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
Aluko	Ojore	Malik	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	1/17/1997	(917) 628 - 6789 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
ojorealuko@icloud.com	NO

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
3880 9th Ave	New York	NY	10043

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
6/1/2025	current	$3,600.00 / Mo.

REASON FOR LEAVING

Looking for something more affordable.

PREVIOUS ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
1818 Nostrand Ave	Brooklyn	NY	11226

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
9/20/2015	5/31/2025	$0.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
HR Business Partner	S&P Global

SUPERVISOR	SUPERVISOR PHONE	SUPERVISOR EMAIL
Stephanie Santangelo	(212) 849 - 0511	stephanie.santangelo@spglobal.com

SALARY	START DATE
$140,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
55 Water Street	New York	NY	10041

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 Ojore Malik Aluko
Sun May 17 2026 10:45:22 PM EDT
Key: A0D85397; IP Address: 23.47.58.153

Ojore Malik Aluko *(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 Ojore Malik Aluko

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 5/18/2026**.

Score for Ojore Malik Aluko: 814

	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 Ojore Malik Aluko
5/17/2026		Identity Verification Passed for Ojore Malik Aluko
5/17/2026		The Class Action Waiver and Arbitration Agreement consent for Ojore Malik Aluko (ojorealuko@icloud.com) has been received.
5/17/2026		Ojore Malik Aluko has finished signing Online Application Form.
5/17/2026		Ojore Malik Aluko has finished signing Online Application Form.
5/17/2026		Ojore Malik Aluko has finished signing Online Application Form.
5/17/2026		Application fees for Ojore Malik Aluko in the amount of $20.00 were authorized by credit card.
5/18/2026		Application fees for Ojore Malik Aluko in the amount of $20.00 were paid by credit card.

Credit Quick Summary	
Total annual income (reported by Applicant)	$140,000.00
Total combined annual income to rent ratio	48.63 (based on rent of $2,878.85)
Total number of accounts	5
Accounts with no late payments	5 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$9,920.00 ($0.00 past due)
Outstanding revolving debt	$9,920.00 (52% 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:	Ojore Malik Aluko	OJORE ALUKO
SSN:	***-**-****	***-**-****
Birth Date:	1/**/1997	1/**/1997

Addresses	From Application	From Equifax
	3880 9th Ave New York, NY 10043 - US	3880 9TH AVE. 6C NEW YORK, NY 10034 (Applicant) Reported 5/2026 1818 NOSTRAND AVE. 3 BROOKLYN, NY 11226 (Applicant) Reported 5/2026

Employment	From Application	From Equifax
Applicant:	HR Business Partner S&P Global $140,000.00/Yr. Total annual Income: $140,000.00	

Restricted Person Search		
Requested For Ojore Malik Aluko	**Requested** 5/18/2026	**Returned** 5/18/2026
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 814	**Score Factors** Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	765	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

Description

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	11/2023	4/2026					$5,159.00

Monthly Payment	High Credit	Type	Comments
$147.00	$8,399.00	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
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	4/2022	3/2026					$4,166.00

Monthly Payment	High Credit	Type	Comments
	$4,673.00	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
4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	6/2021	3/2026					$545.00

Monthly Payment	High Credit	Type	Comments
$25.00	$3,344.00	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
4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	4/2020	3/2026					$50.00

Monthly Payment	High Credit	Type	Comments
$25.00	$1,051.00	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
4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SYNCHRONY NETW (Applicant)	10/2020	6/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,524.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed

Payment History

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

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
179 193 393
Class D
ALUKO
OJORE,MALIK
BROOKLYN, NY 11226
DOB 01/17/1997
Issued 03/24/2025
Expires 01/17/2033
E NONE
R B
Sex M Height 5'-09" Eyes BRO
JAN 97

S&P Global

Private & Confidential

Date: May 17, 2026

Re: Confirmation of Current Employment: Ojore Aluko

To Whom It May Concern,

In accordance with our company policy and in response to your request for employment verification, please find the following information regarding Ojore Aluko's (810836835) employment with S&P Global Inc. (hereinafter referred to as **"the Company"**) an affiliate of S&P Global, located at 55 Water Street, 45 FL, New York, NY 10041

Current Job Title	:	Regional People Advisor
Job Status	:	Regular / Full time
Date of Commencement	:	January 31, 2020
Annual Current Salary	:	140,000.00 USD
Work Location	:	55 Water Street, New York, NY 10041-0003

This reference contains information that is accurate as of the date listed above; it is given in confidence and only for the purposes for which it was requested. While it is given in good faith, it is on the strict understanding that neither the Company nor any of its officers or employees has any responsibility or liability to either the subject of this reference or its recipient, or any third party for any errors, omissions or inaccuracies in the information it contains or for any loss or damage that may result from reliance being placed upon this reference.

Yours sincerely,

Stacy Orlando

Stacy Orlando
Regional Lead, People Services
Peopleservices@spglobal.com

(Note: This Letter is valid till one month from the date of issue)

S&P Global

S&P Global Inc. 55 Water Street 45 FL New York, NY 10041 +1 (212) 4381000

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Ojore Aluko	S&P Global Inc.	810836835	05/01/2026	05/15/2026	05/15/2026	

	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions	Net Pay
Current	5,691.46	327.35	1,768.77	70.06	3,525.28
YTD	56,598.82	3,456.31	18,177.19	623.98	34,341.34

Earnings					
Description	Dates	Hours	Rate	Amount	YTD
Imputed Inc GTL	05/01/2026 - 05/15/2026	0	0	7.65	67.47
Salary	05/01/2026 - 05/15/2026	0	0	5,691.46	50,776.82
Short Term Incentive			0		5,822.00
Earnings				5,699.11	56,666.29

Employee Taxes		
Description	Amount	YTD
OASDI	347.17	3,424.95
Medicare	81.20	801.00
Federal Withholding	819.81	8,429.21
State Tax - NY	289.61	3,215.52
City Tax - NY	206.36	2,063.98
New York Paid Family Leave - NYPI	24.62	242.53
Employee Taxes	1,768.77	18,177.19

Pre Tax Deductions		
Description	Amount	YTD
401K	227.66	2,031.10
Dental	11.55	103.95
Medical	83.79	754.11
Transportation		528.00
Vision	4.35	39.15
Pre Tax Deductions	327.35	3,456.31

Post Tax Deductions		
Description	Amount	YTD
Roth 401K	56.92	507.80
Supplemental LTD	13.14	116.18
Post Tax Deductions	70.06	623.98

Employer Paid Benefits		
Description	Amount	YTD
401K ER Match Qualified Discretionary (Non-Union)	227.66	2,031.10
401K ER Match Qualified Non-Discretionary (Non-Union)	113.83	1,015.55
Employer Paid Benefits	341.49	3,046.65

Taxable Wages		
Description	Amount	YTD
OASDI - Taxable Wages	5,599.42	55,241.08
Medicare - Taxable Wages	5,599.42	55,241.08
Federal Withholding - Taxable Wages	5,371.76	53,209.98

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

Payment Information					
Bank	Account Name	Account Number	USD Amount	Amount	
CapitalOne	CapitalOne ******0541	******0541		2,643.96	USD
MCU	MCU	******7712		881.32	USD

S&P Global

S&P Global Inc. 55 Water Street 45 FL New York, NY 10041 +1 (212) 4381000

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Ojore Aluko	S&P Global Inc.	810836835	04/16/2026	04/30/2026	04/30/2026	

	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions	Net Pay
Current	5,691.46	459.35	1,710.85	70.06	3,451.20
YTD	50,907.36	3,128.96	16,408.42	553.92	30,816.06

Earnings					
Description	Dates	Hours	Rate	Amount	YTD
Imputed Inc GTL	04/16/2026 - 04/30/2026	0	0	7.65	59.82
Salary	04/16/2026 - 04/30/2026	0	0	5,691.46	45,085.36
Short Term Incentive			0		5,822.00
Earnings				5,699.11	50,967.18

Employee Taxes		
Description	Amount	YTD
OASDI	338.98	3,077.78
Medicare	79.27	719.80
Federal Withholding	788.13	7,609.40
State Tax - NY	279.67	2,925.91
City Tax - NY	200.75	1,857.62
New York Paid Family Leave - NYPI	24.05	217.91
Employee Taxes	1,710.85	16,408.42

Pre Tax Deductions		
Description	Amount	YTD
401K	227.66	1,803.44
Dental	11.55	92.40
Medical	83.79	670.32
Transportation	132.00	528.00
Vision	4.35	34.80
Pre Tax Deductions	459.35	3,128.96

Post Tax Deductions		
Description	Amount	YTD
Roth 401K	56.92	450.88
Supplemental LTD	13.14	103.04
Post Tax Deductions	70.06	553.92

Employer Paid Benefits		
Description	Amount	YTD
401K ER Match Qualified Discretionary (Non-Union)	227.66	1,803.44
401K ER Match Qualified Non-Discretionary (Non-Union)	113.83	901.72
Employer Paid Benefits	341.49	2,705.16

Taxable Wages		
Description	Amount	YTD
OASDI - Taxable Wages	5,467.42	49,641.66
Medicare - Taxable Wages	5,467.42	49,641.66
Federal Withholding - Taxable Wages	5,239.76	47,838.22

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

Payment Information					
Bank	Account Name	Account Number	USD Amount	Amount	
CapitalOne	CapitalOne ******0541	******0541		2,588.40	USD
MCU	MCU	******7712		862.80	USD

Ojore Aluko
3880 9th Ave
New York NY 10034

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Apr 1 - Apr 30, 2026

$7,686.64

TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Apr 1	Apr 30
Checking	$47.99	**$131.36**
Emergency Funds	$4,040.63	**$3,950.82**
Vacation	$0.51	**$0.51**
Rent	$3,605.29	**$3,603.68**
Education	$0.27	**$0.27**
All Accounts	$7,694.69	**$7,686.64**

Cashflow Summary

+ $13.58 INTEREST EARNED THIS PERIOD

Checking - 3028490541

SIMPLY CHECKING

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 1	**Opening Balance**			**$47.99**
Apr 7	Deposit from Emergency Funds XXXXXXX8703		+ $100.00	$147.99
Apr 7	ATM Withdrawal - PONCE BANK NY003129 NEW YORK, NY		- $80.00	$67.99
Apr 10	Deposit from NY STATE NYSTTAXRFD		+ $1,813.00	$1,880.99
Apr 11	ATM Withdrawal - DUANE REA #-RD3 DRD30001 NEW YORK, NY		- $80.00	$1,800.99
Apr 13	Withdrawal from CAPITAL ONE CRCARDPMT		- $25.00	$1,775.99
Apr 13	Deposit from S&P GLOBAL INC. PAYROLL		+ $2,643.97	$4,419.96
Apr 13	Withdrawal to Rent XXXXXXX0468		- $1,800.00	$2,619.96
Apr 13	Withdrawal from CAPITAL ONE MOBILE PMT		- $2,000.00	$619.96
Apr 15	Withdrawal from IRS USATAXPYMT		- $389.00	$230.96
Apr 18	ATM Withdrawal - PONCE BANK NY003129 NEW YORK, NY		- $100.00	$130.96
Apr 24	ATM Withdrawal - PONCE BANK NY003129 NEW YORK, NY		- $50.00	$80.96
Apr 26	Zelle money received from JAMILEX MEJIA		+ $67.00	$147.96
Apr 28	ATM Withdrawal - DUANE REA #-RD3 DRD30001 NEW YORK, NY		- $60.00	$87.96
Apr 28	Deposit from S&P GLOBAL INC. PAYROLL		+ $2,588.40	$2,676.36
Apr 29	Withdrawal to Rent XXXXXXX0468		- $1,795.00	$881.36
Apr 29	Withdrawal from CAPITAL ONE MOBILE PMT		- $700.00	$181.36
Apr 30	ATM Withdrawal - PONCE BANK NY003129 NEW YORK, NY		- $50.00	$131.36
Apr 30	**Closing Balance**			**$131.36**

Emergency Funds - 36128008703

360 PERFORMANCE SAVINGS

3.18%	$50.82	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 1	**Opening Balance**			**$4,040.63**
Apr 7	Withdrawal to Checking XXXXXX0541	Debit	- $100.00	$3,940.63

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 24	Interest Rate Change from 3.154% to 3.057%			$3,940.63
Apr 30	Monthly Interest Paid	Credit	+ $10.19	$3,950.82
Apr 30	**Closing Balance**			**$3,950.82**

Vacation - 36279087459

360 PERFORMANCE SAVINGS

0.00%	$0.00	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 1	**Opening Balance**			**$0.51**
Apr 24	Interest Rate Change from 3.154% to 3.057%			$0.51
Apr 30	**Closing Balance**			**$0.51**

Rent - 36288850468

360 PERFORMANCE SAVINGS

3.16%	$17.13	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 1	**Opening Balance**			**$3,605.29**
Apr 2	Withdrawal from MANAGEGO 401 W 207T	Debit	- $3,600.00	$5.29
Apr 13	Deposit from Checking XXXXXX0541	Credit	+ $1,800.00	$1,805.29
Apr 24	Interest Rate Change from 3.154% to 3.057%			$1,805.29
Apr 29	Deposit from Checking XXXXXX0541	Credit	+ $1,795.00	$3,600.29
Apr 30	Monthly Interest Paid	Credit	+ $3.39	$3,603.68
Apr 30	**Closing Balance**			**$3,603.68**

Education - 36360918022

360 PERFORMANCE SAVINGS

0.00%	**$0.00**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	**AMOUNT**	BALANCE
Apr 1	**Opening Balance**			**$0.27**
Apr 24	Interest Rate Change from 3.154% to 3.057%			$0.27
Apr 30	**Closing Balance**			**$0.27**

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.

Ojore Aluko
3880 9th Ave
New York NY 10034

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Mar 1 - Mar 31, 2026

$7,694.69

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Mar 1	Mar 31
Checking	$973.83	**$47.99**
Emergency Funds	$5,027.19	**$4,040.63**
Vacation	$0.51	**$0.51**
Rent	$3,604.02	**$3,605.29**
Education	$0.27	**$0.27**
All Accounts	$9,605.82	**$7,694.69**

Cashflow Summary

+ $18.73 INTEREST EARNED THIS PERIOD

Checking - 3028490541

SIMPLY CHECKING

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 1	**Opening Balance**			**$973.83**
Mar 2	Withdrawal from CAPITAL ONE MOBILE PMT		**- $800.00**	$173.83
Mar 9	Deposit from S&P GLOBAL INC. PAYROLL		**+ $2,356.52**	$2,530.35
Mar 9	Withdrawal to Rent XXXXXXX0468		**- $1,800.00**	$730.35
Mar 11	Deposit from S&P GLOBAL INC. PAYROLL		**+ $2,644.19**	$3,374.54
Mar 11	Withdrawal to Rent XXXXXXX0468		**- $3,374.54**	$0.00
Mar 11	Deposit from Rent XXXXXXX0468		**+ $3,000.00**	$3,000.00
Mar 11	ATM Withdrawal - DUANE READE -XE1 AXE10314 NEW YORK, NY		**- $100.00**	$2,900.00
Mar 11	Withdrawal from CAPITAL ONE MOBILE PMT		**- $2,500.00**	$400.00
Mar 18	Zelle money sent to JULIANNE WALROND		**- $69.19**	$330.81
Mar 26	ATM Withdrawal - CAPITAL ONE E408 NEW YORK, NY		**- $50.00**	$280.81
Mar 28	ATM Withdrawal - PONCE BANK NY003129 NEW YORK, NY		**- $40.00**	$240.81
Mar 29	Deposit from S&P GLOBAL INC. PAYROLL		**+ $2,588.62**	$2,829.43
Mar 29	Withdrawal to Rent XXXXXXX0468		**- $1,421.44**	$1,407.99
Mar 30	Withdrawal from CAPITAL ONE MOBILE PMT		**- $1,200.00**	$207.99
Mar 31	Zelle money sent to RICHARDSON TAYLOR		**- $160.00**	$47.99
Mar 31	**Closing Balance**			**$47.99**

Emergency Funds - 36128008703

360 PERFORMANCE SAVINGS

3.24%	**$40.63**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 1	**Opening Balance**			**$5,027.19**
Mar 12	Interest Rate Change from 3.251% to 3.154%			$5,027.19
Mar 30	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $1,000.00**	$4,027.19
Mar 31	Monthly Interest Paid	Credit	**+ $13.44**	$4,040.63

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 31	**Closing Balance**			**$4,040.63**

Vacation - 36279087459

360 PERFORMANCE SAVINGS

0.00%	$0.00	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 1	**Opening Balance**			**$0.51**
Mar 12	Interest Rate Change from 3.251% to 3.154%			$0.51
Mar 31	**Closing Balance**			**$0.51**

Rent - 36288850468

360 PERFORMANCE SAVINGS

3.22%	$13.74	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 1	**Opening Balance**			**$3,604.02**
Mar 3	Withdrawal from MANAGEGO JAYGROUPIN	Debit	**- $3,600.00**	$4.02
Mar 9	Deposit from Checking XXXXXX0541	Credit	**+ $1,800.00**	$1,804.02
Mar 11	Deposit from Checking XXXXXX0541	Credit	**+ $3,374.54**	$5,178.56
Mar 11	Withdrawal to Checking XXXXXX0541	Debit	**- $3,000.00**	$2,178.56
Mar 12	Interest Rate Change from 3.251% to 3.154%			$2,178.56
Mar 29	Deposit from Checking XXXXXX0541	Credit	**+ $1,421.44**	$3,600.00
Mar 31	Monthly Interest Paid	Credit	**+ $5.29**	$3,605.29
Mar 31	**Closing Balance**			**$3,605.29**

Education - 36360918022

360 PERFORMANCE SAVINGS

0.00%	**$0.00**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	**AMOUNT**	BALANCE
Mar 1	**Opening Balance**			**$0.27**
Mar 12	Interest Rate Change from 3.251% to 3.154%			$0.27
Mar 31	**Closing Balance**			**$0.27**

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 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 , 2025, ending , 20 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
OJORE M	ALUKO	***-**-3618
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.
3880 9TH AVE	6C	X

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.

- 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 instructions 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)		1a	140,188.
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	140,188.
2a	Tax-exempt interest	2a	2b	b Taxable interest 1,239.
3a	Qualified dividends	3a 15.	3b	b Ordinary dividends 15.
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 and lived apart from your spouse the entire year (see inst.), check here ☐			
7a	Capital gain or (loss). Attach Schedule D if required		7a	-209.
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	141,233.
10	Adjustments to income from Schedule 1, line 26		10	
11a	Subtract line 10 from line 9. This is your **adjusted gross income**		11a	141,233.

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	141,233.
12a	Someone can claim ☐ 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	15,750.
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	15,750.
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**	15	125,483.
16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	22,961.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	22,961.
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	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	22,961.
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	22,961.

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	25a	22,572.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	22,572.
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	0.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	22,572.

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	0.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	0.
b	Routing number **c** Type: ☐ Checking ☐ Savings		
d	Account number		
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	389.
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: RICHARDSON TAYLOR
Phone no.: 646-526-6926
Personal identification number (PIN): 07052

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: RECRUITER | 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.: (917)628-6789 | Email address:

Paid Preparer Use Only

Preparer's signature: RICHARDSON TAYLOR | Date: 05/22/2026 | PTIN: P****7343 | Check if: ☐ Self-employed

Preparer's name: RICHARDSON TAYLOR | Phone no.: (646)526-6926

Firm's name: RICHARD TAX SERVICE

Firm's address: 172 MARION DR, WEST ORANGE, NJ, 07052 | Firm's EIN: **-***6208