968	Credit	+ $255.00	$794.32
Jan 3	Zelle money sent to Marco Gonzalez	Debit	- $236.69	$557.63
Jan 4	Deposit from Emys Savings XXXXXXX2968	Credit	+ $15.54	$573.17
Jan 4	Zelle money sent to Keven Alvarenga	Debit	- $16.00	$557.17
Jan 5	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $552.17	$5.00
Jan 9	Deposit from Emys Savings XXXXXXX2968	Credit	+ $26.56	$31.56
Jan 9	Zelle money sent to Keven Alvarenga	Debit	- $29.00	$2.56
Jan 11	Deposit from Emys Savings XXXXXXX2968	Credit	+ $22.00	$24.56
Jan 11	Zelle money sent to Keven Alvarenga	Debit	- $22.00	$2.56

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 11	Zelle money received from Aleydi Malpica	Credit	+ $36.00	$38.56
Jan 14	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	+ $3,749.75	$3,788.31
Jan 14	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	- $285.00	$3,503.31
Jan 14	ATM Cardless Withdrawal - CAPITAL ONE A0F0 BRONX, NY US	Debit	- $120.00	$3,383.31
Jan 14	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $453.22	$2,930.09
Jan 14	Zelle money sent to Marco Gonzalez	Debit	- $1,350.00	$1,580.09
Jan 14	Zelle money sent to Marco Gonzalez	Debit	- $200.00	$1,380.09
Jan 15	Withdrawal from Synchrony Bank CC PYMT	Debit	- $384.00	$996.09
Jan 15	Zelle money received from Marco Gonzalez	Credit	+ $13.00	$1,009.09
Jan 16	Withdrawal from ATT PAYMENT	Debit	- $203.28	$805.81
Jan 19	Student Loan - Jan. 2026 - Deposit from Emys Savings XXXXXXX2968	Credit	+ $219.57	$1,025.38
Jan 21	Withdrawal from DEPT EDUCATION STUDENT LN	Debit	- $1,020.38	$5.00
Jan 24	Zelle money received from LISANDRO FORD	Credit	+ $20.00	$25.00
Jan 27	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	+ $1,679.85	$1,704.85
Jan 28	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	- $285.00	$1,419.85
Jan 28	ATM Cash Deposit - CAPITAL ONE E668 BRONX, NY	Credit	+ $16.00	$1,435.85
Jan 30	Check Deposit (Mobile)	Credit	+ $15.00	$1,450.85
Jan 31	Monthly Interest Paid	Credit	+ $0.05	$1,450.90
Jan 31	**Closing Balance**			**$1,450.90**

360 Performance Savings - 36327264553

3.32%	$11.46	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 1	**Opening Balance**			**$3,108.85**
Jan 2	Deposit from Checking XXXXX7212	Credit	+ $894.15	$4,003.00
Jan 2	Withdrawal to Checking XXXXX7212	Debit	- $3.00	$4,000.00

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 2	Withdrawal to Checking XXXXX7212	Debit	- $1,500.00	$2,500.00
Jan 4	Deposit from Checking XXXXX7212	Credit	+ $1,500.00	$4,000.00
Jan 5	Withdrawal to Checking XXXXX7212	Debit	- $300.00	$3,700.00
Jan 7	Withdrawal to Checking XXXXX7212	Debit	- $1,500.00	$2,200.00
Jan 7	Withdrawal to Checking XXXXX7212	Debit	- $200.00	$2,000.00
Jan 8	Interest Rate Change from 3.348% to 3.251%			$2,000.00
Jan 8	Withdrawal to Checking XXXXX7212	Debit	- $400.00	$1,600.00
Jan 12	Withdrawal to Checking XXXXX7212	Debit	- $50.00	$1,550.00
Jan 14	Deposit from Checking XXXXX7212	Credit	+ $1,450.00	$3,000.00
Jan 15	Deposit from Checking XXXXX7212	Credit	+ $3,000.00	$6,000.00
Jan 16	Deposit from Checking XXXXX7212	Credit	+ $1,000.00	$7,000.00
Jan 16	Withdrawal to Checking XXXXX7212	Debit	- $1,000.00	$6,000.00
Jan 21	Withdrawal to Checking XXXXX7212	Debit	- $1,000.00	$5,000.00
Jan 21	Withdrawal to Checking XXXXX7212	Debit	- $200.00	$4,800.00
Jan 22	Deposit from Checking XXXXX7212	Credit	+ $200.00	$5,000.00
Jan 25	Deposit from Checking XXXXX7212	Credit	+ $1,000.00	$6,000.00
Jan 27	Deposit from Checking XXXXX7212	Credit	+ $2,000.00	$8,000.00
Jan 28	Withdrawal to Checking XXXXX7212	Debit	- $500.00	$7,500.00
Jan 29	Withdrawal to Checking XXXXX7212	Debit	- $1,000.00	$6,500.00
Jan 30	Withdrawal to Checking XXXXX7212	Debit	- $1,100.00	$5,400.00
Jan 30	Withdrawal to Checking XXXXX7212	Debit	- $400.00	$5,000.00
Jan 30	Withdrawal to Checking XXXXX7212	Debit	- $1,000.00	$4,000.00
Jan 30	Withdrawal to Checking XXXXX7212	Debit	- $1,750.00	$2,250.00
Jan 31	Withdrawal to Checking XXXXX7212	Debit	- $250.00	$2,000.00
Jan 31	Monthly Interest Paid	Credit	+ $11.46	$2,011.46
Jan 31	**Closing Balance**			**$2,011.46**

Note: The last four digits of your external accounts may not match your actual account numbers. This is because some banks may issue a virtual or tokenized number for security. To learn more about tokenized account numbers, contact your external bank.

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

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
MARCO	GONZALEZ	059-76-1261
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.
228 Nagle Avenue 7A

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code
New York NY 10034

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 separately (MFS) ☐ Head of household (HOH)
☐ Married filing jointly (even if only one had income) ☐ 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):

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see inst.): Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here ☐			☐	☐
			☐	☐
			☐	☐
			☐	☐

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	73,724
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	73,724
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	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	73,724
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	73,724
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	59,124

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 Ded., see instructions.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2024)

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	8,061
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	8,061
	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	8,061
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your **total tax**	24	8,061
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2 — 25a: 9,938		
	b	Form(s) 1099 — 25b:		
	c	Other forms (see instructions) — 25c:		
	d	Add lines 25a through 25c	25d	9,938
	26	2024 estimated tax payments and amount applied from 2023 return	26	
If you have a qualifying child, attach Sch. EIC.	27	Earned income credit (EIC) — 27:		
	28	Additional child tax credit from Schedule 8812 — 28:		
	29	American opportunity credit from Form 8863, line 8 — 29:		
	30	Reserved for future use — 30:		
	31	Amount from Schedule 3, line 15 — 31:		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**	32	
	33	Add lines 25d, 26, and 32. These are your **total payments**	33	9,938
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	1,877
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	1,877
Direct deposit? See instructions.	b	Routing number 031176110 c Type: ☒ Checking ☐ Savings		
	d	Account number 177787212		
	36	Amount of line 34 you want **applied to your 2025 estimated tax** — 36:		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to www.irs.gov/Payments or see instructions	37	
	38	Estimated tax penalty (see instructions) — 38:		

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

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

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Research Coordin	
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. 6463464573 Email address mlg5160@gmail.com

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed

Firm's name | Phone no.

Firm's address | Firm's EIN

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

APPLICATION FOR RENTAL

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
Alvarenga	Emy	Hazzel	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	11/6/1996	(917) 821 - 8516 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
ehazel1106@gmail.com	NO

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
769 E 229th St, Apt. 2	Bronx	NY	10466

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
10/1/2022	current	$0.00 / Mo.

REASON FOR LEAVING

Moving from family/Getting married

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Administrative Assistant	Memorial Sloan Kettering Cancer Center

SUPERVISOR	SUPERVISOR PHONE	SUPERVISOR EMAIL
HR Department	(646) 677 - 7411	hrrc@e.mskcc.org

SALARY	START DATE
$59,338.50/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1275 York Avenue	New York	NY	10065

NEW YORK CITY TENANT FAIR CHANCE ACT

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

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

ACKNOWLEDGEMENTS

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

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **4560 BWY Partners, LLC** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **4560 BWY Partners, LLC** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **4560 BWY Partners, LLC**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **4560 BWY Partners, LLC** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **4560 BWY Partners, LLC**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

Signed by Emy Hazzel Alvarenga
Wed Feb 4 2026 10:46:34 AM EST
Key: A41EF2D1; IP Address: 23.38.164.82

Emy Hazzel Alvarenga *(Applicant)* *Date*

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Emy Hazzel Alvarenga

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 2/4/2026**.

Score for Emy Hazzel Alvarenga: 784		
	Importance	**Result**
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 40.0	Pass/Conditional	
May have been through a bankruptcy	Pass/Fail	
No unpaid rental collections	Pass/Fail	

Lease Notebook

Date	User	Note
2/4/2026		Identity Verification Submitted for Marco Luis Gonzalez
2/4/2026		Identity Verification Passed for Marco Luis Gonzalez
2/4/2026		The Class Action Waiver and Arbitration Agreement consent for Marco Luis Gonzalez (mlg5160@gmail.com) has been received.
2/4/2026		Marco Luis Gonzalez has finished signing Online Application Form.
2/4/2026		Application fees for Marco Luis Gonzalez in the amount of $20.00 were authorized by credit card.
2/4/2026		Identity Verification Submitted for Emy Hazzel Alvarenga
2/4/2026		Identity Verification Passed for Emy Hazzel Alvarenga
2/4/2026		The Class Action Waiver and Arbitration Agreement consent for Emy Hazzel Alvarenga (ehazel1106@gmail.com) has been received.
2/4/2026		Emy Hazzel Alvarenga has finished signing Online Application Form.
2/4/2026		Application fees for Emy Hazzel Alvarenga in the amount of $20.00 were authorized by credit card.

2/4/2026		Application fees for Marco Luis Gonzalez and Emy Hazzel Alvarenga in the amount of $40.00 were paid by credit card.

Credit Quick Summary	
Total annual income (reported by Applicant)	$59,338.50
Total combined annual income to rent ratio	45.87 (based on rent of $2,931.38)
Total number of accounts	10
Accounts with no late payments	9 (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	1 (0 unpaid past due)
Total outstanding balance	$5,364.00 ($0.00 past due)
Outstanding revolving debt	$4,348.00 (17% of limit) ($0.00 past due)
Outstanding loan balance	$1,016.00 ($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:	Emy Hazzel Alvarenga	EMY ALVERENGA EMY ALVARENGA
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1996	11/**/1996

Addresses	From Application	From Equifax
	769 E 229th St, Apt. 2 Bronx, NY 10466 - US	769 E 229TH ST. 2 BRONX, NY 10466 (Applicant) Reported 2/2026 768 S OAK DR. 2 BRONX, NY 10467 (Applicant) Reported 1/2026

Employment	From Application	From Equifax
Applicant:	Administrative Assistant Memorial Sloan Kettering Cancer Center $59,338.50/Yr. Total annual Income: $59,338.50	

Restricted Person Search		
Requested For Emy Hazzel Alvarenga	**Requested** 2/4/2026	**Returned** 2/4/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	784	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)	737	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information You have too many delinquent or derogatory accounts

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
SYNCB/CARE CREDIT DU (Applicant)	3/2025	12/2025					$4,034.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$132.00	$6,245.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2025	11/2025				$0.00	$1,016.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,064.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

12/25	10/25
0 0 0	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Joint)	1/2025	12/2025					$314.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$1,559.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

1/26	11/25	9/25	7/25	5/25	3/25
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
BANK OF AMERICA (Applicant)	12/2019	7/2025					$0.00
Monthly Payment	**High Credit**	**Type**	**Comments**				
	$5,133.00	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
JPMCB CARD SERVICES (Joint)	4/2022	12/2025					$0.00
Monthly Payment	**High Credit**	**Type**	**Comments**				
	$4,232.00	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
COMENITYCAPITAL/SE (Applicant)	5/2022	1/2023	1	2	3		$0.00
Monthly Payment	**High Credit**	**Type**	**Comments**				
	$403.00	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	5	5	4	3	
12/ 24		10/ 24		8/ 24		6/ 24		4/ 24		2/ 24		12/ 23		10/ 23		8/ 23		6/ 23		4/ 23		2/ 23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/JC PENNEYS (Joint)	3/2021	12/2022					$0.00
Monthly Payment	**High Credit**	**Type**	**Comments**				
	$161.00	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
COMENITYCAPITAL/FO (Applicant)	7/2021	6/2021					$0.00
Monthly Payment	**High Credit**	**Type**	**Comments**				
	$94.00	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
9/ 24		7/ 24		5/ 24		3/ 24		1/ 24		11/ 23		9/ 23		7/ 23		5/ 23		3/ 23		1/ 23		11/ 22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/EXPRES (Applicant)	11/2020	10/2020					$0.00
Monthly Payment	**High Credit**	**Type**	**Comments**				
	$69.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed				

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3/ 24		1/ 24		11/ 23		9/ 23		7/ 23		5/ 23		3/ 23		1/ 23		11/ 22		9/ 22		7/ 22		5/ 22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	2/2020	1/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$55.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21	

Previous Credit Inquiries	
From Equifax	
8/2025	US DEPARTMENT OF EDU (Applicant)
1/2025	CAPITAL ONE (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

NEW YORK STATE USA

IDENTIFICATION CARD

Mark J F Schroeder
Commissioner of Motor Vehicles

ID 344 318 007

Class ID

ALVARENGA
EMY,HAZZEL
769 E 229TH ST APT 2
BRONX, NY 10466

DOB 11/06/1996
Issued 08/23/2024
Expires 11/06/2031
E NONE
R NONE
Sex F Height 5'-07" Eyes BRO

EXCELSIOR
PLURIBUS UNUM

NOV 06

Memorial Sloan Kettering Cancer Center

Employment Verification Letter

February 3, 2026

To Whom It May Concern:

This letter is to certify that **Emy Alvarenga** is employed with Memorial Sloan Kettering Cancer Center.

Position:	Administrative Assistant
Dates of Employment:	07/25/2022 to Present
FT/PT:	Full time
Salary:	$59,338.50

Sincerely,

Ryan Lemanski
Director, HR Resource Center
(646) 677-7411

Memorial Sloan Kettering Cancer Center
Human Resources
633 Third Avenue, New York, NY 10017
Fax #: 646.227.3508

Memorial Sloan Kettering Cancer Center 633 3rd Avenue 4th Floor New York, NY 10017

Name	Company	Employee ID	Pay Rate	Overtime Rate	Pay Period Begin	Pay Period End	Check Date	Check Number
Emy Alvarenga 769 E 229th Street Floor 2 Bronx, NY 10466	Memorial Sloan Kettering Cancer Center 646-227-3436	100035019	30.43	45.64	12/14/2025	12/27/2025	01/02/2026	

	Gross Pay	Employee Taxes	Pre Tax Deductions	Post Tax Deductions	Net Pay
Current	2,293.68	525.76	39.29	68.47	1,660.16
YTD	2,293.68	525.76	39.29	68.47	1,660.16

Earnings

Description	Start Date - End Date	Hours	Rate	Amount	YTD
Overtime Premium	12/14/2025 - 12/20/2025	0.25	15.215	3.81	3.81
Overtime Straight	12/21/2025 - 12/27/2025	0.25	30.43	7.61	7.61
Regular	12/14/2025 - 12/27/2025	60	30.43	1,825.81	1,825.81
Vacation Leave Pay	12/21/2025 - 12/27/2025	15	30.43	456.45	456.45
Earnings				2,293.68	2,293.68

Employee Taxes

Description	Amount	YTD
Social Security	139.86	139.86
Medicare	32.71	32.71
Federal Withholding	167.45	167.45
State Tax - NY	100.04	100.04
City Tax - NY	75.79	75.79
New York Paid Family Leave - NYPFL	9.91	9.91
Employee Taxes	525.76	525.76

Pre Tax Deductions

Description	Amount	YTD
Dental Benefit	1.41	1.41
Medical Benefit	34.22	34.22
Vision Benefit	3.66	3.66
Pre Tax Deductions	39.29	39.29

Post Tax Deductions

Description	Amount	YTD
403b - RSP Match Roth	68.47	68.47
Post Tax Deductions	68.47	68.47

Employer Paid Benefits

Description	Amount	YTD
Group Term Life	1.44	1.44
Basic Life (ER)	0.62	0.62
Dental Benefit - Metlife (ER)	13.25	13.25
Core LTD Employer Paid	4.98	4.98
Medical Benefit - Aetna (ER)	474.02	474.02
403b - RSP Base 2.5%	57.06	57.06
403b - RSP Match	68.47	68.47
Employer Paid Benefits	619.84	619.84

Taxable Wages

Description	Amount	YTD
OASDI - Taxable Wages	2,255.83	2,255.83
Medicare - Taxable Wages	2,255.83	2,255.83
Federal Withholding - Taxable Wages	2,255.83	2,255.83
State Tax Taxable Wages - NY	2,255.83	2,255.83
City Tax Taxable Wages - NY	2,255.83	2,255.83

	Federal	NY State
Marital Status	Single or Married filing separately	Single or Head of Household
Allowances	0	0
Total Dependent Amount	500	
Additional Withholding	0	0

Absence Plans

Description	Accrued	Reduced	Available
Sick (Time Off Plan)	90	0	90
Vacation (Time Off Plan)	11.83	15	119.23

Payment Information

Bank	Account Name	Account Number	USD Amount	Amount
Capital One	Emy's CapOne	******2744		1,660.16 USD

Memorial Sloan Kettering Cancer Center 633 3rd Avenue 4th Floor New York, NY 10017

Name	Company	Employee ID	Pay Rate	Overtime Rate	Pay Period Begin	Pay Period End	Check Date	Check Number
Emy Alvarenga 769 E 229th Street Floor 2 Bronx, NY 10466	Memorial Sloan Kettering Cancer Center 646-227-3436	100035019	30.43	45.64	01/11/2026	01/24/2026	01/29/2026	

	Gross Pay	Employee Taxes	Pre Tax Deductions	Post Tax Deductions	Net Pay
Current	2,316.51	534.03	34.16	68.47	1,679.85
YTD	8,986.45	1,583.67	107.61	205.41	7,089.76

Earnings

Description	Start Date - End Date	Hours	Rate	Amount	YTD
Overtime Premium	01/11/2026 - 01/24/2026	0.75	15.215	11.42	15.23
Overtime Straight	01/18/2026 - 01/24/2026	0.75	30.43	22.83	30.44
Regular	01/11/2026 - 01/24/2026	67.5	30.43	2,054.03	5,020.97
Tuition Graduate Not Taxable					2,094.00
Vacation Leave Pay	01/18/2026 - 01/24/2026	7.5	30.43	228.23	1,825.81
Earnings				2,316.51	8,986.45

Employee Taxes

Description	Amount	YTD
Social Security	141.60	420.93
Medicare	33.11	98.44
Federal Withholding	170.81	504.96
State Tax - NY	101.55	301.29
City Tax - NY	76.95	228.27
New York Paid Family Leave - NYPFL	10.01	29.78
Employee Taxes	534.03	1,583.67

Pre Tax Deductions

Description	Amount	YTD
Dental Benefit	1.41	4.23
Medical Benefit	29.09	92.40
Vision Benefit	3.66	10.98
Pre Tax Deductions	34.16	107.61

Post Tax Deductions

Description	Amount	YTD
403b - RSP Match Roth	68.47	205.41
Post Tax Deductions	68.47	205.41

Employer Paid Benefits

Description	Amount	YTD
Group Term Life	1.44	4.32
Basic Life (ER)	0.49	1.60
Dental Benefit - Metlife (ER)	13.84	40.93
Core LTD Employer Paid	4.98	14.94
Medical Benefit - Aetna (ER)	504.37	1,482.76
403b - RSP Base 2.5%	57.06	171.18
403b - RSP Match	68.47	205.41
Employer Paid Benefits	650.65	1,921.14

Taxable Wages

Description	Amount	YTD
OASDI - Taxable Wages	2,283.79	6,789.16
Medicare - Taxable Wages	2,283.79	6,789.16
Federal Withholding - Taxable Wages	2,283.79	6,789.16
State Tax Taxable Wages - NY	2,283.79	6,789.16
City Tax Taxable Wages - NY	2,283.79	6,789.16

	Federal	NY State
Marital Status	Single or Married filing separately	Single or Head of Household
Allowances	0	0
Total Dependent Amount	500	
Additional Withholding	0	0

Absence Plans

Description	Accrued	Reduced	Available
Sick (Time Off Plan)	0	0	90
Vacation (Time Off Plan)	11.83	7.5	105.39

Payment Information

Bank	Account Name	Account Number	USD Amount	Amount
Capital One	Emy's CapOne	******2744		1,679.85 USD

Capital One

Emy Alvarenga
769 E 229th St
Apt 2
Bronx NY 10466

Thanks for saving with Capital One 360®

Here's your **December 2025** bank statement.

STATEMENT PERIOD
Dec 1 - Dec 31, 2025

$1,865.16

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Dec 1	Dec 31
Emys Debit	$2.69	**$285.82**
Emys Savings	$2,423.10	**$1,579.34**
All Accounts	$2,425.79	**$1,865.16**

Cashflow Summary

+ $4.37 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

Emys Debit - 36327152744

360 CHECKING | JOINT WITH MARCO GONZALEZ

0.09%	**$0.53**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 1	**Opening Balance**			**$2.69**
Dec 1	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $1,222.31**	$1,225.00
Dec 1	ATM Cash Deposit - CAPITAL ONE A0F0 BRONX, NY	Credit	**+ $121.00**	$1,346.00
Dec 1	Zelle money sent to DANIA RAMIREZ	Debit	**- $1,341.00**	$5.00
Dec 1	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $5.00**	$10.00
Dec 1	Zelle money sent to Marco Gonzalez	Debit	**- $5.00**	$5.00
Dec 2	Deposit from APPLE CASH BANK XFER Emy Alvarenga	Credit	**+ $5.00**	$10.00
Dec 2	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $1,661.82**	$1,671.82
Dec 3	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $225.00**	$1,446.82
Dec 8	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $635.84**	$810.98
Dec 9	Zelle money received from MARITZA GARCIA	Credit	**+ $7.00**	$817.98
Dec 9	Withdrawal to Emys Savings XXXXXXX2968	Debit	**- $4.21**	$813.77
Dec 9	Zelle money sent to Marco Gonzalez	Debit	**- $310.00**	$503.77
Dec 10	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $268.92**	$234.85
Dec 11	Zelle money sent to ESPERANZA FLORES	Debit	**- $35.00**	$199.85
Dec 13	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $10.00**	$209.85
Dec 14	Zelle money received from Marco Gonzalez	Credit	**+ $10.00**	$219.85
Dec 15	Withdrawal from ATT PAYMENT	Debit	**- $204.87**	$14.98
Dec 16	Withdrawal to Emys Savings XXXXXXX2968	Debit	**- $10.00**	$4.98
Dec 17	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $1,677.87**	$1,682.85
Dec 17	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $225.00**	$1,457.85
Dec 17	Zelle money sent to Marco Gonzalez	Debit	**- $250.00**	$1,207.85
Dec 17	Withdrawal to Emys Savings XXXXXXX2968	Debit	**- $900.00**	$307.85
Dec 17	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $100.00**	$407.85

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 17	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $171.06**	$236.79
Dec 17	ATM Cash Deposit - CAPITAL ONE A36B BRONX, NY	Credit	**+ $3.00**	$239.79
Dec 17	ATM Withdrawal - CAPITAL ONE A36B BRONX, NY	Debit	**- $100.00**	$139.79
Dec 18	Withdrawal from Synchrony Bank CC PYMT	Debit	**- $136.00**	$3.79
Dec 20	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $100.00**	$103.79
Dec 20	Zelle money sent to MIRRA ALOES HAIR SALON INC.	Debit	**- $72.00**	$31.79
Dec 20	ATM Cardless Withdrawal - CAPITAL ONE A36B Bronx, NY US	Debit	**- $20.00**	$11.79
Dec 21	Zelle money sent to Keven Alvarenga	Debit	**- $5.00**	$6.79
Dec 23	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $28.21**	$35.00
Dec 23	Zelle money sent to Keven Alvarenga	Debit	**- $30.00**	$5.00
Dec 26	Zelle money received from Marco Gonzalez	Credit	**+ $20.00**	$25.00
Dec 29	Deposit from APPLE CASH BANK XFER Emy Alvarenga	Credit	**+ $19.00**	$44.00
Dec 30	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $71.79**	$115.79
Dec 30	Zelle money sent to GLOSSY NAILS, LLC	Debit	**- $110.00**	$5.79
Dec 31	Withdrawal for $225 was Rejected			$5.79
Dec 31	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $225.00**	$230.79
Dec 31	Zelle money received from PAULA INFANTE	Credit	**+ $55.00**	$285.79
Dec 31	Monthly Interest Paid	Credit	**+ $0.03**	$285.82
Dec 31	**Closing Balance**			**$285.82**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

Emys Savings - 36327152968

360 PERFORMANCE SAVINGS

3.40%	$38.49	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Dec 1	**Opening Balance**			**$2,423.10**
Dec 1	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $1,222.31**	$1,200.79
Dec 1	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $5.00**	$1,195.79
Dec 9	Deposit from Emys Debit XXXXXXX2744	Credit	**+ $4.21**	$1,200.00
Dec 13	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $10.00**	$1,190.00
Dec 16	Deposit from Emys Debit XXXXXXX2744	Credit	**+ $10.00**	$1,200.00
Dec 17	Deposit from Emys Debit XXXXXXX2744	Credit	**+ $900.00**	$2,100.00
Dec 17	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $100.00**	$2,000.00
Dec 20	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $100.00**	$1,900.00
Dec 23	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $28.21**	$1,871.79
Dec 30	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $71.79**	$1,800.00
Dec 31	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $225.00**	$1,575.00
Dec 31	Monthly Interest Paid	Credit	**+ $4.34**	$1,579.34
Dec 31	**Closing Balance**			**$1,579.34**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Fees	**$0.00**	**$0.00**

Note: The last four digits of your external accounts may not match your actual account numbers. This is because some banks may issue a virtual or tokenized number for security. To learn more about tokenized account numbers, contact your external bank.

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

Capital One

Emy Alvarenga
769 E 229th St
Apt 2
Bronx NY 10466

Thanks for saving with Capital One 360®

Here's your **January 2026** bank statement.

STATEMENT PERIOD
Jan 1 - Jan 31, 2026

$2,788.45

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jan 1	Jan 31
Emys Debit	$285.82	**$1,450.90**
Emys Savings	$1,579.34	**$1,337.55**
All Accounts	$1,865.16	**$2,788.45**

Cashflow Summary

+ $4.17 INTEREST EARNED THIS PERIOD

Emys Debit - 36327152744

360 CHECKING | JOINT WITH MARCO GONZALEZ

0.11%	$0.05	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 1	**Opening Balance**			**$285.82**
Jan 1	Zelle money received from Marco Gonzalez	Credit	**+ $30.00**	$315.82
Jan 2	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $1,660.16**	$1,975.98
Jan 2	Deposit from APPLE CASH BANK XFER Emy Alvarenga	Credit	**+ $665.00**	$2,640.98
Jan 2	Zelle money sent to DANIA RAMIREZ	Debit	**- $1,341.00**	$1,299.98
Jan 2	Zelle money sent to Marco Gonzalez	Debit	**- $205.00**	$1,094.98
Jan 2	Withdrawal to Emys Savings XXXXXXX2968	Debit	**- $420.66**	$674.32
Jan 2	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $150.00**	$824.32
Jan 2	ATM Cardless Withdrawal - CAPITAL ONE A2E7 New York, NY US	Debit	**- $60.00**	$764.32
Jan 2	Withdrawal from FID BKG SVC LLC MONEYLINE BPF_DSS_0_0102115504.txt	Debit	**- $225.00**	$539.32
Jan 2	Withdrawal for $552.17 was Rejected			$539.32
Jan 3	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $255.00**	$794.32
Jan 3	Zelle money sent to Marco Gonzalez	Debit	**- $236.69**	$557.63
Jan 4	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $15.54**	$573.17
Jan 4	Zelle money sent to Keven Alvarenga	Debit	**- $16.00**	$557.17
Jan 5	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $552.17**	$5.00
Jan 9	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $26.56**	$31.56
Jan 9	Zelle money sent to Keven Alvarenga	Debit	**- $29.00**	$2.56
Jan 11	Deposit from Emys Savings XXXXXXX2968	Credit	**+ $22.00**	$24.56
Jan 11	Zelle money sent to Keven Alvarenga	Debit	**- $22.00**	$2.56
Jan 11	Zelle money received from Aleydi Malpica	Credit	**+ $36.00**	$38.56
Jan 14	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $3,749.75**	$3,788.31
Jan 14	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $285.00**	$3,503.31

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 14	ATM Cardless Withdrawal - CAPITAL ONE A0F0 BRONX, NY US	Debit	**- $120.00**	$3,383.31
Jan 14	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $453.22**	$2,930.09
Jan 14	Zelle money sent to Marco Gonzalez	Debit	**- $1,350.00**	$1,580.09
Jan 14	Zelle money sent to Marco Gonzalez	Debit	**- $200.00**	$1,380.09
Jan 15	Withdrawal from Synchrony Bank CC PYMT	Debit	**- $384.00**	$996.09
Jan 15	Zelle money received from Marco Gonzalez	Credit	**+ $13.00**	$1,009.09
Jan 16	Withdrawal from ATT PAYMENT	Debit	**- $203.28**	$805.81
Jan 19	Student Loan - Jan. 2026 - Deposit from Emys Savings XXXXXXX2968	Credit	**+ $219.57**	$1,025.38
Jan 21	Withdrawal from DEPT EDUCATION STUDENT LN	Debit	**- $1,020.38**	$5.00
Jan 24	Zelle money received from LISANDRO FORD	Credit	**+ $20.00**	$25.00
Jan 27	Deposit from MEMORIAL SLOAN K PAYROLL	Credit	**+ $1,679.85**	$1,704.85
Jan 28	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $285.00**	$1,419.85
Jan 28	ATM Cash Deposit - CAPITAL ONE E668 BRONX, NY	Credit	**+ $16.00**	$1,435.85
Jan 30	Check Deposit (Mobile)	Credit	**+ $15.00**	$1,450.85
Jan 31	Monthly Interest Paid	Credit	**+ $0.05**	$1,450.90
Jan 31	**Closing Balance**			**$1,450.90**

Emys Savings - 36327152968

360 PERFORMANCE SAVINGS

3.33%	**$4.12**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 1	**Opening Balance**			**$1,579.34**
Jan 2	Deposit from Emys Debit XXXXXXX2744	Credit	**+ $420.66**	$2,000.00
Jan 2	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $150.00**	$1,850.00
Jan 3	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $255.00**	$1,595.00
Jan 4	Withdrawal to Emys Debit XXXXXXX2744	Debit	**- $15.54**	$1,579.46

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jan 5	Student loan refund - Check Deposit (Mobile)	Credit	+ $22.10	$1,601.56
Jan 8	Interest Rate Change from 3.348% to 3.251%			$1,601.56
Jan 9	Withdrawal to Emys Debit XXXXXXX2744	Debit	- $26.56	$1,575.00
Jan 11	Withdrawal to Emys Debit XXXXXXX2744	Debit	- $22.00	$1,553.00
Jan 19	Student Loan - Jan. 2026 - Withdrawal to Emys Debit XXXXXXX2744	Debit	- $219.57	$1,333.43
Jan 31	Monthly Interest Paid	Credit	+ $4.12	$1,337.55
Jan 31	**Closing Balance**			**$1,337.55**

Note: The last four digits of your external accounts may not match your actual account numbers. This is because some banks may issue a virtual or tokenized number for security. To learn more about tokenized account numbers, contact your external bank.

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

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
EMY H	ALVARENGA	077-86-6974
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. 769 E 229TH ST | Apt. no. 2

City, town, or post office. If you have a foreign address, also complete spaces below. BRONX | State NY | ZIP code 10466-4393

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 separately (MFS) ☒ Head of household (HOH)
☐ Married filing jointly (even if only one had income) ☐ 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):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see inst.): Child tax credit	Credit for other dependents
FLOR	AMAYA	053-76-5691	PARENT	☐	☒
				☐	☐
				☐	☐
				☐	☐

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

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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	59,308
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	59,308
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	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	59,308
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	59,308
12	**Standard deduction or itemized deductions** (from Schedule A)			12	21,900
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	21,900
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	37,408

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 Ded., see instructions.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2024)

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	4,160
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	4,160
	19	Child tax credit or credit for other dependents from Schedule 8812	19	500
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	500
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	3,660
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your **total tax**	24	3,660
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2 — 25a: 4,679		
	b	Form(s) 1099 — 25b:		
	c	Other forms (see instructions) — 25c:		
	d	Add lines 25a through 25c	25d	4,679
	26	2024 estimated tax payments and amount applied from 2023 return	26	
If you have a qualifying child, attach Sch. EIC.	27	Earned income credit (EIC) — 27:		
	28	Additional child tax credit from Schedule 8812 — 28:		
	29	American opportunity credit from Form 8863, line 8 — 29:		
	30	Reserved for future use — 30:		
	31	Amount from Schedule 3, line 15 — 31:		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**	32	
	33	Add lines 25d, 26, and 32. These are your **total payments**	33	4,679
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	1,019
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	1,019
Direct deposit? See instructions.	b	Routing number 031176110 c Type: ☒ Checking ☐ Savings		
	d	Account number 36327152744		
	36	Amount of line 34 you want **applied to your 2025 estimated tax** — 36:		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to www.irs.gov/Payments or see instructions	37	
	38	Estimated tax penalty (see instructions) — 38:		

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

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

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		ADMINISTRATIVE A	
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. 9178218516 Email address ehazel1106@gmail.com

Paid Preparer Use Only

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

