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

APPLICATION FOR RENTAL

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

BUILDING/APARTMENT:	RENT:	SECURITY DEPOSIT:	AGENT:
Apt # 313			
START DATE:	**LEASE LENGTH:**	**BROKER:**	**BROKER PHONE:**

APPLICANT INFORMATION

FIRST NAME	M.I.	LAST NAME	SUFFIX	SSN
Mark	Mason	Wiggans		***-**-****

HOME PHONE	WORK PHONE	CELL PHONE	EMAIL
(434) 987-5803		( )	mmw125@gmail.com

STREET ADDRESS	CITY	STATE	ZIP

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

MONTHLY RENT	DATE IN	DATE OUT	REASON FOR LEAVING
			Want to go from 1 one bedroom to 2 one bedrooms.

BACKGROUND INFORMATION

HAVE YOU EVER BEEN CONVICTED OF A FELONY?

NO

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

NO

BANK INFORMATION

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

EMPLOYMENT & INCOME INFORMATION

OCCUPATION - PRESENT	EMPLOYER/COMPANY	SUPERVISOR NAME	SUPERVISOR PHONE	SUPERVISOR FAX	SUPERVISOR EMAIL	SALARY	START DATE
Software Engineer	Google	Christopher Hogan			cmh@google.com	$600,000.00/Yr.	
OCCUPATION - ❏ ADD'L ❏ PREVIOUS	**EMPLOYER/COMPANY**	**SUPERVISOR NAME**	**SUPERVISOR PHONE**	**SUPERVISOR FAX**	**SUPERVISOR EMAIL**	**ANNUAL SALARY**	**START DATE**
			( )				

BUSINESS/CPA REFERENCES (if self-employed)

NAME	ADDRESS	PHONE	RELATIONSHIP
		( )	

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

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

An electronic signature was received on June 4, 2026 by MARK WIGGANS.

Signed by Mark Mason Wiggans
Thu Jun 4 2026 05:45:00 PM EDT
Key: FFE83C23; IP Address: 10.33.14.4

Mark Mason Wiggans *(Applicant)* *Date*

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

Application Fee for Mark Mason Wiggans - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Mark Mason Wiggans	XXXXXXXXXXXX3148	16691582	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

AUTHORIZATION TO RELEASE RECORDS

EMAIL TO: verifications@on-site.com

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

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

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Mark Mason Wiggans

The property's screening criteria result

9.6 / 10 **APPROVE**	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 6/7/2026**.

Score for Mark Mason Wiggans: 9.6 / 10

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

Credit Quick Summary	
Custom scoring for this report:	
Medical collections not considered Student loans not considered Do not consider foreclosures. Do not consider mortgages in default.	
Total monthly income (reported by Applicant)	$50,000.00
Total combined monthly income to rent ratio	12.05 (based on rent of $4,150.00)
Estimated monthly debt and rent payments	$4,289.00 (9% of monthly income)
Total number of accounts	7
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$7,917.00 ($0.00 past due)
Outstanding revolving debt	$7,917.00 (11% 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

Identity	From Application	From Equifax
Name:	Mark Mason Wiggans	MARK WIGGANS
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1995	7/**/1995

Addresses	From Application	From Equifax
	400 W 61st Apt 436 New York, NY 10023 - US	400 W 61ST ST. 436 NEW YORK, NY 10023 (Applicant) Reported 5/2026 1203 SNYDER LN. 1000E BLACKSBURG, VA 24060 (Applicant) Reported 5/2026 6454 LIVING PL. 311 PITTSBURGH, PA 15206 (Applicant) Reported 5/2026

Employment	From Application	From Equifax
Applicant:	Software Engineer Google $600,000.00/Yr. Total monthly Income: $50,000.00	

Restricted Person Search		
Requested For Mark Mason Wiggans	**Requested** 6/5/2026	**Returned** 6/5/2026
Results *No Records Found*		

Risk Models

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	754	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
BANK OF AMERICA (Applicant)	2/2022	4/2026					$3,838.00

Monthly Payment	High Credit	Type	Comments
$38.00	$11,495.00	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
BANK OF AMERICA (Applicant)	3/2015	4/2026					$3,123.00

Monthly Payment	High Credit	Type	Comments
$31.00	$6,071.00	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
JPMCB CARD SERVICES (Applicant)	7/2023	4/2026					$558.00

Monthly Payment	High Credit	Type	Comments
$35.00	$1,623.00	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
BANK OF AMERICA (Applicant)	10/2022	4/2026					$398.00

Monthly Payment	High Credit	Type	Comments
$35.00	$18,342.00	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 HONDA FINAN (Applicant)	1/2019	12/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$17,182.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	12/2022	2/2026					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$14,401.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BILT RENT REPORTING (Applicant)	7/2024	6/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

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

Previous Credit Inquiries

From Equifax

5/2026	CORELOGIC CREDCO (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

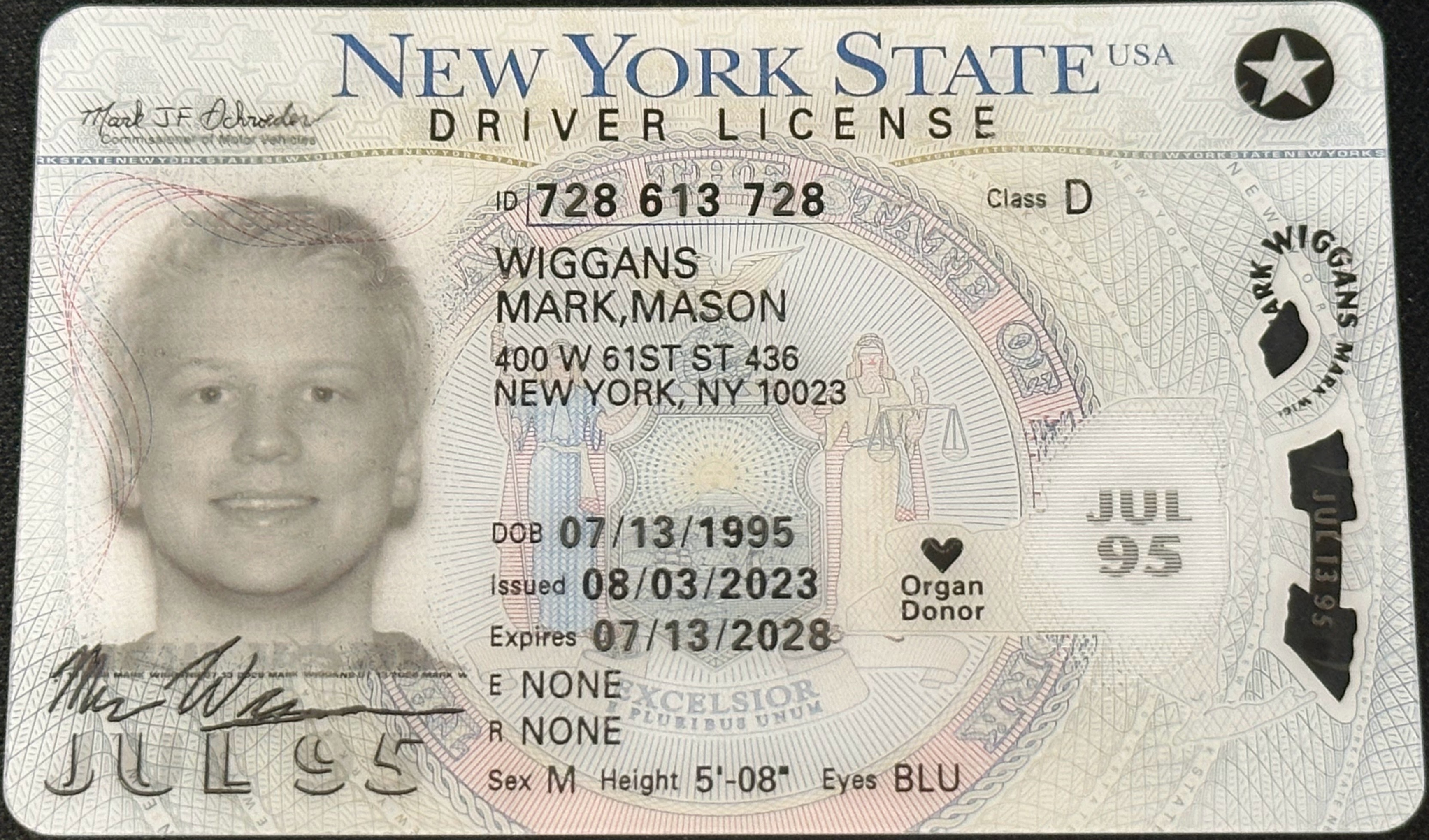
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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



NEW YORK STATE USA
DRIVER LICENSE
Mark JF Schroeder
Commissioner of Motor Vehicles
ID 728 613 728
Class D
WIGGANS
MARK,MASON
400 W 61ST ST 436
NEW YORK, NY 10023
DOB 07/13/1995
Issued 08/03/2023
Expires 07/13/2028
E NONE
R NONE
Sex M
Height 5'-08"
Eyes BLU
Organ Donor
JUL 95
EXCELSIOR
E PLURIBUS UNUM
JUL 95
MARK WIGGANS MARK WIG
JUL 13 95

Statement Details

Virtu Financial LLC 401k Plan

MARK WIGGANS
400 WEST 61ST ST #436
NEW YORK, NY 10023-

Retirement Savings Statement

Customer Service: (800) 835-5097
Fidelity Brokerage Services LLC
900 Salem Street, Smithfield, RI 02917

Your Account Summary

Statement Period: 05/01/2026 to 05/31/2026

Beginning Balance	**$88,053.19**
Change in Market Value	$4,074.48
Ending Balance	**$92,127.67**
Additional Information	
Vested Balance	$92,127.67

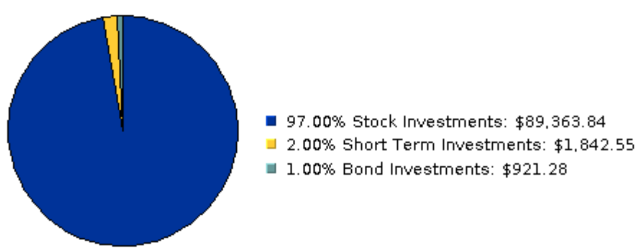
Your Personal Rate of Return

This Period	**4.6%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation

Statement Period: 05/01/2026 to 05/31/2026



Your account is allocated among the asset classes specified above as of 05/31/2026. Percentages and totals may not be exact due to rounding.

The Additional Fund Information section lists the underlying allocation of your blended funds.

Market Value of Your Account

Statement Period: 05/01/2026 to 05/31/2026

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

Tier

Investment	Shares as of 04/30/2026	Shares as of 05/31/2026	Price as of 04/30/2026	Price as of 05/31/2026	Market Value as of 04/30/2026	Market Value as of 05/31/2026
Blended Fund Investments*					**$88,053.19**	**$92,127.67**
BTC LifePath 2060 O	2,829.891	2,829.891	$31.11	$32.55	$88,053.19	$92,127.67
Account Totals					**$88,053.19**	**$92,127.67**

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the Additional Fund Information section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions or limitations on those rights visit NetBenefits and click on "Plan Information".

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for information on individual investing and diversification.

Please check your account information frequently and promptly review correspondence, account statements, and confirmation as they are available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received account documents or information.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Your Contribution Elections as of

As of 06/04/2026

This section displays the funds in which your future contributions will be invested.

Your Current Investment Elections as of 06/04/2026

All Eligible Sources

Investment Option	Current %
Blended Fund Investments*	
BTC LIFEPATH 2060 O	100%
Total	**100%**

Your Contribution Summary

Statement Period: 05/01/2026 to 05/31/2026

Contributions	Period to date	Inception To Date	Vested Percent	Total Account Balance	Total Vested Balance
Employee Deferral	$0.00	$63,083.43	100%	$92,127.67	$92,127.67

Your Account Activity

Statement Period: 05/01/2026 to 05/31/2026

Use this section as a summary of transactions that occurred in your account during the statement period.

Detailed Transaction History

Activity	BTC LifePath 2060 O	Total
Beginning Balance	**$88,053.19**	**$88,053.19**
Change in Market Value	$4,074.48	$4,074.48
Ending Balance	**$92,127.67**	**$92,127.67**

Additional Fund Information

As of 06/04/2026

Use this section to determine the asset allocation of your blended investments.

Blended Investment	*Stocks*	*Bonds*	*Short-Term/Other*

Blended Investment	***Stocks***	***Bonds***	***Short-Term/Other***
BTC LifePath 2060 O	97%	1%	2%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.

Search

Welcome back, Mark

$319,316.40

Value as of: June 4, 2026, 7:00 p.m., Eastern time

Last login: May 6, 2026, 1:56 p.m., Eastern time

Holdings

Show:

Summary information

Self-managed accounts $319,316.40

Mark M. Wiggans — Roth IRA Brokerage Account — 18510623*

$12,321.87

GOOGLE LLC 401(K) SAVINGS PLAN

$306,994.53

Go to my Retirement Plans →

As of 06/04/2026
07:00 PM, ET

Symbol	Name	Price	$ Change	% Change	Quantity	$ Unrealized gain/loss	% Unrealized gain/loss	Current balance
Mutual funds								
—	Target Retire 2060 Tr	$204.27	↑ $0.60	↑ 0.29%	1,502.886	—	—	$306,994.53

IASDAQ 26,830.96 ↓ -23.02 -0.09% | **S&P500** 7,584.31 ↑ +30.63 +0.41% | **10-YR T-note** 44.77 ↓ -0.14

Add accounts and outside investments

Add a Vanguard account

Add an outside investment that you update yourself

Intraday prices are generally provided for stocks, ETFs, and options on a delayed basis during market hours. Prices are delayed at least 20 minutes. If an intraday price is not available, the price displayed will reflect the previous business day's close. For mutual funds and fixed income holdings, the prices displayed are generally the previous business day's closing price.

Market data provided by **FactSet** .

Additional information about prices for other products and outside investments

Vanguard funds not held in a brokerage account are held by The Vanguard Group, Inc., and are not protected by SIPC.

* Brokerage assets are held by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member **FINRA** and **SIPC**

Your account may be subject to various restrictions to reduce the risk of fraud. Your transactions may be subject to a 7-day holding period as well as daily transaction limits. Generally, new accounts will be subject to a 60-day holding period for cash and check deposits. During this time, you can invest with this cash, but cash deposits into your account may only be returned to the bank account from which the cash was withdrawn. After the holding period is complete, your funds will be fully available to transfer or withdraw.

***The bank sweep APY (annual percentage yield) presented includes a 0.25% boost effective through September 30, 2026. APY will vary and may change at any time.

Balance data may be unavailable for temporary periods of time. In these cases, it may not reflect the complete value of your account(s). Balance information is for educational purposes only and should not be solely relied upon in making future investment decisions.

Your cost basis related to any security you hold refers to the price you paid for that security and can be adjusted by items such as return of capital, commission, or transaction fees.

- When **covered securities** are sold, Vanguard reports the cost basis to you and the IRS.
- When **noncovered securities** are sold, Vanguard does not report the cost basis to the IRS. You are responsible for tracking and reporting the cost basis of your securities.

In cases where the cost basis of a security is unknown, Vanguard will assume a cost basis of zero; therefore, the lot's gain will be equal to the proceeds.

IASDAQ 26,830.96 ↓ -23.02 -0.09% | S&P500 7,584.31 ↑ +30.63 +0.41% | 10-YR T-note 44.77 ↓ -0.14

other tax matters.

For outside investments you entered manually, the price displayed depends on the type of security you entered. Prices for stocks and mutual funds are updated automatically whenever you open or refresh the page. Prices for bonds, short-term investments, or "other" holdings must be updated manually by you.

Data and information about your outside investments that are updated automatically are provided by Yodlee. Vanguard isn't responsible for the accuracy of this information.

IASDAQ 26,830.96 ↓ -23.02 -0.09% | **S&P500** 7,584.31 ↑ +30.63 +0.41% | **10-YR T-note** 44.77 ↓ -0.14

Mark Wiggans

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Advisor Client Relationship Summary (VAI Form CRS)

Special notice to non-U.S. investors

Connect with us®

Vanguard funds not held in a brokerage account are held by The Vanguard Group, Inc., and are not protected by SIPC. Brokerage assets are held by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member **FINRA** and **SIPC**.

For additional financial information on Vanguard Marketing Corporation, see its Statement of Financial Condition: **Audited** and **Unaudited**.

Broker-Dealer Client Relationship Summary (VMC Form CRS) and **Investment Advisor Client Relationship Summary (VAI Form CRS)**.

Vanguard's advice services are provided by Vanguard Advisers, Inc. ("VAI"), a registered investment advisor, or by Vanguard National Trust Company ("VNTC"), a federally chartered, limited-purpose trust company.

IASDAQ 26,830.96 ↓ -23.02 -0.09% | **S&P500** 7,584.31 ↑ +30.63 +0.41% | **10-YR T-note** 44.77 ↓ -0.14

The services provided to clients will vary based upon the service selected, including management, fees, eligibility, and access to an advisor.

Find VAI's Form CRS and each program's advisory brochure here for an overview. VAI and VNTC are subsidiaries of The Vanguard Group, Inc., and affiliates of Vanguard Marketing Corporation. Neither VAI, VNTC, nor its affiliates guarantee profits or protection from losses.

Share your screen

IASDAQ 26,830.96 ↓ -23.02 -0.09% | **S&P500** 7,584.31 ↑ +30.63 +0.41% | **10-YR T-note** 44.77 ↓ -0.14

Google LLC

1600 Amphitheatre Parkway, Mountain View, CA 94043

June 08, 2026

RE: Employment Verification for Mark Wiggans

To Whom It May Concern:

This is to verify that Mark Wiggans is employed at Google LLC in the position of Senior Software Engineer. Mark has been employed at Google since June 02, 2025 , and works at 100% of their full-time working hours. Their annual base salary is 240,000.00 USD at 100% employment, with a discretionary bonus opportunity of 15% annually and they currently work from our offices located in New York, United States of America.

If you have any questions, please feel free to reach out to us on the below email address.

Kevin Woods
HR Ops User Support Specialist
Verifications@google.com
Google LLC

Google LLC
1600 Amphitheatre Parkway
Mountain View, CA 94043
650-253-0000

Pay Statement

Period Start Date	04/06/2026
Period End Date	04/19/2026
Pay Date	04/24/2026
Document	39245109
Net Pay	**$5,841.87**

Pay Details

Mark Wiggans
400 W 61st
Apt 436
New York, NY 10023
USA

Employee Number	000418500
SSN	XXX-XX-XXXX
Job	Software Engineer
Pay Rate	$115.3846
Pay Frequency	Biweekly

Pay Group	Salaried Employees
Location	US-NYC-9TH
Cost Center	100174E000 - 74E:SW Home Platform

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Annual Bonus	0.000000	$0.0000	$0.00	$24,000.00
Dom Ptr Reg			$601.28	$5,411.52
Group Term Life	0.000000	$0.0000	$24.74	$222.66
Regular Pay	80.000000	$115.3846	$9,230.77	$64,615.39
Goog Stock Unit	0.000000	$0.0000	$0.00	$128,588.42

Total Hours Worked **80.000000** Total Hours **80.000000**

Deductions

Deduction	Employee Current	Employee YTD	Employer Current	Employer YTD
Class C Offset	$0.00	$60,426.08	$0.00	$0.00
Dental	$9.66	$86.94	$0.00	$0.00
Dom Ptnr Frng	$601.28	$5,411.52	$0.00	$0.00
Group Term Life	$24.74	$222.66	$0.00	$0.00
LegalAccess	$10.15	$91.35	$0.00	$0.00
Transit PreTax	$43.50	$348.00	$0.00	$0.00
Medical	$164.62	$1,481.58	$0.00	$0.00
Vision	$2.86	$25.74	$0.00	$0.00

Taxes

Tax	Based On	Current	YTD
Federal Income Tax	$9,636.15	$1,907.28	$59,000.68
Employee Medicare	$9,636.15	$226.45	$3,391.05
Social Security Employee Tax	$0.00	$0.00	$11,439.00
NY State Income Tax	$9,636.15	$634.95	$22,251.92
New York R	$9,636.15	$388.23	$9,185.72
NY Paid Family Leave Employee	$9,832.05	$0.00	$411.91
NY Disability Employee	$9,832.05	$1.20	$9.60

Paid Time Off

Plan	Current	Balance
Vacation	0.0000	-1.3500

Net Pay Distribution

Account Number	Account Type	Amount
xxxxxxxx3565	Checking	$5,841.87
Total		$5,841.87

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$9,856.79	$9,636.15	$3,158.11	$856.81	**$5,841.87**
YTD	$222,837.99	$220,895.73	$105,689.88	$68,093.87	$49,054.24

Google LLC
1600 Amphitheatre Parkway
Mountain View, CA 94043
650-253-0000

Pay Statement

Period Start Date	05/18/2026
Period End Date	05/31/2026
Pay Date	06/05/2026
Document	39668622
Net Pay	**$0.00**

Pay Details

Mark Wiggans
400 W 61st
Apt 436
New York, NY 10023
USA

Employee Number	000418500
SSN	XXX-XX-XXXX
Job	Software Engineer
Pay Rate	$115.3846
Pay Frequency	Biweekly

Pay Group	Salaried Employees
Location	US-NYC-9TH
Cost Center	100174E000 - 74E:SW Home Platform

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Annual Bonus	0.000000	$0.0000	$0.00	$24,000.00
Dom Ptr Reg			$601.28	$7,215.36
Group Term Life	0.000000	$0.0000	$24.74	$296.88
Leave w/o pay	80.000000	$0.0000	$0.00	$0.00
Regular Pay	0.000000	$0.0000	$0.00	$65,538.47
Goog Stock Unit	0.000000	$0.0000	$0.00	$231,670.04

Total Hours Worked **0.000000** Total Hours **80.000000**

Deductions

Deduction	Employee Current	Employee YTD	Employer Current	Employer YTD
Class C Offset	$0.00	$113,704.57	$0.00	$0.00
Dental	$0.00	$96.60	$0.00	$0.00
Dom Ptnr Frng	$601.28	$7,215.36	$0.00	$0.00
Group Term Life	$24.74	$296.88	$0.00	$0.00
LegalAccess	$0.00	$101.50	$0.00	$0.00
Transit PreTax	$0.00	$391.50	$0.00	$0.00
Medical	$0.00	$1,646.20	$0.00	$0.00
Vision	$0.00	$28.60	$0.00	$0.00

Taxes

Tax	Based On	Current	YTD
Federal Income Tax	$626.02	$0.00	$90,080.21
Employee Medicare	$626.02	$0.00	$5,859.40
Social Security Employee Tax	$0.00	$0.00	$11,439.00
NY State Income Tax	$626.02	$0.00	$34,393.71
New York R	$626.02	$0.00	$13,604.27
NY Paid Family Leave Employee	$601.28	$0.00	$411.91
NY Disability Employee	$601.28	$0.00	$10.80

Paid Time Off

Plan	Current	Balance
Vacation	0.0000	-0.8000

Net Pay Distribution

Account Number	Account Type	Amount
No records found		

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	$626.02	$626.02	$0.00	$626.02	**$0.00**
YTD	$328,720.75	$326,557.85	$155,799.30	$123,481.21	$49,440.24

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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

MARK M WIGGANS
CHRISTINE P WIGGANS
400 W 61ST ST APT 436
NEW YORK, NY 10023-0198

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

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for March 20, 2026 to April 20, 2026

Account number: 4350 2838 3565

MARK M WIGGANS CHRISTINE P WIGGANS

Account summary

Beginning balance on March 20, 2026	$34,324.36
Deposits and other additions	48,490.67
Withdrawals and other subtractions	-42,234.28
Checks	-0.00
Service fees	-0.00
Ending balance on April 20, 2026	**$40,580.75**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
03/20/26	GOOGLE LLC DES:PAYROLL ID:000418500 INDN:Wiggans Mark CO ID:JXXXXXXXXX PPD	11,086.91
03/27/26	GOOGLE LLC DES:PAYROLL ID:000418500 INDN:Wiggans Mark CO ID:JXXXXXXXXX PPD	5,146.38
04/06/26	Zelle payment from GARY CORREIA for "PokeMoto"; Conf# 022VFHQFF	90.00
04/06/26	PAYPAL DES:TRANSFER ID:1049383238969 INDN:MARK WIGGANS CO ID:PAYPALSD11 PPD	46.49
04/06/26	Zelle payment from CHRISTIAN CONCEPCION for "dumplings"; Conf# 99cc6vemc	16.00
04/10/26	GOOGLE LLC DES:PAYROLL ID:000418500 INDN:Wiggans Mark CO ID:JXXXXXXXXX PPD	5,804.89
04/13/26	SANTANDER BANK DES:PAYMENT ID:CHLOE ROSE CORR INDN:Mark Wiggans CO ID:FXXXXXXXXX WEB	1,300.00
04/16/26	Webull Financial DES:OTHR ID:AW 9FPGWPPC8FEO INDN:Checking CO ID:1821664890 PPD	25,000.00
Total deposits and other additions		**$48,490.67**

Withdrawals and other subtractions

Date	Description	Amount
03/20/26	PAYPAL DES:INST XFER ID:PATREON MEMBER INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-2.00
03/23/26	CHECKCARD 0322 LABORATORY CORPORATION 800-222-7566 NC 24036296081716937880065	-11.51
03/23/26	WF Credit Card DES:AUTO PAY ID:90495712551486 INDN:WIGGANS,MARK CO ID:50260000 PPD	-4,738.03
03/23/26	BANK OF AMERICA CREDIT CARD Bill Payment	-1,856.60
03/23/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-28.49
03/23/26	PAYPAL DES:INST XFER ID:LYFT 1 RIDE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-1.47

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
03/25/26	CHECKCARD 0323 ONE MEDICAL 888-6636331 NY 24325456083900010301581	-20.00
03/25/26	CHASE CREDIT CRD DES:AUTOPAY ID:000000000545903 INDN:WIGGANS MARK CO ID:4760039224 PPD	-437.73
03/30/26	BKOFAMERICA ATM 03/28 #000007290 WITHDRWL 57TH AND BROADWAY MANHATTAN NY	-100.00
03/30/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-74.95
03/30/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-60.49
03/30/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-55.49
03/30/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-38.49
03/30/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-30.49
03/30/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-30.49
03/30/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-23.49
03/30/26	PAYPAL DES:INST XFER ID:PARAMNTPLUS INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-14.83
03/31/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-46.49
03/31/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-34.99
03/31/26	PAYPAL DES:INST XFER ID:HUMBLEBUNDL HUM INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-16.03
04/01/26	PAYPAL DES:INST XFER ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-70.49
04/02/26	BILT PAYMENT DES:BILTRENT ID:fa2274db0f9546e INDN:Mark Wiggans CO ID:9999918544 WEB	-8,474.98
04/02/26	PAYPAL DES:PURCHASE ID:PATREON MEMBER INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-2.00
04/03/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-31.49
04/06/26	BANK OF AMERICA CREDIT CARD Bill Payment	-418.83
04/06/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-31.49
04/06/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-28.49
04/06/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-24.49
04/06/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-14.49

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
04/06/26	WEBULL TECHNOLOG DES:PURCHASE ID:1049387952030 INDN:MARK WIGGANS CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000299	-2.99
04/06/26	PAYPAL DES:PURCHASE ID:PATREON MEMBER INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-2.00
04/07/26	TARGET DEBIT CRD DES:ACH TRAN ID:912003258708303 INDN:WIGGANS,MARK CO ID:6510215171 WEB PMT INFO:B47B5XNBWPPK7812 0406004008TARGET.C OM 800-591-3869 MN	-48.13
04/08/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-101.49
04/08/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD KEB INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-46.88
04/08/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-36.49
04/09/26	Zelle payment to CHLOE CORREIA for "Credit card"; Conf# nsutd4hg4	-1,300.00
04/09/26	Zelle payment to CHLOE CORREIA for "Credit card"; Conf# pncfkpy4x	-1,553.00
04/09/26	VERIZON DES:PAYMENTREC ID:9556635550001 INDN:MARK WIGGANS CO ID:9783397101 WEB	-49.99
04/09/26	PAYPAL DES:PURCHASE ID:HUMBLEBUNDL HUM INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-16.03
04/10/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD DNE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-25.15
04/13/26	Online Scheduled Payment to ACCT# 6756 Confirmation# 2082886909	-684.31
04/13/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-28.49
04/13/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD FRI INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-23.95
04/13/26	PAYPAL DES:PURCHASE ID:LYFT 1 RIDE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-1.18
04/15/26	VENMO DES:PAYMENT ID:1049617786267 INDN:MARK WIGGANS CO ID:3264681992 WEB	-40.00
04/15/26	PAYPAL DES:PURCHASE ID:GOOGLE YOUTUBE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-22.99
04/15/26	VENMO DES:PAYMENT ID:1049607299521 INDN:MARK WIGGANS CO ID:3264681992 WEB	-15.00
04/16/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-41.49
04/16/26	PAYPAL DES:PURCHASE ID:GOOGLE FEELD LT INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-32.65
04/17/26	IRS DES:USATAXPYMT ID:200650752056567 INDN:MARK M WIGGANS CO ID:3387702000 PPD	-21,326.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
04/17/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD DNE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-25.15
04/20/26	PAYPAL DES:PURCHASE ID:ANCESTRYCOM INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-42.79
04/20/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD DNE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-25.15
04/20/26	LOTUS BLOOM DES:LOTUS BLOO ID:ST-W1P6O4S1U5J7 INDN:MARK WIGGANS CO ID:4270465600 WEB	-20.00
04/20/26	PAYPAL DES:PURCHASE ID:GOOGLE GOOGLE O INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-2.17
04/20/26	PAYPAL DES:PURCHASE ID:PATREON MEMBER INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-2.00
Total withdrawals and other subtractions		**-$42,234.28**

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

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

PLEASE READ THIS DOCUMENT CAREFULLY. WE ARE ADDING AN ARBITRATION PROVISION TO YOUR EXISTING DEPOSIT AGREEMENT AND DISCLOSURES FOR YOUR PERSONAL DEPOSIT ACCOUNT (WHICH MAY BE REFERRED TO AS “CONSUMER DEPOSIT ACCOUNT”) — IT CONTAINS AN AGREEMENT TO ARBITRATE AND OTHER IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS.

THE AGREEMENT TO ARBITRATE REQUIRES (WITH LIMITED EXCEPTION) THAT ALL DISPUTES BETWEEN YOU AND US BE RESOLVED BY BINDING ARBITRATION WHENEVER EITHER PARTY CHOOSES TO SUBMIT A DISPUTE TO ARBITRATION OR EITHER PARTY REFERS A LAWSUIT FILED BY THE OTHER TO ARBITRATION. ADDITIONALLY, (1) YOU WILL ONLY BE PERMITTED TO PURSUE CLAIMS ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, AND (2) YOU MAY NOT BE ABLE TO HAVE ANY CLAIMS YOU HAVE AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW.

Personal Deposit Accounts
All personal deposit accounts including any personal checking, savings, Certificate of Deposit (CD) or time deposit accounts will be subject to the Arbitration Agreement for Disputes Relating to Personal Accounts. The amendment is included below.

You can opt out of this arbitration provision:
You must contact us within sixty (60) days of the date of this statement. If you are enrolled in Online Banking, you can opt out at bankofamerica.com/arbitration-optout. If you are not enrolled in Online Banking or would prefer to opt out by phone, you must call us at 800.283.8875.

Bank of America – Arbitration Agreement for Disputes Relating to Personal Accounts
[This provision will apply to the Resolving Claims section of the Deposit Agreement and Disclosures (“Agreement”)]

Arbitration Agreement for Disputes Relating to Personal Accounts
This arbitration agreement requires that all disputes between you and us be resolved by binding arbitration whenever either party chooses to submit a dispute to arbitration or either party refers a lawsuit filed by the other to arbitration. By means of this arbitration agreement, each party waives the right to have any dispute heard in court whenever either party chooses to submit or refer such dispute to arbitration, subject to the limitations set forth further below in the Scope of Arbitration section. This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (“FAA”) with respect to both substance and procedure. You and we agree that either of us may elect to proceed by arbitration, that the goal of proceeding in arbitration shall be to achieve effective, efficient, and less costly resolution between you and us, and that this arbitration agreement shall be interpreted and applied to achieve that goal.

YOU HAVE A RIGHT TO OPT OUT OF THIS AGREEMENT TO ARBITRATE. UNLESS YOU OPT OUT OF ARBITRATION IN THE MANNER DESCRIBED BELOW, YOU AND WE ARE WAIVING THE RIGHT TO HAVE OUR DISPUTE HEARD BEFORE A JUDGE OR OTHERWISE TO BE DECIDED BY A COURT. YOU AND WE ARE WAIVING ANY ABILITY TO ASSERT OR PARTICIPATE IN A CLASS, REPRESENTATIVE, OR CONSOLIDATED PROCEEDING, WHETHER IN COURT OR IN ARBITRATION, AND TO HAVE ANY CLAIMS HEARD BY A JURY. ALL DISPUTES, EXCEPT AS STATED BELOW, MUST BE RESOLVED BY BINDING ARBITRATION WHEN EITHER YOU OR WE REQUEST IT.

Scope of Arbitration
Claims or disputed factual or legal issues between you and us that arise out of or relate in any way to this Agreement, the deposit account, or any aspect of the deposit relationship are subject to and must be decided by arbitration, unless arbitration is prohibited by law. Additionally, any claims or disputed factual or legal issue arising from or relating in any way to the advertising of our products relating to or under this Agreement, or the application for, or the denial, approval or establishment of your account are included. Claims or disputed factual or legal issues (whether in contract, tort, statutory or otherwise) that

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fall within the scope of this arbitration provision are subject to arbitration regardless of what legal claim or theory they are based on or whether they seek legal, equitable, or statutory remedies. Arbitration applies to any and all such claims or disputed factual or legal issues, whether they arose in the past, may currently exist, or may arise in the future. All such claims or disputed factual or legal issues are hereinafter referred to in this section as “Claims.” To the extent permitted by law, the discovery exchanged between the Bank and you as to any Claim is presumptively limited to the exchange of documents directly relevant to the Claim, absent an order from the arbitrator that good cause exists to require the exchange of additional discovery. The only exception to arbitration of Claims is that both you and we have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court’s jurisdiction and proceeds on an individual basis, whereas Claims in other courts may be compelled into arbitration by either party.

Waiver of Class, Jury and Other Non-Individualized Relief
By accepting this arbitration agreement you GIVE UP YOUR RIGHT TO GO TO COURT except for matters that may be taken to a small claims court or as otherwise provided for in this agreement. Arbitration will proceed on an INDIVIDUAL BASIS, so class actions, consolidated actions, and similar proceedings will NOT be available to you.

Claims in arbitration will proceed only on an individual basis. Additionally, you may not join your Claims with other persons on other accounts in the arbitration; each person must arbitrate his or her own claims separately and individually. UNLESS YOU OPT OUT OF THIS AGREEMENT TO ARBITRATE, YOU AND WE ARE WAIVING THE RIGHT TO ASSERT OR PARTICIPATE IN A CLASS ACTION, OR ANY REPRESENTATIVE OR CONSOLIDATED PROCEEDING IN COURT OR IN ARBITRATION, AND ARE WAIVING THE RIGHT TO HAVE A JURY DECIDE ANY CLAIM, AS PERMITTED BY LAW. The arbitrator shall have no authority to entertain any Claim as a class action or on any other similar representative basis, nor shall the arbitrator have any authority to consolidate Claims brought by separate claimants (except for claimants on the same account). This means that the arbitrator also shall have no authority to make any award for the benefit of, or against, any person other than the individual who is the named party. If these terms prohibiting class, representative, or consolidation procedures are held to be legally unenforceable for any reason with respect to a Claim, then the Claim must be handled through litigation in court instead of by arbitration, subject to the parties’ agreement to waive the right to have a jury decide any Claim.

For individual Claims filed as part of a “mass arbitration,” as that term is defined herein, the additional requirements set forth in the “Mass Arbitration” section below shall apply.

Opt-out of Arbitration Agreement
You have the right to opt out of this agreement to arbitrate for personal accounts. If you are enrolled in Online Banking, you can opt out at www.bankofamerica.com/arbitration-optout. If you are not enrolled in Online Banking or would prefer to opt out by phone, you must call us at 800.283.8875. You must opt out within sixty (60) days of first delivery of this Arbitration Agreement. Any other method, form, or means of opting out shall be treated as being invalid or ineffective. If you already have pending litigation or arbitration against/with us when you opt out, any request to opt out of this arbitration clause will not apply to that litigation or arbitration. This agreement to arbitrate will apply without limitation, regardless of whether 1) your account is closed, sold, or assigned; 2) you pay us in full any outstanding debt you owe; or 3) you file for bankruptcy. Opting out of this agreement to arbitrate will not affect or opt out of the other provisions of this Agreement. If you validly opt out of this agreement to arbitrate, your decision to opt out will apply only to this arbitration agreement and not any other arbitration agreement or any accounts for which the opt out period has already passed.

Arbitrator
Arbitrations between us shall be administered by the American Arbitration Association (“AAA”) (www.adr.org). The AAA shall apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. If there is a conflict between the applicable AAA rules and procedures and this arbitration agreement, this arbitration agreement will control. In the

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event that AAA is unable to handle the Claim for any reason, then the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA), pursuant to the AAA rules of procedure. The arbitrator will have the power to award to a party any damages or relief as permitted by the law and the agreement between you and us (including the limitations set forth below). All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either party seeks to confirm the arbitrator's decision in court, the parties agree that the documents necessary for such confirmation need not be filed under seal.

Authority of Arbitrator
The parties agree that, upon motion by either of us, any arbitrator shall have the power to decide dispositive issues of law prior to a full merits hearing, consistent with Federal Rules of Civil Procedure 12 and 56, and will decide the Claim in accordance with all applicable substantive law and recognized principles of equity. The arbitrator will determine whether the claimant has completed the steps necessary to initiate the suit. The arbitrator will construe the Claim under the applicable statutes of limitations provided for under the governing law. The arbitrator will honor all claims of privilege recognized by law. The arbitrator will have the power to award to a party any damages or relief as permitted by the law and the agreement between you and us (including the limitations set forth above). In addition, the arbitrator has the same power as a federal court to impose sanctions against any represented party or counsel for any violation of the standards of Federal Rule of Civil Procedure 11(b) or 28 U.S.C. § 1927.

Delegation of Authority to Arbitrator
All issues are for the arbitrator to decide, including the scope of his or her own jurisdiction, and the arbitrability of individual Claims, except that questions of whether the parties have entered into an agreement to arbitrate are for a court of competent jurisdiction to decide.

For disputes regarding the existence of this Agreement, or for any Claims that the arbitrator determines are not arbitrable, the parties consent to jurisdiction and venue in an appropriate court in the state where the deposit account is located.

Arbitration Demand Filing Requirements
In addition to the requirements set forth in the AAA rules, you agree that upon commencing a case with the AAA, you will provide your name, full account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You must personally sign the demand for arbitration (and your counsel must also sign the demand, if you are represented by counsel). By submitting an arbitration demand, you (and your counsel, if you are represented) represent that, as in court, you are complying with the requirements of Federal Rule of Civil Procedure 11(b). You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in this section.

Allocation of Fees
Each party will be responsible for the arbitration fees as allocated by the applicable AAA rules (www.adr.org).

Fee-shifting and Sanctions
The arbitrator is authorized to afford any relief or impose any sanctions available under the substantive standards established by Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law on represented parties and their counsel. If the arbitrator finds that either the substance of your or our claim or the relief sought was frivolous, without sufficient reasonable inquiry and/or a good faith basis, or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b), and/or under 28 U.S.C. § 1927), the arbitrator may reallocate compensation, expenses, and administrative fees (which include filing and hearing fees) as justice requires, and as permitted by applicable law.

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Mass Arbitration

You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You understand and agree that these procedures related to mass arbitrations will apply and that they are designed to (a) lead to the streamlined and cost-effective resolution of claims, consistent with the goal of this arbitration agreement; (b) ensure that large volume filings do not impose unnecessary burdens or impediments to the resolution and cost-effective adjudication of your Claim and similar claims; and (c) preserve the integrity of the arbitration process. You agree to these procedures even though they may delay the arbitration of your individual Claim. If at any point you are unsatisfied with the speed by which your matter is proceeding in mass arbitration, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

Process Arbitrator Appointment

You and the Bank agree that before an arbitrator is assigned to determine the merit of your Claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rules or any equivalent AAA rule then in effect, or consistent with the process set forth herein in the absence of any AAA rule. In short, each party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

Process Arbitrator Authority

In addition to the authority outlined in the AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or as permitted to address dismissal as would be permitted under the Federal Rules of Civil Procedure, including Federal Rule of Civil Procedure 12. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your Claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements and/or pursuant to any alternative filing requirements then in effect, there are other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account with the Bank, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your Claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within the Process Arbitrator's jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.

Mass Arbitration Procedure

Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for the Bank shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than five (5) cases. The parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing, which shall occur within ninety (90) days of the selection of the cases (unless the parties agree to a different time period), before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to pursue settlement discussions or mediation or to change the number of cases filed in each stage. If the parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases per side to proceed to individual arbitration proceedings, which shall occur within ninety (90) days of the selection of the cases (unless the parties agree to a different time period). Each of

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these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the parties otherwise agree, a single Merits Arbitrator may be assigned up to five (5) cases. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to pursue settlement discussions or mediation or change the number of cases filed in each stage. If the parties do not reach a global resolution after the second set of cases are resolved, on either party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and the Bank agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.

Mass Arbitration Fees
No AAA per case fee shall be assessed in connection with any case until the case is selected to proceed to individual arbitration proceedings as part of the process identified in this section.

Interpretation and Enforcement of Mass Arbitration Procedure
Any dispute regarding the interpretation or enforcement of these Mass Arbitration Procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the Mass Arbitration Procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary Rules, or any equivalent AAA rule then in effect.

Survival and Severability of Terms
These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale or assignment of your account, or amounts owed on your account, to another person or entity. If any part of this Agreement is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Claim. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

Effect of Arbitration Award; Appeal
The arbitration ruling will be considered final and binding, and enforceable by any court having jurisdiction. No party may seek an appeal of the arbitration ruling, except as provided under the FAA.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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

MARK M WIGGANS
CHRISTINE P WIGGANS
400 W 61ST ST APT 436
NEW YORK, NY 10023-0198

Your Adv Plus Banking
Preferred Rewards Platinum Honors

for April 21, 2026 to May 18, 2026

Account number: 4350 2838 3565

MARK M WIGGANS CHRISTINE P WIGGANS

Account summary

Beginning balance on April 21, 2026	$40,580.75
Deposits and other additions	279,141.02
Withdrawals and other subtractions	-21,862.71
Checks	-0.00
Service fees	-0.00
Ending balance on May 18, 2026	**$297,859.06**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
04/24/26	GOOGLE LLC DES:PAYROLL ID:000418500 INDN:Wiggans Mark CO ID:JXXXXXXXXX PPD	5,841.87
04/28/26	NY STATE DES:NYSTTAXRFD ID:XXXXX6768-55 INDN:WIGGANS,MARK M CO ID:4146013200 PPD	22,374.00
04/30/26	Webull Financial DES:OTHR ID:AW 9H5YY1YGP8N4 INDN:Checking CO ID:1821664890 PPD	100,000.00
05/01/26	Morgan Stanley DES:ACH CREDIT ID:0240105561r25pl INDN:Mark Wiggans CO ID:9827837001 PPD	26.55
05/04/26	Bank of America DES:CASHREWARD ID:WIGGANS INDN:000000240519976000000 CO ID:2002290310 PPD	124.77
05/05/26	Morgan Stanley DES:ACH CREDIT ID:0240105561r2et0 INDN:Mark Wiggans CO ID:9827837001 PPD	7,584.64
05/07/26	Webull Financial DES:OTHR ID:AW 9HURYJBDX81S INDN:Checking CO ID:1821664890 PPD	100,000.00
05/07/26	Morgan Stanley DES:ACH CREDIT ID:0240105561r2vyk INDN:Mark Wiggans CO ID:9827837001 PPD	19,169.60
05/08/26	Morgan Stanley DES:ACH CREDIT ID:0240105561r325d INDN:Mark Wiggans CO ID:9827837001 PPD	23,622.10
05/08/26	GOOGLE LLC DES:PAYROLL ID:000418500 INDN:Wiggans Mark CO ID:JXXXXXXXXX PPD	386.00
05/18/26	PAYPAL DES:TRANSFER ID:1050359927702 INDN:MARK WIGGANS CO ID:PAYPALSD11 PPD	11.49
Total deposits and other additions		**$279,141.02**

Withdrawals and other subtractions

Date	Description	Amount
04/22/26	Online Scheduled Payment to ACCT# 9189 Confirmation# 2087331360	-7,201.29
04/23/26	TARGET DEBIT CRD DES:PURCHASE ID:912003388749061 INDN:WIGGANS,MARK CO ID:6510215171 WEB PMT INFO:B47B5XNBWPPK7812 0422022739TARGET.C OM 800-591-3869 MN	-72.39
04/24/26	TARGET DEBIT CRD ACH TRAN CO ID:6510215171 POS TARGET 3334 NEW YORK NY	-29.73
04/27/26	CHASE CREDIT CRD DES:AUTOPAY ID:000000001021517 INDN:WIGGANS MARK CO ID:4760039224 PPD	-238.30
04/27/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD PIZ INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-28.28
04/27/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD JIN INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-23.79
04/27/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD FRI INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-23.20
04/27/26	PAYPAL DES:PURCHASE ID:HUMBLEBUNDL HUM INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-12.12
04/27/26	PAYPAL DES:PURCHASE ID:LYFT 1 RIDE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-3.82
04/30/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD DNE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-25.15
04/30/26	VENMO DES:PAYMENT ID:1049950761703 INDN:MARK WIGGANS CO ID:3264681992 WEB	-17.00
05/04/26	BKOFAMERICA ATM 05/02 #000006270 WITHDRWL HARLEM WEST NEW YORK NY	-100.00
05/04/26	BILT PAYMENT DES:BILTRENT ID:2aaba37c2ca44f4 INDN:Mark Wiggans CO ID:9999918544 WEB	-8,465.66
05/04/26	Online Scheduled Payment to ACCT# 3148 Confirmation# 2092911499	-3,222.21
05/04/26	VENMO DES:PAYMENT ID:1050016294338 INDN:MARK WIGGANS CO ID:3264681992 WEB	-60.00
05/04/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-36.49
05/04/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-26.49
05/04/26	VENMO DES:PAYMENT ID:1050030739692 INDN:MARK WIGGANS CO ID:3264681992 WEB	-25.00
05/04/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD FRI INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-21.78
05/04/26	PAYPAL DES:PURCHASE ID:POSHMARK INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-11.49
05/04/26	PAYPAL DES:PURCHASE ID:PATREON MEMBER INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-2.00
05/04/26	PAYPAL DES:PURCHASE ID:LYFT 1 RIDE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-1.76
05/05/26	Zelle payment to CHLOE CORREIA for "Credit card help"; Conf# qtw7f58mb	-1,686.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
05/05/26	TADA CHICKEN DES:TADA CHICK ID:ST-Z1H1X6C0W3P6 INDN:MARK WIGGANS CO ID:1800948598 WEB	-20.37
05/05/26	WEBULL TECHNOLOG DES:PURCHASE ID:1050057572399 INDN:MARK WIGGANS CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000299	-2.99
05/06/26	PAYPAL DES:PURCHASE ID:PATREON MEMBER INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-2.00
05/08/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD FRI INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-22.95
05/11/26	Online Scheduled Payment to ACCT# 6756 Confirmation# 2096550204	-329.98
05/11/26	VERIZON DES:PAYMENTREC ID:9556635550001 INDN:MARK WIGGANS CO ID:9783397101 PPD	-49.99
05/11/26	PAYPAL DES:PURCHASE ID:HUMBLEBUNDL HUM INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-16.03
05/11/26	PAYPAL DES:PURCHASE ID:LYFT 3 RIDES INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-7.06
05/15/26	PAYPAL DES:PURCHASE ID:GOOGLE YOUTUBE INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-26.99
05/18/26	PAYPAL DES:PURCHASE ID:GOOGLE FEELD LT INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-32.65
05/18/26	PAYPAL DES:PURCHASE ID:GRUBHUBFOOD PIC INDN:MARK WIGGANS CO ID:PAYPALSI77 WEB	-17.75

Total withdrawals and other subtractions **-$21,862.71**

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

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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
MARK M	WIGGANS	635 48 6768
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.
400 WEST 61ST ST			436
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code	
NEW YORK	NY	10023	
Foreign country name	Foreign province/state/county	Foreign postal code	

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. ☒

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

Filing Status
Check only one box.

☒ Single
☐ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS). 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** ☒ **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	615,174.
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	615,174.
2a	Tax-exempt interest	2a	b Taxable interest 2b	2,438.
3a	Qualified dividends	3a 809.	b Ordinary dividends 3b	1,386.
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b			
4a	IRA distributions	4a	b Taxable amount 4b	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐			
5a	Pensions and annuities	5a	b Taxable amount 5b	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐			
6a	Social security benefits	6a	b Taxable amount 6b	
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	-3,000.
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	615,998.
10	Adjustments to income from Schedule 1, line 26		10	0.
11a	Subtract line 10 from line 9. This is your **adjusted gross income**		11a	615,998.

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	615,998.
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	600,248.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	179,513.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	179,513.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	0.
21	Add lines 19 and 20	21	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	179,513.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	3,987.
24	Add lines 22 and 23. This is your **total tax**	24	183,500.

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	149,099.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	2,157.		
d	Add lines 25a through 25c			25d	151,256.
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	10,918.		
32	Add lines 27a, 28, 29, 30, and 31. These are your **total other payments and refundable credits**			32	10,918.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	162,174.

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	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number XXXXXXXXX c Type: ☐ Checking ☐ Savings				
d	Account number XXXXXXXXXXXXXXXXX				
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	21,326.
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

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

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		SOFTWARE ENGINEER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 434-987-5803	Email address		

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

Paid Preparer Use Only

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

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

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

Your first name and middle initial	Last name	Your social security number
MARK M	WIGGANS	635 48 6768
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.
400 WEST 61ST ST		436
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
NEW YORK	NY	10023
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. [X] **You** [ ] **Spouse**

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

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

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

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

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

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

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

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

Income

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	353,898.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	353,898.
2a	Tax-exempt interest	2a	b Taxable interest	2b	12,305.
3a	Qualified dividends	3a	b Ordinary dividends	3b	2,747.
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) [ ]				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here [ ]			7	-3,000.
8	Additional income from Schedule 1, line 10			8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	365,950.
10	Adjustments to income from Schedule 1, line 26			10	0.
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	365,950.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	14,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	351,350.

Attach Sch. B if required.

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

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	93,347.
17	Amount from Schedule 2, line 3			17	0.
18	Add lines 16 and 17			18	93,347.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	0.
21	Add lines 19 and 20			21	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	93,347.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	2,031.
24	Add lines 22 and 23. This is your **total tax**			24	95,378.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	71,230.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	1,572.		
d	Add lines 25a through 25c			25d	72,802.
26	2024 estimated tax payments and amount applied from 2023 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	72,802.

If you have a qualifying child, 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	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number XXXXXXXXX c Type: ☐ Checking ☐ Savings				
d	Account number XXXXXXXXXXXXXXXXX				
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36			

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	22,576.
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

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

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		SOFTWARE ENGINEER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 434-987-5803	Email address		

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

Paid Preparer Use Only

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

CDA

W-2

Form W-2 Wage & Tax Statement 2025
Copy B - To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

Department of the Treasury - Internal Revenue Service | OMB No. 1545-0029

a Employee's social security number XXX-XX-6768	**1** Wages, tips, other compensation 375496.84	**2** Federal income tax withheld 99384.94
c Employer's name, address, and ZIP code Google LLC 1600 Amphitheatre Parkway Mountain View, CA 94043 USA	**3** Social security wages 176100.00	**4** Social security tax withheld 10918.20
	5 Medicare wages and tips 376419.92	**6** Medicare tax withheld 7045.87
	7 Social security tips 0.00	**8** Allocated tips 0.00
b Employer identification number (EIN) 77-0493581	**9**	**10** Dependent care benefits 0.00
e Employee's name, address, and ZIP code Mark Wiggans 400 W 61st Apt 436 New York, NY 10023	**11** Nonqualified plans 0.00	**13** Statutory employee ☐ Retirement plan ☑ Third-party sick pay ☐
	12 See instructions for box 12 C 346.36 D 923.08 DD 14003.22	**14** Other NYPFL 354.53 NYSDIEE 16.80

15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	770493581	375496.84	37155.12	375496.84	15660.38	NY New York R

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

Earnings Description	Wages, Tips, Other Comp.	Social Security Wages	Medicare Wages
Gross Wages	**379867.18**	**379867.18**	**379867.18**
Less Exempt Wages	- 0.00	- 0.00	- 0.00
Less Deferred Comp	- 923.08		
Less Housing/Transportation	- 448.00	- 448.00	- 448.00
Less Dependent Care	- 0.00	- 0.00	- 0.00
Less Sec 125	- 2999.26	- 2999.26	- 2999.26
Less Excess Wages		- 200319.92	
Taxable Wages (Reported on Form W2)	**375496.84 Box 1 of W-2**	**176100.00 Box 3 of W-2**	**376419.92 Box 5 of W-2**

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

FIT: **S 3** SIT Res: **NYSIT S 0** SIT Work: **NYSIT S 0**

Notice to Employee

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

Earned income tax credit (EITC). You may be able to take the EITC for 2025 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2025 or if income is earned for services provided while you were an inmate at a penal institution. For 2025 income limits and more information, visit www.irs.gov/EITC. See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

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

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

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

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

Credit for excess taxes. If you had more than one employer in 2025 and more than $10,918.20 in social securityand/or Tier 1 railroad retirement (RRTA) taxes were withheld,you may be able to claim a credit for the excess againstyour federal income tax. See the Form 1040 instructions. If you had more than one railroademployer and more than $6,409.20 in Tier 2 RRTA tax waswithheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

Instructions for Employee

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

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

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

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

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

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

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

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

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your taxreturn. Elective deferrals (codes D, E, F, and S) and designatedRoth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $23,500 (Generally, $16,500 for

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

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