1328 Fulton

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **1328 Fulton**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Fane	Francisca	Maki	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
11/14/1989	(954) 213-7356		makifane@gmail.com

RELATIONSHIP TO TENANT

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
261 Hancock St.	Brooklyn	NY	11216

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
7/1/2025	current	Joseph Ghartey	(646) 515-9726

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
family home with temporary rental allowed	Rent		$500.00 / Mo.

PREVIOUS ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
150 East 39 street	New York	NY	10016

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
7/1/2023	6/30/2025		

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
Rent increase	Rent	401	/ Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Executive Assistant/ Office Manager	North Woodmere Capital	$110,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Theo Ressler	(646) 609-9193	11/17/2025	current

EMPLOYER ADDRESS	CITY	STATE	ZIP
106 West 56 st, floor 19	New York	NY	10019

EMERGENCY CONTACT

NAME	ADDRESS
Francis Fane	2425 nw 8th ave, Wilton Manors, 11 33311

PHONE	RELATIONSHIP	E-MAIL
(954) 298-6684	Father	fsfane@gmail.com

BUSINESS/PROFESSIONAL REFERENCE

NAME	ADDRESS
Theo Ressler	106 west 56 street, floor 19, New York, NY 10019

PHONE	RELATIONSHIP	E-MAIL
(646) 609-9193	Executive Asst to Theo	Theo@northwoodmerecap.com

IN THE EVENT OF DEATH - CONTACT

NAME	RELATIONSHIP	PHONE
Francis Fane	Father	9542986684

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

Have you ever willfully or intentionally refused to pay rent when due?
NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.
NO

ADDITIONAL INFORMATION

AQUARIUM?	WATERBED?	BOAT?	MOTORHOME?	MOTORCYCLE?	OTHER?
NO	NO	NO	NO	NO	NO

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
StreetEasy

IF THE APARTMENT YOU'RE APPLYING FOR IS NO LONGER AVAILABLE, ARE THERE ANY OTHER APARTMENTS IN THE BUILDING OR OTHER BUILDINGS THAT YOU'RE INTERESTED IN?

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
707	

DESIRED MOVE IN DATE:
6/15/2026

I (WE) HAVE SEEN THE ACTUAL APARTMENT FOR WHICH I (WE) ARE APPLYING?:
YES

I hereby apply to lease an Apartment and agree that the rental is to be payable the 1st day of each month in advance. I warrant that all statements above set forth are true.

I hereby give my permission to communicate with my current and former landlord or property manager for the purpose of discussing any and all of the facts and circumstances of my current or former tenancy, as well as the other information listed above. I also give my permission to communicate with my current employer(s) and /or supervisor(s) for the purpose of verifying the employment information listed above. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, eviction search and criminal background check will be done in conjunction with my application. I understand that I may have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation.

By submitting this application, I hereby consent to the delivery of all notices or disclosures required by law via any medium so chosen by the community or On-Site Manager, Inc. DBA On-Site, including but not limited to email or other electronic transmission. Notices shall be deemed received upon being sent.

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.

APPLICATION FOR FRANCISCA MAKI FANE SUBMITTED ONLINE on June 9, 2026

Signed by Francisca Maki Fane
Tue Jun 9 2026 11:34:09 AM EDT
Key: 1661E42F; IP Address: 10.33.14.4

Francisca Maki Fane *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"1328 Fulton"*

Application Fee for Francisca Maki Fane - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Francisca Maki Fane	XXXXXXXXXXXX2101	16701579	$20.70

This card has been authorized for the amount above and will be charged when the application is processed.

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

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 Francisca Maki Fane

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 6/11/2026.**

Score for Francisca Maki Fane: 631

	Importance	Result
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 40.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	

Rental Report for Francisca Maki Fane, 6/9/2026 for 707 at 1328 Fulton

Credit Quick Summary	
Total annual income (reported by Applicant)	$110,000.00
Total combined annual income to rent ratio	49.06 (based on rent of $2,242.00)
Total number of accounts	25
Accounts with no late payments	17 (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	8 (4 unpaid past due)
Total outstanding balance	$30,471.00 ($18,272.00 past due)
Outstanding revolving debt	$18,282.00 (20% of limit) ($17,197.00 past due)
Outstanding loan balance	$12,189.00 ($1,075.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$18,272.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Francisca Maki Fane	FRANCISCA M. FANE FRANCISCA M. SANE
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1989	11/**/1989

Addresses	From Application	From Equifax

	261 Hancock St. Brooklyn, NY 11216 - US	150 E 39TH ST. 401 NEW YORK, NY 10016 (Applicant) Reported 6/2026 261 HANCOCK ST. BROOKLYN, NY 11216 (Applicant) Reported 6/2026 2425 NW 8TH AVE. WILTON MANORS, FL 33311 (Applicant) Reported 5/2026 120 E 34TH ST. 21H NEW YORK, NY 10016 (Applicant) Reported 4/2026 267 W 146TH ST. 6 NEW YORK, NY 10039 (Applicant) Reported 12/2022 PO BOX 812 NEW YORK, NY 10185 (Applicant) Reported 5/2020 107 E 105TH ST. 7C NEW YORK, NY 10029 (Applicant) Reported 4/2018 3416 PARK AVE. WEEHAWKEN, NJ 07086 (Applicant) Reported 9/2015 214 W 16TH ST. 1E NEW YORK, NY 10011 (Applicant) Reported 11/2012 15501 BRUCE B DOWNS BLVD 3805 TAMPA, FL 33647 (Applicant) Reported 8/2012

Employment	From Application	From Equifax
Applicant:	Executive Assistant/ Office Manager North Woodmere Capital $110,000.00/Yr. Total annual Income: $110,000.00	

Restricted Person Search		
Requested For Francisca Maki Fane	**Requested** 6/9/2026	**Returned** 6/9/2026
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 631	**Score Factors** Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	646	The date that you opened your oldest account is too recent You have too many delinquent or derogatory accounts Lack of sufficient relevant real estate account information Total of all balances on bankcard or revolving 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
DISCOVER CARD (Applicant)	11/2017	1/2023	1	1	35	$14,830.00	$14,830.00

Monthly Payment	High Credit	Type	Comments
		REVOLVING	CHARGED OFF ACCOUNT Rate/Status 9: Charge-off

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	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	5/2016	4/2026					$11,114.00

Monthly Payment	High Credit	Type	Comments
$112.00	$13,654.00	INSTALLMENT	FIXED RATE 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
JPMCB CARD SERVICES (Applicant)	12/2017	4/2023	1	1	34	$2,048.00	$2,048.00

Monthly Payment	High Credit	Type	Comments
		REVOLVING	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 9: Charge-off

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	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
HAPPY MONEY (Applicant)	3/2020	2/2022	1	1	32	$1,075.00	$1,075.00

Monthly Payment	High Credit	Type	Comments
		INSTALLME	CHARGED OFF ACCOUNT Rate/Status 9: Charge-off

Payment History

4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24		6/24	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	4/2022	4/2026					$575.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$3,122.00	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
USAA FEDERAL SAVINGS (Applicant)	6/2015	5/2026					$412.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$15.00	$1,534.00	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
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
LVNV FUNDING LLC (Applicant)	3/2024	7/2023	0	0	24	$319.00	$319.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$319.00	OPEN ACCOUNT	COLLECTION ACCOUNT Rate/Status 6: Collection account			

Payment History

*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/AMAZON PLCC (Applicant)	4/2024	4/2026					$98.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$360.00	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)	7/2015	12/2022	1	1	1		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$12,328.00	REVOLVING	ACCOUNT PAID FOR LESS THAN FULL BALANCE			

Payment History

0	0	0	4	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FEB-RETA (Applicant)	10/2015	6/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$3,707.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CARE CREDIT (Applicant)	4/2018	7/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,659.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CARE CREDIT (Applicant)	1/2014	3/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$2,462.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	2/2014	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,800.00	REVOLVING	CONSUMER DISPUTES AFTER RESOLUTION ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FEDERAL SAVINGS (Applicant)	11/2009	11/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$1,617.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Applicant)	7/2008	6/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$974.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CARE CREDIT (Applicant)	3/2016	1/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$825.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Applicant)	6/2017	12/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$418.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FINGERHUT/WEBBANK (Applicant)	8/2015						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SLEEPYS (Applicant)	2/2013						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	7/2008						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	3/2021	1/2023	1	1	23		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			REVOLVING	ACCOUNT PAID FOR LESS THAN FULL BALANCE PAID CHARGE OFF Rate/Status 9: Charge-off			

Payment History

-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	4	3
4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PF/CP (Applicant)	12/2018	7/2023	1	1	6		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			REVOLVING	CHARGED OFF ACCOUNT Rate/Status 9: Charge-off			

Payment History

-	-	5	5	5	4	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	6/2017	5/2023	1	1	33		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
			REVOLVING	ACCOUNT PAID FOR LESS THAN FULL BALANCE PAID CHARGE OFF Rate/Status 9: Charge-off			

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	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	8/2006	11/2016					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$13,693.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	8/2006	3/2024					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$41.00	$13,693.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22	

NOTICE OF ADVERSE ACTION

June 11, 2026

Dear Francisca Maki Fane:

Thank you for submitting your application for rental housing to: 1328 Fulton; 1328 Fulton Street, Brooklyn, NY 11216.

1. We are unable to offer you a lease on the terms that you requested.

Our decision about your application was based in whole or in part on information contained in a consumer report from a consumer reporting agency, RP On-Site, LLC ("On-Site"), 2201 Lakeside Blvd, Richardson, TX 75082; (877) 222-0384; www.renterrelations.com. The report includes information provided by On-Site and the following other consumer reporting agency(ies):

Credit Information Provider(s):
Equifax
P.O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Neither On-Site nor any other consumer reporting agency listed in this notice made the decision to take the adverse action and they are unable to provide the specific reasons why we chose to take the adverse action.

2. You have the right, under the Fair Credit Reporting Act ("FCRA"), to know the information contained in your file at each consumer reporting agency and to dispute any information that you believe is inaccurate or incomplete. If any person takes adverse action against you based in whole or in part on any information contained in a consumer report, you also have the right to a free copy of the report if you request it no later than 60 days after your receipt of the adverse action notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute it with the relevant consumer reporting agency.

3. If you would like to review the consumer report that we used to evaluate your application, you can do so by visiting On-Site's applicant help center at www.renterrelations.com and requesting a free copy of your rental report. You can also reach On-Site at the address or phone number listed above.

4. After you receive your rental report, you may submit a dispute to the relevant consumer reporting agency (listed above) about any information in the report that you believe is inaccurate or incomplete. You may also submit your dispute of any information in the report that was provided by another consumer reporting agency to On-Site and they will forward your dispute to the relevant provider. Both you and 1328 Fulton will be notified by On-Site via email of any updates made to the information.

5. We obtained your AI Score from our screening services provider, On-Site, and used it as a factor in our decision.

Your AI Score is: **631** Date: **June 9, 2026**

Scores range from a low of 0 to a high of 1000.

Key factors that adversely affected your AI score are:

- Tradeline scoring
- Debt-to-income ratio
- Credit Score
- Rental Payment History

6. We also obtained your credit score(s) and used it as a factor in our decision. Your credit score is a number that reflects the information in your credit report and can change, depending on how the information in your credit report changes.

Your **Equifax** Credit Score: **646** Date: **June 9, 2026**

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- The date that you opened your oldest account is too recent
- You have too many delinquent or derogatory accounts
- Lack of sufficient relevant real estate account information
- Total of all balances on bankcard or revolving accounts is too high

Please contact us if you have any questions about this notice or our rental criteria.

Sincerely,

Fulton Street Development LLC

A Summary of Your Rights Under the Fair Credit Reporting Act

https://www.realpage.com/your-rights-under-fair-credit-reporting-act/

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:

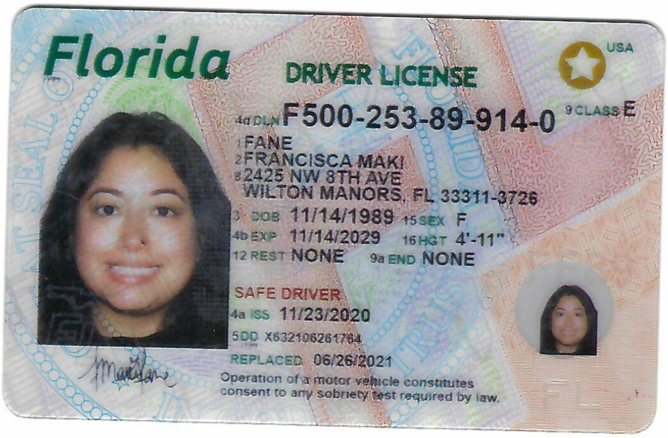
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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


Florida
DRIVER LICENSE
USA
4d DLN F500-253-89-914-0
9 CLASS E
1 FANE
2 FRANCISCA MAKI
8 2425 NW 8TH AVE
WILTON MANORS, FL 33311-3726
3 DOB 11/14/1989
15 SEX F
4b EXP 11/14/2029
16 HGT 4'-11"
12 REST NONE
9a END NONE
SAFE DRIVER
4a ISS 11/23/2020
5DD X632106261764
REPLACED 06/26/2021
Operation of a motor vehicle constitutes consent to any sobriety test required by law.

NWC
North Woodmere

Date: June 8, 2026

RE: Employment Verification for Francisca Maki Fane

To Whom It May Concern:

This letter is to verify that **Francisca Maki Fane** is employed by **North Woodmere Capital** as a **Full-Time Executive Assistant / Office Manager**.

Ms. Fane commenced employment with North Woodmere Capital in **November 2025** and has remained continuously employed since that date. She is a valued member of our team and is currently employed in good standing.

Ms. Fane's current annual compensation consists of:

- **Base Salary:** $110,000 per year

As of the date of this letter, Ms. Fane has been employed with North Woodmere Capital for approximately **seven (7) months**.

Ms. Fane is a reliable and highly regarded employee. We value her contributions to the firm and anticipate her continued employment with North Woodmere Capital for the foreseeable future.

Should you require any additional information regarding Ms. Fane's employment, please do not hesitate to contact me directly.

Sincerely,

Theo Ressler
Vice President
North Woodmere Capital
646-609-9193
Theo@northwoodmerecap.com

TJ MANAGEMENT SERVICES LLC
15260 Ventura Blvd
STE 1910
Sherman Oaks CA 91403

A831-8017
EE ID: 10 DD

FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216

PERSONAL AND CHECK INFORMATION

Francisca M Fane
261 Hancock St
Brooklyn, NY 11216
Employee ID: 10

Pay Period: 04/01/26 **to** 04/15/26
Check Date: 04/15/26 **Check #:** 50792

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 039	2918.58	22512.74
NET PAY	**2918.58**	**22512.74**

TIME OFF (Based on Policy Year)

DESCRIPTION	*AMT TAKEN*	*TOTAL BAL*
Sick	0.00 hrs	24.00 hrs

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
	Salary			4583.33		32083.31
	Taxable Phone Rei					150.00
	Taxable Trans Reim			100.00		700.00
	Total Hours					
	Total Hrs Worked					
	Gross Earnings			4683.33		32933.31
	Exp Reimb Non Ta					152.07
	REIMB & OTHER PAYMENTS					152.07

OTHER ITEMS
Do not increase Net Pay

DESCRIPTION	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HOURS*	*YTD ($)*
401k ER			183.33		183.33

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		290.37	2041.87
Medicare		67.91	477.53
Fed Income Tax	SMS	561.58	4569.10
NY Income Tax	S 0	207.40	1647.82
NY PFL		20.23	142.27
NY Disability		1.30	9.10
NY NYC Inc	S 0	157.63	1226.62
TOTAL		1306.42	10114.31

DEDUCTIONS

DESCRIPTION	*CURRENT ($)*	*YTD ($)*
401k EE Pretax	458.33	458.33
TOTAL	458.33	458.33

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	2918.58	**22512.74**

TJ MANAGEMENT SERVICES LLC
15260 Ventura Blvd
STE 1910
Sherman Oaks CA 91403

A831-8017
EE ID: 10 DD

FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216

PERSONAL AND CHECK INFORMATION
Francisca M Fane
261 Hancock St
Brooklyn, NY 11216
Employee ID: 10

Pay Period: 04/16/26 **to** 04/30/26
Check Date: 04/30/26 **Check #:** 50807

NET PAY ALLOCATIONS

DESCRIPTION	THIS PERIOD ($)	YTD ($)
Check Amount	0.00	0.00
Chkg 039	3674.78	26187.52
NET PAY	**3674.78**	**26187.52**

TIME OFF (Based on Policy Year)

DESCRIPTION	AMT TAKEN	TOTAL BAL
Sick	0.00 hrs	24.00 hrs

EARNINGS

BASIS OF PAY	DESCRIPTION	HRS/UNITS	RATE	CURRENT ($)	YTD HRS/UNITS	YTD ($)
	Salary			4583.33		36666.64
	Taxable Phone Rei			50.00		200.00
	Taxable Trans Reim			100.00		800.00
	Total Hours					
	Total Hrs Worked					
	Gross Earnings			4733.33		37666.64
	Exp Reimb Non Ta			633.82		785.89
	REIMB & OTHER PAYMENTS			633.82		785.89

OTHER ITEMS
Do not increase Net Pay

DESCRIPTION	HRS/UNITS	RATE	CURRENT ($)	YTD HOURS	YTD ($)
401k ER			183.32		366.65

WITHHOLDINGS

DESCRIPTION	FILING STATUS	CURRENT ($)	YTD ($)
Social Security		293.46	2335.33
Medicare		68.64	546.17
Fed Income Tax	SMS	602.83	5171.93
NY Income Tax	S 0	219.27	1867.09
NY Disability		1.30	10.40
NY PFL		20.45	162.72
NY NYC Inc	S 0	165.59	1392.21
TOTAL		1371.54	11485.85

DEDUCTIONS

DESCRIPTION	CURRENT ($)	YTD ($)
401k EE Pretax	320.83	779.16
TOTAL	320.83	779.16

NET PAY	THIS PERIOD ($)	YTD ($)
	3674.78	**26187.52**

TJ MANAGEMENT SERVICES LLC
16027 Ventura Blvd Ste 301
Encino CA 91436

A831-8017
EE ID: 10 DD

Payrolls by Paychex, Inc.

FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216

NON-NEGOTIABLE

PERSONAL AND CHECK INFORMATION

Francisca M Fane
261 Hancock St
Brooklyn, NY 11216
Employee ID: 10

Pay Period: 05/01/26 **to** 05/15/26
Check Date: 05/15/26 **Check #:** 50822

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 039	3011.64	29199.16
NET PAY	**3011.64**	**29199.16**

TIME OFF (Based on Policy Year)

DESCRIPTION	*AMT TAKEN*	*TOTAL BAL*
Vacation NY	0.00 hrs	120.00 hrs

DESCRIPTION	*AMT TAKEN*	*TOTAL BAL*
Sick NY Only	0.00 hrs	40.00 hrs

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
	Salary			4583.33		41249.97
	Taxable Phone Rei					200.00
	Taxable Trans Reim			100.00		900.00
	Total Hours					
	Total Hrs Worked					
	Gross Earnings			4683.33		42349.97
	Exp Reimb Non Ta					785.89
	REIMB & OTHER PAYMENTS					785.89

OTHER ITEMS
Do not increase Net Pay

DESCRIPTION	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HOURS*	*YTD ($)*
401k ER			183.32		549.97

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		290.37	2625.70
Medicare		67.90	614.07
Fed Income Tax	SMS	591.83	5763.76
NY Income Tax	S 0	215.76	2082.85
NY Disability		1.30	11.70
NY PFL		20.23	182.95
NY NYC Inc	S 0	163.47	1555.68
TOTAL		1350.86	12836.71

DEDUCTIONS

DESCRIPTION	*CURRENT ($)*	*YTD ($)*
401k EE Pretax	320.83	1099.99
TOTAL	320.83	1099.99

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	3011.64	**29199.16**

TJ MANAGEMENT SERVICES LLC
16027 Ventura Blvd Ste 301
Encino CA 91436

A831-8017
EE ID: 10 DD

FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216

Payrolls by Paychex, Inc.

NON-NEGOTIABLE

PERSONAL AND CHECK INFORMATION

Francisca M Fane
261 Hancock St
Brooklyn, NY 11216
Employee ID: 10

Pay Period: 05/16/26 **to** 05/31/26
Check Date: 05/29/26 **Check #:** 50838

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 039	3160.96	32360.12
NET PAY	**3160.96**	**32360.12**

TIME OFF (Based on Policy Year)

DESCRIPTION	*AMT TAKEN*	*TOTAL BAL*
Vacation NY	0.00 hrs	120.00 hrs
DESCRIPTION	*AMT TAKEN*	*TOTAL BAL*
Sick NY Only	0.00 hrs	40.00 hrs

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
	Salary			4583.33		45833.30
	Taxable Phone Rei			50.00		250.00
	Taxable Trans Reim			100.00		1000.00
	Total Hours					
	Total Hrs Worked					
	Gross Earnings			4733.33		47083.30
	Exp Reimb Non Ta			120.00		905.89
	REIMB & OTHER PAYMENTS			120.00		905.89

OTHER ITEMS
Do not increase Net Pay

DESCRIPTION	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HOURS*	*YTD ($)*
401k ER			183.32		733.29

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		293.46	2919.16
Medicare		68.64	682.71
Fed Income Tax	SMS	602.83	6366.59
NY Income Tax	S 0	219.27	2302.12
NY Disability		1.30	13.00
NY PFL		20.45	203.40
NY NYC Inc	S 0	165.59	1721.27
TOTAL		1371.54	14208.25

DEDUCTIONS

DESCRIPTION	*CURRENT ($)*	*YTD ($)*
401k EE Pretax	320.83	1420.82
TOTAL	320.83	1420.82

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	3160.96	**32360.12**

CHASE

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

March 19, 2026 through April 17, 2026
Account Number: **000000627068039**

CUSTOMER SERVICE INFORMATION

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

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FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216-2202

02573060201000000022

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$1,961.04**
Deposits and Additions	7,853.58
ATM & Debit Card Withdrawals	-699.14
Electronic Withdrawals	-6,781.92
Other Withdrawals	-100.00
Fees	-30.00
Ending Balance	**$2,203.56**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$1,961.04**
03/23	Card Purchase 03/21 W Hotels Los Angeles Los Angeles CA Card 2070	-316.71	1,644.33
03/24	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-45.70	1,598.63
03/24	Venmo Payment 1049146193375 Web ID: 3264681992	-100.00	1,498.63
03/25	Citi Card Online Payment 421968560085624 Web ID: Citictp	-500.00	998.63
03/25	03/25 Withdrawal	-100.00	898.63
03/26	03/26 Online Transfer 28576839364 To Usaa Check #####8278 Transaction #: 28576839364	-200.00	698.63
03/26	Zelle Payment To Theodor Ghartey Jpm99Cam44J4	-100.00	598.63
03/30	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-57.64	540.99
03/31	Tj Management Se Payroll PPD ID: 9PA8318017	**3,255.00**	3,795.99
04/01	04/01 Payment To Chase Card Ending IN 3712	-658.44	3,137.55
04/01	Zelle Payment To Theodor Ghartey Jpm99Cbh7A9L	-50.00	3,087.55
04/01	Venmo Payment 1049328425776 Web ID: 3264681992	-100.00	2,987.55
04/02	Citi Card Online Payment 431975453379265 Web ID: Citictp	-907.17	2,080.38
04/02	04/02 Online Transfer 28672967364 To Usaa Check #####8278 Transaction #: 28672967364	-300.00	1,780.38
04/03	Zelle Payment From Theodor Ghartey Tdp022Tdc3ND	**150.00**	1,930.38
04/03	Zelle Payment From Cassius Ghartey 28689208531	**30.00**	1,960.38
04/03	04/03 Online Transfer 28681184555 To Usaa Check #####8278 Transaction #: 28681184555	-200.00	1,760.38
04/06	Paypal Purchase Grubhubfood Mrd Web ID: Paypalsi77	-65.98	1,694.40

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
04/06	Recurring Card Purchase 04/06 Peacock Dd9CA Premplus 212-6640138 NY Card 2101	-16.99	1,677.41
04/06	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-65.30	1,612.11
04/06	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-14.38	1,597.73
04/06	ATM Withdrawal 04/06 1370 Avenue of The Ame New York NY Card 2101	-100.00	1,497.73
04/06	Venmo Payment 1049441187175 Web ID: 3264681992	-100.00	1,397.73
04/08	Card Purchase 04/07 Dumbo Moving Storage Brooklyn NY Card 2101	-128.43	1,269.30
04/08	Card Purchase 04/07 Mta*Nyct Paygo New York NY Card 2101	-3.00	1,266.30
04/09	Card Purchase 04/09 Tst* Fresh & CO - 1381 New York NY Card 2101	-6.11	1,260.19
04/09	Card Purchase 04/08 Mta*Nyct Paygo New York NY Card 2101	-3.00	1,257.19
04/09	Card Purchase 04/08 R And I Epic Savings Brooklyn NY Card 2101	-2.24	1,254.95
04/09	Card Purchase 04/09 Audible*9S2929FT3 Amzn.Com/Bill NJ Card 2101	-14.95	1,240.00
04/10	Card Purchase 04/09 Mta*Nyct Paygo New York NY Card 2101	-3.00	1,237.00
04/10	Card Purchase 04/10 Tst* Fresh & CO - 1381 New York NY Card 2101	-10.84	1,226.16
04/10	Card Purchase 04/09 Mta*Nyct Paygo New York NY Card 2101	-3.00	1,223.16
04/10	Paypal Purchase Grubhubfood Tak Web ID: Paypalsi77	-14.68	1,208.48
04/10	Card Purchase With Pin 04/10 Five Below 8100 New York NY Card 2101	-10.89	1,197.59
04/13	Online Transfer From Sav ...7381 Transaction#: 28799493493	**1,000.00**	2,197.59
04/13	Card Purchase 04/09 Eclectic Wine & Liquor Brooklyn NY Card 2101	-8.69	2,188.90
04/13	Card Purchase 04/10 Mta*Nyct Paygo New York NY Card 2101	-3.00	2,185.90
04/13	Card Purchase 04/11 Tst* Fresh & CO - 1381 New York NY Card 2101	-5.83	2,180.07
04/13	Card Purchase 04/10 Mta*Nyct Paygo New York NY Card 2101	-3.00	2,177.07
04/13	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-89.23	2,087.84
04/13	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-28.25	2,059.59
04/13	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-2.99	2,056.60
04/13	Paypal Purchase Grubhubfood Tak Web ID: Paypalsi77	-14.68	2,041.92
04/13	Stop Payment Fee	-30.00	2,011.92
04/14	ATM Cash Deposit 04/14 1308 Fulton St Brooklyn NY Card 2101	**500.00**	2,511.92
04/14	Paypal Purchase Hulu Web ID: Paypalsi77	-37.48	2,474.44
04/14	Card Purchase With Pin 04/14 Walgreens Store 1281 F Brooklyn NY Card 2101	-23.68	2,450.76
04/15	Tj Management Se Payroll PPD ID: 9PA8318017	**2,918.58**	5,369.34
04/15	Card Purchase 04/14 Mta*Nyct Paygo New York NY Card 2101	-3.00	5,366.34
04/15	Card Purchase 04/14 Mta*Nyct Paygo New York NY Card 2101	-3.00	5,363.34
04/15	Usaa Fsb Trnsfer Transfer 0101758278 Web ID: 9Usaafsbft	-200.00	5,163.34
04/15	04/15 Online Transfer To Sav ...7381 Transaction#: 28839184691	-2,000.00	3,163.34
04/16	Card Purchase 04/15 Mta*Nyct Paygo New York NY Card 2101	-3.00	3,160.34
04/16	Recurring Card Purchase 04/15 Openai *Chatgpt Subscr Openai.Com CA Card 2101	-21.78	3,138.56
04/16	Global Ghllc.Com Clearone PPD ID: 1200781415	-810.00	2,328.56
04/16	Zelle Payment To Anton Jpm99Cddlotq	-120.00	2,208.56
04/16	Card Purchase With Pin 04/16 D And Y Liquor S 1474 Brooklyn NY Card 2101	-5.00	2,203.56
	Ending Balance		**$2,203.56**

You were not charged a Monthly Service Fee on your CHASE TOTAL CHECKING account since you had **ONE** of the following during the monthly statement period:

- **$500.00+** in qualifying electronic deposits; or
  (Your total qualifying electronic deposits this period were $6,173.58. Some deposits may be listed on your previous statement)
- **$1,500.00+** balance at the beginning of each day; or
- **$5,000.00+** average beginning day balance in this account, or in combination with any other linked qualifying personal deposits or investments; or
- **Account was linked** to a qualifying checking account

For more information about the qualifying accounts, deposits, investments or transactions to waive the Monthly Service Fee on this account (if applicable), or if you have any questions, please refer to the Additional Banking Services and Fees at **chase.com/disclosures** or call us at the number listed on this statement.

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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CHASE

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

March 19, 2026 through April 17, 2026
Account Number: **000003858167381**

CUSTOMER SERVICE INFORMATION

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

We accept operator relay calls

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FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216-2202

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SAVINGS SUMMARY

Chase Savings

	AMOUNT
Beginning Balance	**$5,000.04**
Deposits and Additions	2,000.04
Electronic Withdrawals	-1,000.00
Ending Balance	**$6,000.08**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.04
Interest Paid Year-to-Date	$0.08

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$5,000.04**
04/13	04/12 Online Transfer To Chk ...8039 Transaction#: 28799493493	-1,000.00	4,000.04
04/15	Online Transfer From Chk ...8039 Transaction#: 28839184691	**2,000.00**	6,000.04
04/17	Interest Payment	**0.04**	6,000.08
	Ending Balance		**$6,000.08**

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of $300.00 or more.
(Your minimum daily balance was $4,000)

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

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

April 18, 2026 through May 19, 2026
Account Number: **000000627068039**

CUSTOMER SERVICE INFORMATION

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

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FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216-2202

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

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

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

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

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

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$2,203.56**
Deposits and Additions	6,686.58
ATM & Debit Card Withdrawals	-169.80
Electronic Withdrawals	-8,242.11
Ending Balance	**$478.23**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$2,203.56**
04/20	04/19 Online Transfer 28895165778 To Usaa Check #####8278 Transaction #: 28895165778	-300.00	1,903.56
04/21	Zelle Payment To Stephen Contreras Jpm99Cdzjvdd	-100.00	1,803.56
04/22	Advs Ed Serv Web Studntloan 6Rs8Omoo7D1 Web ID: 9102001102	-225.06	1,578.50
04/24	Amazon Corp Syf Paymnt 604578163258989 Web ID: 9069872103	-259.14	1,319.36
04/24	Venmo Payment 1049836352175 Web ID: 3264681992	-15.00	1,304.36
04/27	Card Purchase 04/25 Dumbo Moving Storage Brooklyn NY Card 2101	-103.43	1,200.93
04/30	Tj Management Se Payroll PPD ID: 9PA8318017	**3,674.78**	4,875.71
05/01	05/01 Payment To Chase Card Ending IN 3712	-658.44	4,217.27

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
05/04	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Paypal Ref: 26050414176956886 Info: Text-Rmtinf-Instant Transfer Iid: 20260504021000021P1Brjpc06140006539 Recd: 10:55:17 Trn: 0696672124Ge Bref: Bf71843F-1295-4089-9Ebf-1128908Db98	**0.13**	4,217.40
05/04	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Paypal Ref: 26050414482587622 Info: Text-Rmtinf-Instant Transfer Iid: 20260504021000021P1Brjpc04300008495 Recd: 10:55:15 Trn: 0714712124Gd Bref: 496B14Bf-3531-4E8C-83F5-3314500786F	**0.03**	4,217.43
05/04	Paypal Rtptststtl PPD ID: Paypalrd33	-0.16	4,217.27
05/04	Paypal Inc. Iat Paypal 1050062388867 Web ID: 770510487A	-987.20	3,230.07
05/04	Venmo Payment 1050071669342 Web ID: 3264681992	-25.00	3,205.07
05/05	Citi Card Online Payment 422004128559989 Web ID: Citictp	-600.00	2,605.07
05/05	Usaa Fsb Cc Cc Payment 957747669477300 Web ID: 9Usaafsbcc	-600.00	2,005.07
05/06	Recurring Card Purchase 05/06 Peacock Ed216 Premplus 212-6640138 NY Card 2101	-16.99	1,988.08
05/07	Card Purchase 05/07 10504D Cava New York 646-814-4675 NY Card 2101	-27.60	1,960.48
05/11	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-13.04	1,947.44
05/11	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-28.25	1,919.19
05/11	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-2.99	1,916.20
05/13	Paypal Purchase Hulu Web ID: Paypalsi77	-37.48	1,878.72
05/14	Advs Ed Serv PPD Studntloan PPD ID: 9102001101	-112.53	1,766.19
05/15	Tj Management Se Payroll PPD ID: 9PA8318017	**3,011.64**	4,777.83
05/15	Usaa Fsb Trnsfer Transfer 0101758278 Web ID: 9Usaafsbft	-200.00	4,577.83
05/15	Paypal Purchase Apple.Com Bill Web ID: Paypalsi77	-54.42	4,523.41
05/18	Recurring Card Purchase 05/15 Openai *Chatgpt Subscr Openai.Com CA Card 2101	-21.78	4,501.63
05/18	Usaa Fsb Cc Cc Payment 957747669477300 Web ID: 9Usaafsbcc	-769.33	3,732.30
05/18	05/16 Online Transfer To Sav ...7381 Transaction#: 29242234831	-1,906.00	1,826.30
05/18	Citi Card Online Payment 432013495230390 Web ID: Citictp	-538.07	1,288.23
05/19	Global Ghllc.Com Clearone PPD ID: 1200781415	-810.00	478.23
	Ending Balance		**$478.23**

You were not charged a Monthly Service Fee on your CHASE TOTAL CHECKING account since you had **ONE** of the following during the monthly statement period:

- **$500.00+** in qualifying electronic deposits; or
  (Your total qualifying electronic deposits this period were $9,605.16. Some deposits may be listed on your previous statement)
- **$1,500.00+** balance at the beginning of each day; or
- **$5,000.00+** average beginning day balance in this account, or in combination with any other linked qualifying personal deposits or investments; or
- **Account was linked** to a qualifying checking account

For more information about the qualifying accounts, deposits, investments or transactions to waive the Monthly Service Fee on this account (if applicable), or if you have any questions, please refer to the Additional Banking Services and Fees at **chase.com/disclosures** or call us at the number listed on this statement.

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:
1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire℠ Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

CHASE

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

April 18, 2026 through May 19, 2026

Account Number: **000003858167381**

CUSTOMER SERVICE INFORMATION

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

We accept operator relay calls

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FRANCISCA M FANE
261 HANCOCK ST
BROOKLYN NY 11216-2202

06955350101000000021

SAVINGS SUMMARY

Chase Savings

	AMOUNT
Beginning Balance	**$6,000.08**
Deposits and Additions	1,906.05
Ending Balance	**$7,906.13**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.05
Interest Paid Year-to-Date	$0.13

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$6,000.08**
05/18	Online Transfer From Chk ...8039 Transaction#: 29242234831	**1,906.00**	7,906.08
05/19	Interest Payment	**0.05**	7,906.13
	Ending Balance		**$7,906.13**

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of $300.00 or more.
(Your minimum daily balance was $6,000)

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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
FRANCISCA M	FANE	592 90 1749
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. ☒
261 HANCOCK ST		

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
BROOKLYN	NY	11216
Foreign country name	Foreign province/state/county	Foreign postal code

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

Filing Status
Check only one box.

- ☒ Single
- ☐ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS). 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	37,257.
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	37,257.
2a	Tax-exempt interest	2a	2b Taxable interest	
3a	Qualified dividends	3a 17.	3b Ordinary dividends	17.
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b			
4a	IRA distributions	4a	4b Taxable amount	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐			
5a	Pensions and annuities	5a	5b Taxable amount	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐			
6a	Social security benefits	6a	6b Taxable amount	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐			
7a	Capital gain or (loss). Attach Schedule D if required		7a	0.
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)			
8	Additional income from Schedule 1, line 10		8	14,929.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**		9	52,203.
10	Adjustments to income from Schedule 1, line 26		10	563.
11a	Subtract line 10 from line 9. This is your **adjusted gross income**		11a	51,640.

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	51,640.
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	35,890.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	4,067.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	4,067.
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	4,067.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax**	24	4,067.

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	4,852.		
b	Form(s) 1099	25b	1,493.		
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	6,345.
26	2025 estimated tax payments and amount applied from 2024 return			26	
	If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):				
27a	Earned income credit (EIC)	27a			
b	Clergy filing Schedule SE (see instructions) ☐				
c	If you do not want to claim the EIC, check here ☐				
28	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here ☐	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Refundable adoption credit from Form 8839, line 13	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27a, 28, 29, 30, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	6,345.

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	2,278.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐	35a	2,278.
b	Routing number 267084131 c Type: ☒ Checking ☐ Savings		
d	Account number 627068039		
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	0.
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.)
		OFFICE MANAGER	582524
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. 954-213-7356	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
FRANCISCA M	FANE	592 90 1749
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. 261 HANCOCK ST | Apt. no.

City, town, or post office. If you have a foreign address, also complete spaces below. BROOKLYN | State NY | ZIP code 11216

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

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

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

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

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

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

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

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

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

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

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

Attach Sch. B if required.

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)		1a	104,706.
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	104,706.
2a	Tax-exempt interest	2a	2b Taxable interest	
3a	Qualified dividends	3a	3b Ordinary dividends	16.
4a	IRA distributions	4a	4b Taxable amount	
5a	Pensions and annuities	5a	5b Taxable amount	16,960.
6a	Social security benefits	6a	6b Taxable amount	
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	0.
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	121,682.
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	121,682.
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	107,082.

Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	18,742.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	18,742.
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	18,742.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	1,696.
24	Add lines 22 and 23. This is your **total tax**	24	20,438.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	14,938.		
b	Form(s) 1099	25b	3,392.		
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	18,330.
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	18,330.

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	2,111.
38	Estimated tax penalty (see instructions)	38	3.

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.)
		OFFICE MANAGER	5 8 2 5 2 4
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. 954-213-7356	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