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 Greenspan	**FIRST NAME** Jack	**MIDDLE NAME** Douglas	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 4/16/2002	**PHONE - TYPE** (646) 581 - 4382 - Mobile	
EMAIL jdg2212@columbia.edu	**ARE YOU A SERVICE MEMBER?** NO		

CURRENT ADDRESS			
STREET ADDRESS 4 Obry Dr	**CITY** Scarsdale	**STATE** NY	**ZIP** 10583
MOVE IN DATE 6/1/2025	**MOVE OUT DATE** current	**MONTHLY RENT** $0.00 / Mo.	
REASON FOR LEAVING I would like to live in New York City			

PREVIOUS ADDRESS			
STREET ADDRESS 600 W 113th St	**CITY** New York	**STATE** NY	**ZIP** 10025
MOVE IN DATE 9/1/2023	**MOVE OUT DATE** 5/31/2025	**MONTHLY RENT** $1,475.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Field Director	**EMPLOYER/COMPANY** DiNapoli for New York		
SUPERVISOR Daniel Pereira	**SUPERVISOR PHONE** (973) 270 - 6623	**SUPERVISOR EMAIL** daniel@dinapolifornewyork.com	
SALARY $5,000.00/Mo.	**START DATE**		
EMPLOYER ADDRESS 151 Linden Rd	**CITY** Mineola	**STATE** NY	**ZIP** 11501

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.

EQUAL HOUSING OPPORTUNITY

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 Jack Douglas Greenspan
Sun May 17 2026 11:18:27 AM EDT
Key: A665BC46; IP Address: 23.47.58.153

Jack Douglas Greenspan *(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 Jack Douglas Greenspan

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 Jack Douglas Greenspan: 738

	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
5/17/2026		Identity Verification Submitted for Jeanne Lola Fontaine
5/17/2026		Multi-Factor Authentication Submitted for Jeanne Lola Fontaine
5/17/2026		Multi-Factor Authentication Passed for Jeanne Lola Fontaine
5/17/2026		Identity Verification Passed for Jeanne Lola Fontaine
5/17/2026		The Class Action Waiver and Arbitration Agreement consent for Jeanne Lola Fontaine (jlf2215@columbia.edu) has been received.
5/17/2026		Jeanne Lola Fontaine has finished signing Online Application Form.
5/17/2026		Jeanne Lola Fontaine has finished signing Online Application Form.
5/17/2026		Application fees for Jeanne Lola Fontaine in the amount of $20.00 were authorized by credit card.
5/17/2026		Identity Verification Submitted for Jack Douglas Greenspan
5/17/2026		Identity Verification Passed for Jack Douglas Greenspan

5/17/2026		The Class Action Waiver and Arbitration Agreement consent for Jack Douglas Greenspan (jdg2212@columbia.edu) has been received.
5/17/2026		Jack Douglas Greenspan has finished signing Online Application Form.
5/17/2026		Application fees for Jack Douglas Greenspan in the amount of $20.00 were authorized by credit card.
5/17/2026		Identity Verification Submitted for Sloan Mulligan Kehoe
5/17/2026		Multi-Factor Authentication Submitted for Sloan Mulligan Kehoe
5/17/2026		Multi-Factor Authentication Passed for Sloan Mulligan Kehoe
5/17/2026		Identity Verification Passed for Sloan Mulligan Kehoe
5/17/2026		The Class Action Waiver and Arbitration Agreement consent for Sloan Mulligan Kehoe (Guarantor) (sloan9293@yahoo.com) has been received.
5/17/2026		Sloan Mulligan Kehoe has finished signing Online Application Form.
5/17/2026		Application fees for Sloan Mulligan Kehoe in the amount of $20.00 were authorized by credit card.
5/19/2026		Application fees for Jack Douglas Greenspan, Jeanne Lola Fontaine, and Sloan Mulligan Kehoe in the amount of $60.00 were paid by credit card.

Credit Quick Summary		
Total annual income (reported by Applicant)	$60,000.00	
Total combined annual income to rent ratio	36.43 (based on rent of $2,910.00)	
Total number of accounts	1	
Accounts with no late payments	1 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	$711.00 ($0.00 past due)	
Outstanding revolving debt	$711.00 (56% 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:	Jack Douglas Greenspan	JACK D. GREENSPAN
SSN:	***-**-****	***-**-****
Birth Date:	4/**/2002	4/**/2002

Addresses	From Application	From Equifax
	4 Obry Dr Scarsdale, NY 10583 - US	4 OBRY DR. SCARSDALE, NY 10583 (Applicant) Reported 5/2026

Employment	From Application	From Equifax
Applicant:	Field Director DiNapoli for New York $5,000.00/Mo. Total annual Income: $60,000.00	

Restricted Person Search		
Requested For Jack Douglas Greenspan	**Requested** 5/19/2026	**Returned** 5/19/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	738	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)	694	You have too few credit accounts The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts The date you opened your newest bankcard or revolving 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
JPMCB CARD SERVICES (Applicant)	12/2025	4/2026					$711.00

Monthly Payment	High Credit	Type	Comments
$40.00	$1,276.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0
5/26		3/26		1/26

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

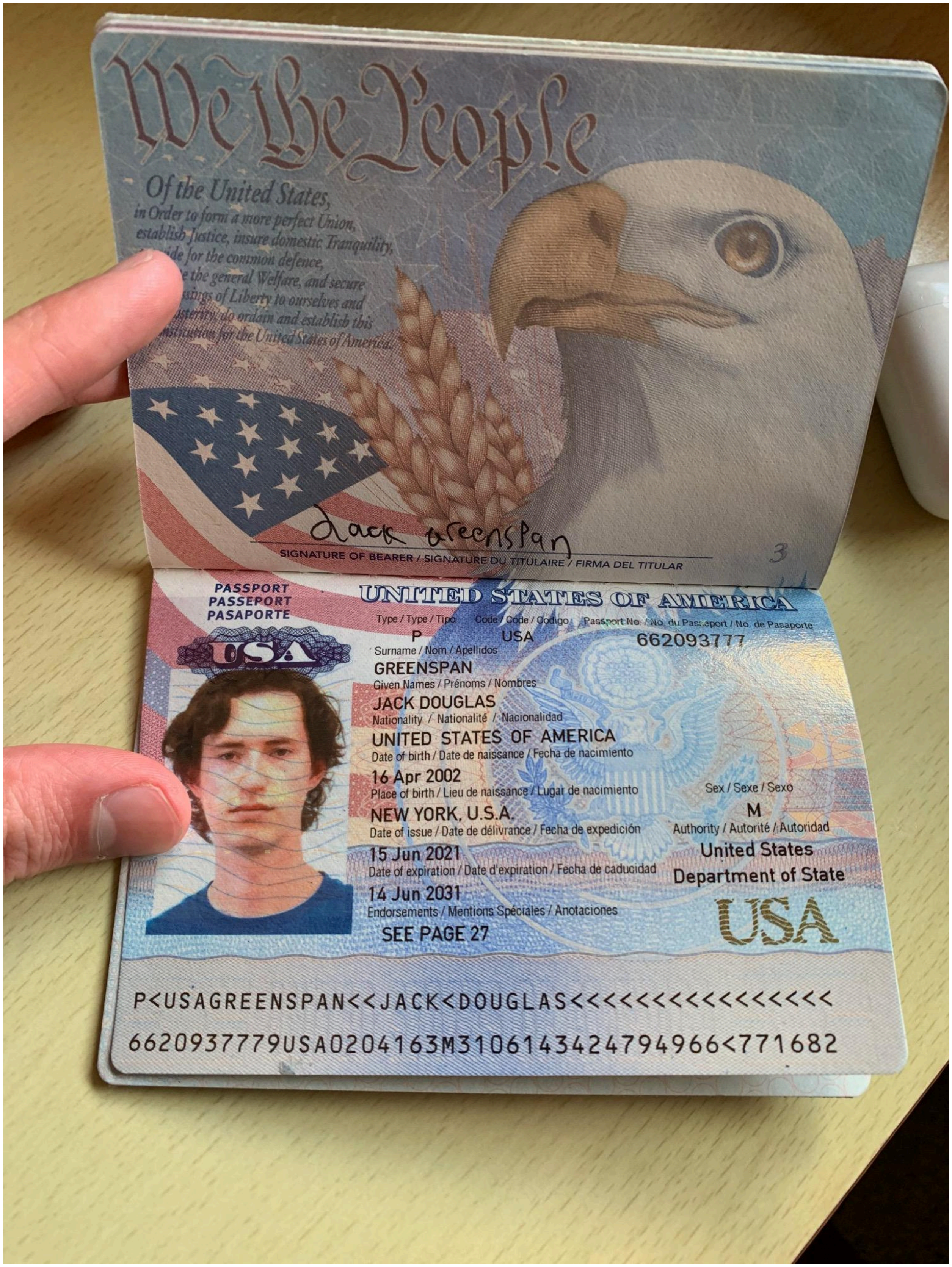
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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


We the People
Of the United States,
Jack Greenspan
SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR
3
PASSPORT
PASSEPORT
PASAPORTE
USA
UNITED STATES OF AMERICA
Type / Type / Tipo
P
Code / Code / Código
USA
Passport No. / No. du Passeport / No. de Pasaporte
662093777
Surname / Nom / Apellidos
GREENSPAN
Given Names / Prénoms / Nombres
JACK DOUGLAS
Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA
Date of birth / Date de naissance / Fecha de nacimiento
16 Apr 2002
Place of birth / Lieu de naissance / Lugar de nacimiento
NEW YORK, U.S.A.
Sex / Sexe / Sexo
M
Date of issue / Date de délivrance / Fecha de expedición
15 Jun 2021
Authority / Autorité / Autoridad
United States
Department of State
Date of expiration / Date d'expiration / Fecha de caducidad
14 Jun 2031
Endorsements / Mentions Spéciales / Anotaciones
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USA
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6620937779USA0204163M3106143424794966<771682

#0003 - Jack D. Greenspan - 9221	Voucher #(15)	Pay Date: 05/05/2026
	Type:Regular	Pay Period: 04/16/2026-04/30/2026

Earnings

	Current	YTD
Salary	2,500.00	22,500.00
Gross Pay	**2,500.00**	**22,500.00**

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	2,500.00	22,500.00	209.17	1,882.53
FICA	2,500.00	22,500.00	155.00	1,395.00
MEDI	2,500.00	22,500.00	36.25	326.25
SIT:NY	2,500.00	22,500.00	111.49	1,003.41
SDI:NY	2,500.00	22,500.00	1.30	11.60
New York	2,500.00	22,500.00	10.80	97.20
Total			**524.01**	**4,715.99**

	Current	YTD
Net Pay	**1,975.99**	**17,784.01**
Checking (0224)	1,580.79	14,227.19
Checking (9773)	395.20	3,556.82

Tax Allowance Settings

Federal:	Single/Married Filing Sep.
	Form W4 2020 And Later: Yes
	Two Jobs: No
	Claim Dependent: $0.00
	Deduction: $0.00
	Other Income: $0.00
New York:	Allowances: 0
	Additional Withholding - NYC: 0
	Additional Withholding - Yonkers: 0
	Filing Status: S
	Total Allowances - NYC: 0

Dinapoli for New York
151 Linden Rd
Mineola, NY 11501

2474PBI

Pay Date:	**05/05/2026**
Voucher #:	**(15)**

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Jack D. Greenspan	1	Checking	XXXXXX0224	021000089	1,580.79
	2	Checking	XXXXX9773	021000021	395.20
					1,975.99

0003 05/05/2026 (15)

Jack D. Greenspan
4 Obry Dr
Scarsdale, NY 10583

Non-Negotiable - This Is Not A Check

1
Dinapoli for New York
151 Linden Rd
Mineola, NY 11501

0003 05/05/2026 (15)
Jack D. Greenspan
4 Obry Dr
Scarsdale, NY 10583

Personal & Confidential

#0003 - Jack D. Greenspan - 9221	Voucher #(16)	Pay Date: 05/20/2026
	Type:Regular	Pay Period: 05/01/2026-05/15/2026

Earnings

	Current	YTD
Salary	2,500.00	25,000.00
Gross Pay	**2,500.00**	**25,000.00**

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	2,500.00	25,000.00	209.17	2,091.70
FICA	2,500.00	25,000.00	155.00	1,550.00
MEDI	2,500.00	25,000.00	36.25	362.50
SIT:NY	2,500.00	25,000.00	111.49	1,114.90
SDI:NY	2,500.00	25,000.00	1.30	12.90
New York	2,500.00	25,000.00	10.80	108.00
Total			**524.01**	**5,240.00**

	Current	YTD
Net Pay	**1,975.99**	**19,760.00**
Checking (0224)	1,580.79	15,807.98
Checking (9773)	395.20	3,952.02

Tax Allowance Settings

Federal: Single/Married Filing Sep.
Form W4 2020 And Later: Yes
Two Jobs: No
Claim Dependent: $0.00
Deduction: $0.00
Other Income: $0.00

New York: Allowances: 0
Additional Withholding - NYC: 0
Additional Withholding - Yonkers: 0
Filing Status: S
Total Allowances - NYC: 0

Dinapoli for New York
151 Linden Rd
Mineola, NY 11501

2474PBI

Pay Date:	**05/20/2026**
Voucher #:	**(16)**

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Jack D. Greenspan	1	Checking	XXXXXX0224	021000089	1,580.79
	2	Checking	XXXXX9773	021000021	395.20
					1,975.99

0003 05/20/2026 (16)

Jack D. Greenspan
4 Obry Dr
Scarsdale, NY 10583

Non-Negotiable - This Is Not A Check

1
Dinapoli for New York
151 Linden Rd
Mineola, NY 11501

0003 05/20/2026 (16)
Jack D. Greenspan
4 Obry Dr
Scarsdale, NY 10583

Personal & Confidential

CHASE

JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

March 12, 2026 through April 10, 2026
Account Number: **000000555579773**

CUSTOMER SERVICE INFORMATION

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

00474975 DRE 802 219 10126 NNNNNNNNNNN 1 000000000 08 0000

JACK D GREENSPAN
4 OBRY DR
SCARSDALE NY 10583-6008

04749750101000000021

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$144.77**
Deposits and Additions	1,367.22
ATM & Debit Card Withdrawals	-146.50
Electronic Withdrawals	-583.00
Fees	-3.00
Ending Balance	**$779.49**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$144.77**
03/12	Remote Online Deposit 1	**576.82**	721.59
03/12	Card Purchase 03/11 Tst*Xian Famous Foods - New York NY Card 4087	-13.24	708.35
03/12	Card Purchase 03/11 Frankies Dogs On The Go New York NY Card 4087	-6.81	701.54
03/13	Card Purchase 03/12 Tst* Dos Toros - Gct New York NY Card 4087	-12.40	689.14
03/13	Card Purchase 03/12 Essen 40 New York NY Card 4087	-3.33	685.81
03/13	Card Purchase 03/12 Tst*Prova Pizzabar - Gr New York NY Card 4087	-15.26	670.55
03/20	Dinapoli For New Payroll PPD ID: 1921776448	**395.20**	1,065.75
03/27	Non-Chase ATM Withdraw 03/27 67 Garth Rd Scarsdale NY Card 4087	-43.00	1,022.75
03/27	Non-Chase ATM Fee-With	-3.00	1,019.75
03/30	Venmo Payment 1049236566947 Web ID: 3264681992	-40.00	979.75
03/31	Card Purchase 03/30 Megans Bar & Kitchen 201-2909888 NY Card 4087	-12.00	967.75
03/31	Card Purchase 03/30 Megans Bar & Kitchen 201-2909888 NY Card 4087	-33.00	934.75
03/31	03/31 Payment To Chase Card Ending IN 4192	-500.00	434.75
04/01	Card Purchase 03/31 Mcgeary's Albany NY Card 4087	-7.46	427.29
04/02	Zelle Payment To Jeanne Fontaine 28675595536	-21.50	405.79
04/03	Dinapoli For New Payroll PPD ID: 1921776448	**395.20**	800.99
04/03	Zelle Payment To Jeanne Fontaine 28686342589	-21.50	779.49
	Ending Balance		**$779.49**

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

April 11, 2026 through May 12, 2026
Account Number: **000000555579773**

CUSTOMER SERVICE INFORMATION

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

00472894 DRE 802 219 13326 NNNNNNNNNNN 1 000000000 08 0000
JACK D GREENSPAN
4 OBRY DR
SCARSDALE NY 10583-6008

04728940201000000022

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking accounts at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage[SM] are not available for Chase High School Checking[SM], Chase Secure Checking[SM] and Chase First Checking[SM].
- Overdraft Protection is not available for Chase Secure Checking[SM] and Chase First Checking[SM].

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$779.49**
Deposits and Additions	1,543.96
ATM & Debit Card Withdrawals	-34.23
Electronic Withdrawals	-2,260.01
Ending Balance	**$29.21**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$779.49**
04/13	Remote Online Deposit 1	**153.56**	933.05
04/13	Card Purchase 04/13 Citibik*1 Ride Help.Lyft.Com CA Card 4087	-11.24	921.81
04/15	04/15 Payment To Chase Card Ending IN 4192	-900.00	21.81
04/17	ATM Cash Deposit 04/17 8 East Parkway Scarsdale NY Card 4087	**250.00**	271.81
04/20	Remote Online Deposit 1	**250.00**	521.81
04/20	Remote Online Deposit 1	**100.00**	621.81
04/20	Dinapoli For New Payroll PPD ID: 1921776448	**395.20**	1,017.01
04/20	Card Purchase 04/20 Citibik*1 Ride Help.Lyft.Com CA Card 4087	-5.43	1,011.58
04/23	04/23 Payment To Chase Card Ending IN 4192	-751.51	260.07
05/05	Dinapoli For New Payroll PPD ID: 1921776448	**395.20**	655.27
05/06	Card Purchase 05/06 Citibik*1 Ride Help.Lyft.Com CA Card 4087	-9.00	646.27

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
05/11	Card Purchase 05/09 Citibik*1 Ride Help.Lyft.Com CA Card 4087	-8.56	637.71
05/11	Zelle Payment To Jeanne Fontaine 29155863066	-8.50	629.21
05/11	05/11 Payment To Chase Card Ending IN 4192	-600.00	29.21
	Ending Balance		**$29.21**

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

Tom
DiNAPOLI
COMPTROLLER

May 20, 2026

To Whom it May Concern:

This is to confirm that Jack Greenspan is an employee of DiNapoli for New York. He is paid $5,000 per month.

Please contact me at peggymay@dinapolifornewyork.com if you require anything further.

Sincerely

Margaret May

Margaret May
Treasurer
DiNapoli for New York

April 1 - April 30, 2026
Citi Priority Account [redacted]

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

SLOAN M KEHOE
ACF JACK D GREENSPAN NY UTMA
4 Obry Dr
Scarsdale NY 10583-6008

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Savings		
Insured Money Market Accounts	24,126.26	28,549.72
Citi Priority Relationship Total	**$24,126.26**	**$28,549.72**

Earnings Summary	This Period	This Year
Citibank Accounts		
Savings		
Insured Money Market Accounts	0.88	2.84
Citi Priority Relationship Total	**$0.88**	**$2.84**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

Effective 7/12/2026, your safe deposit box rental fee will change. Your updated fee and amount due will appear on your invoice, sent about 30 days before your due date. Discounts for Citigold and Citigold Private Client will remain the same. Effective 7/18/26, $5 Access Checking Monthly Service Fee (MSF) will no longer be charged in months an account owner is age 23 or younger. Example: No MSF charged when July Statement Period begins on or after 7/18/26 and an owner was age 23 and younger in June 2026.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

You are Citi Priority for April 2026

When customers own accounts as Joint account owners, the Combined Average Monthly Balance shown on their Joint Account Statement will show the highest Combined Average Monthly Balance range among account owners. The Relationship Tier associated with the account will be determined by the highest Relationship Tier among joint owners. Different processes -New to Relationship customer status, Re-Tiering, Tier Acceleration, and Tier Exclusions- determine whether an individual owner is eligible for Relationship Tiers.

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
February 2026	$5,000,000+	Citigold Private Client
March 2026	$5,000,000+	Citigold Private Client
April 2026	$5,000,000+	Citigold Private Client

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non- Citi ATM Fee	Average Monthly Balance	Waiver Applied
Citibank® Savings Plus	4994610224	None	None	N/A	No Fee - Citi Priority Waiver
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

Savings

Citibank® Savings Plus Account Activity

Citibank® Savings Plus 4994610224

Date	Description	Amount Subtracted	Amount Added	Balance
04/01/26	Opening Balance			24,126.26
04/03/26	ACH Electronic Credit Dinapoli for New PAYROLL		1,580.79	25,707.05
04/20/26	ACH Electronic Credit NY STATE NYSTTAXRFD		186.00	25,893.05
04/20/26	ACH Electronic Credit Dinapoli for New PAYROLL		1,580.79	27,473.84
04/22/26	ACH Electronic Credit IRS TREAS 310 TAX REF		1,075.00	28,548.84
04/30/26	Interest paid for 30 days, Annual Percentage Yield Earned 0.04%		0.88	28,549.72
	Total Subtracted/Added	0.00	4,423.46	
04/30/26	Closing Balance			28,549.72

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by the Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

TRANSACTIONS OUTSIDE OF YOUR HOME COUNTRY - FOR NON-US PERSONS ONLY

Transactions may be executed outside of your country and without any participation from any Citigroup or Citibank subsidiary, branch or affiliate in your country. Some products may not be registered with the Financial Regulatory body of your country governing such financial products, nor may they be governed or protected by the laws and regulations of your country. Products and services offered by Citi and its affiliates are subject to the applicable local laws and regulations of the jurisdiction where they are booked and offered. Not all accounts, products, and services as well as pricing are available in all jurisdictions or to all customers. Your country of citizenship, domicile, or residence may have laws, rules, and regulations that govern or affect your application for and use of our accounts, products and services, including laws and regulations regarding taxes, exchange and/or capital controls.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

APY and Interest Rate:

For current interest rates and annual percentage yields, please visitCiti.com, or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.
Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 71051, Philadelphia, PA 19176-1051.** For phone payments accepted through our Collections Department, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone.

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.
You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Billing Rights Summary - *What To Do If You Think You Find A Mistake On Your Statement.*
If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

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

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

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

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.
You will continue to receive your regular monthly credit card statement(s).
Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.
Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

Citibank, N.A. Member FDIC

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Monthly Service Fee and Non-Citi ATM Fee Chart

	Standard Fees		**Monthly Service Fee and Non-Citi ATM Fee will not be charged for months where the following situations apply**	
Description	**Monthly Service Fee**	**Non-Citi ATM Fee**	**Activity**	**Citigold Private Client, Citigold or Citi Priority Relationship Tier status**
Regular Checking**	$15	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes
Access Checking**	$5	$2.50	Enhanced Direct Deposit* of $250 or more Important: Non-Citi ATM fee is non-waivable	Yes
Citi Savings**	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes
Citi Accelerate Savings	$4.50	$2.50	Average Monthly Balance of $500 or more or Any owner also owns a checking account	Yes
Citi Miles Ahead Savings	$0	$0	N/A	N/A
COMMA Savings accounts	$0	$0	N/A	N/A

*An Enhanced Direct Deposit (EDD) is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

**Checking accounts and Savings accounts owned as Uniform Transfers to Minors Accounts (UTMA) are not charged a Monthly Service Fee or Non-Citi ATM Fee when the beneficiary is younger than 18 years of age.

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **2025** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

For the year Jan. 1 - Dec. 31, 2025, or other tax year beginning , ending | See separate instructions.

☐ Filed pursuant to section 301.9100-2 ☐ Combat zone ☐ Deceased Spouse
☐ Other

Your first name and middle initial	Last name	Your social security number
JACK D.	GREENSPAN	061 92 9221
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.	Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. X
4 ORBY DR		

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
SCARSDALE	NY	10583

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.
- X Single
- ☐ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS). Enter spouse's SSN above and full name here:
- ☐ Head of household (HOH)
- ☐ Qualifying surviving spouse (QSS)
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 2025, 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 X No

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

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.
(6) Check if	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled
(7) Credits	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents

☐ Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

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)	STMT 1	1a	12,500.
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 31		1f	
g	Wages from Form 8919, line 6		1g	
h	Other earned income (see instructions). Enter type and amount:		1h	
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	12,500.
2a	Tax-exempt interest	2a	2b	b Taxable interest
3a	Qualified dividends	3a	3b	b Ordinary dividends
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b			
4a	IRA distributions	4a	4b	b Taxable amount
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐			
5a	Pensions and annuities	5a	5b	b Taxable amount
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐			
6a	Social security benefits	6a	6b	b Taxable amount
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
d	If you are married filing separately & lived apart from your spouse the entire year (see inst.), check here ☐			
7a	Capital gain or (loss). Attach Schedule D if required		7a	
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)			
8	Additional income from Schedule 1, line 10		8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**		9	12,500.
10	Adjustments to income from Schedule 1, line 26		10	
11a	Subtract line 10 from line 9. This is your **adjusted gross income**		11a	12,500.

Tax and Credits

11b	Amount from line 11a (adjusted gross income)		11b	12,500.
12a	Someone can claim [X] You as a dependent [ ] Your spouse as a dependent			
b	[ ] Spouse itemizes on a separate return c [ ] You were a dual-status alien			
d	You: [ ] Were born before January 2, 1961 [ ] Are blind			
	Spouse: [ ] Was born before January 2, 1961 [ ] Is blind			
e	**Standard deduction or itemized deductions** (from Schedule A)		12e	12,950.
13a	Qualified business income deduction from Form 8995 or Form 8995-A		13a	
b	Additional deductions from Schedule 1-A, line 38		13b	
14	Add lines 12e, 13a, and 13b		14	12,950.
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**		15	0.
16	**Tax** (see instructions). Check if any from Form(s): 1 [ ] 8814 2 [ ] 4972 3 [ ]		16	0.
17	Amount from Schedule 2, line 3		17	
18	Add lines 16 and 17		18	0.
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	0.
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	0.

Standard deduction for -
- Single or Married filing separately, $15,750
- Married filing jointly or Qualifying surviving spouse, $31,500
- Head of household, $23,625
- If you checked a box on line 12a, 12b, 12c, or 12d, see inst.

Payments and Refundable Credits

25	Federal income tax withheld from:			
a	Form(s) W-2 SEE STATEMENT 2	25a 1,075.		
b	Form(s) 1099	25b		
c	Other forms (see instructions)	25c		
d	Add lines 25a through 25c		25d	1,075.
26	2025 estimated tax payments and amount applied from 2024 return		26	
	If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):			
27a	Earned income credit (EIC)	27a		
b	Clergy filing Schedule SE (see instructions) [ ]			
c	If you do not want to claim the EIC, check here [ ]			
28	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here [ ]	28		
29	American opportunity credit from Form 8863, line 8	29		
30	Refundable adoption credit from Form 8839, line 13	30		
31	Amount from Schedule 3, line 15	31		
32	Add lines 27a, 28, 29, 30, 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	1,075.

If you have a qualifying child, you may need to attach Sch. EIC.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	1,075.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here [ ]		35a	1,075.
b	Routing number 021000089 c Type: [X] Checking [ ] Savings			
d	Account number 4994610224			
36	Amount of line 34 you want **applied to your 2026 estimated tax**	36		

Direct deposit? See instructions.

Amount You Owe

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

Third Party Designee

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

Designee's name BLAKE LUCY Phone no. 203-906-9810 Personal identification number (PIN) 19810

Sign Here

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

Your signature | Date | Your occupation | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

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.)

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

Phone no. 646-581-4382 Email address JGREENSPAN02@GMAIL.COM

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
DAVID M. CHERILL		04/06/2026	P00947291	[ ] Self-employed

Firm's name PWC US TAX LLP Phone no. 646-471-3000

Firm's address 300 MADISON AVE NEW YORK, NY 10017-6204 Firm's EIN 92-0460586