

27 Albany

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 **27 Albany**.

APPLICANT INFORMATION					
LAST NAME Paul		FIRST NAME Adwin		M.I. Keppler Gayfield	
SSN ***_**_****		DRIVER'S LICENSE #			
BIRTH DATE 5/17/2001		PHONE #1 (301) 717-6150		ALTERNATE PHONE	
EMAIL adwinpaul0@gmail.com					
CURRENT ADDRESS					
STREET ADDRESS 972 Bushiwkc Ave				CITY Brooklyn	
STATE NY		ZIP 11221		DATE IN 10/1/2025	
DATE OUT current		MONTHLY RENT \$5,000.00 / Mo.			
LANDLORD NAME Rose Luciano				LANDLORD PHONE (718) 304-2914	
PREVIOUS ADDRESS					
STREET ADDRESS 20503 Lowfield Drive				CITY Germantown	
STATE MD		ZIP 20874		DATE IN 5/17/2001	
DATE OUT 10/1/2025		MONTHLY RENT \$500.00 / Mo.			
LANDLORD NAME Self				LANDLORD PHONE (301) 717-6150	
EMPLOYMENT & INCOME INFORMATION					
OCCUPATION Business Architecture Analyst		EMPLOYER/COMPANY Accenture			SALARY \$94,000.00/Yr.
SUPERVISOR Jordan Abraham		SUPERVISOR PHONE (410) 982-7279		START DATE current	
END DATE		current			
EMPLOYER ADDRESS 395 9th Ave		CITY New York		STATE NY	
ZIP 10001					
OCCUPATION Digital Analyst		EMPLOYER/COMPANY NBA			SALARY \$60,000.00/Yr.
SUPERVISOR Maurice Brooks		SUPERVISOR PHONE		START DATE	
END DATE		current			
EMPLOYER ADDRESS 645 5th Ave		CITY New York		STATE NY	
ZIP 10022					
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? NO		WATERBED? NO		BOAT? NO	
MOTORHOME? NO		MOTORCYCLE? NO		OTHER? NO	
OTHER INFORMATION					
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com					
UNIT APPLYING FOR: 301		PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION I got promoted at work and my new compensation is being provided tomorrow. It will be higher than the amount I listed as my job income from Ernst & Young.			

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **27 Albany** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **27 Albany** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **27 Albany**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **27 Albany** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **27 Albany**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at <https://www.on-site.com/resources/consent/lcraDisclosuresConsent.pdf>.

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

APPLICATION FOR ADWIN KEPPLER GAYFIELD PAUL SUBMITTED ONLINE on July 29, 2026



Signed by Adwin Keppler Gayfield Paul

Thu Jul 30 2026 08:17:43 AM EDT

Key: 22D0134E; IP Address: 10.33.14.4

Adwin Keppler Gayfield Paul (Applicant)Date

The following charge(s) will appear on your card statement as "27 Albany"

Application Fee for Adwin Keppler Gayfield Paul - Charge Details			
Name on Card	Account Number	Reference Number	Authorized
Adwin Keppler Gayfield Paul	XXXXXXXXXXXX9865	16817824	\$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.



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
- Adjourments 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.



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 <i>new information, unrelated to criminal history</i> , 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" | • "We don't want bad guys hanging around" |
| • "The applicant seems likely to commit another crime and I want tenant safety" | • "My tenants don't want criminals" |
| • "This is a family building" | • "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](https://www.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.

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 Adwin Keppler Gayfield Paul**The property's screening criteria result****APPROVE**

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

Score for Adwin Keppler Gayfield Paul: 724

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 40.0	Pass/Conditional	
May have been through a bankruptcy	Pass/Fail	
No Foreclosures	Pass/Fail	
No Utility Collections	Pass/Conditional	
No unpaid rental collections	Pass/Fail	



Credit Quick Summary		
Total annual income (reported by Applicant)	\$154,000.00	
Total combined annual income to rent ratio	70.2 (based on rent of \$3,903.00)	
Total number of accounts	7	
Accounts with no late payments	7 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$39,680.00 (\$0.00 past due)	
Outstanding revolving debt	\$6,539.00 (13% of limit) (\$0.00 past due)	
Outstanding loan balance	\$33,141.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Adwin Keppler Gayfield Paul	ADWIN PAUL
SSN:	***_**_****	***_**_****
Birth Date:	5/**/2001	5/**/2001

Addresses	From Application	From Equifax
	972 Bushiwc Ave Brooklyn, NY 11221 - US	20503 LOWFIELD DR. GERMANTOWN, MD 20874 (Applicant) Reported 7/2026

Employment	From Application	From Equifax
Applicant:	Business Architecture Analyst Accenture \$94,000.00/Yr. Digital Analyst NBA \$60,000.00/Yr. Total annual Income: \$154,000.00	

Restricted Person Search		
Requested For Adwin Keppler Gayfield Paul	Requested 7/30/2026	Returned 7/30/2026
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 724	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

Account Name MAZDA FINANCIAL SERV (Applicant)	Opened 1/2025	Last Active 6/2026	30-59	60-89	90+	Past Due	Balance \$25,534.00
	Monthly Payment \$505.00	High Credit \$31,646.00	Type INSTALLMENT	Comments FIXED RATE Rate/Status 1: Pays account as agreed			
	Payment History 0000000000000000 7/265/263/261/2611/259/257/255/253/25						

Account Name IBM MID-ATLANTIC EMP (Applicant)	Opened 4/2026	Last Active 5/2026	30-59	60-89	90+	Past Due	Balance \$7,607.00
	Monthly Payment \$125.00	High Credit \$7,656.00	Type INSTALLMENT	Comments FIXED RATE Rate/Status 1: Pays account as agreed			
	Payment History 00 6/26						

Account Name DISCOVER CARD (Applicant)	Opened 11/2023	Last Active 6/2026	30-59	60-89	90+	Past Due	Balance \$3,766.00																																							
	Monthly Payment \$76.00	High Credit \$3,766.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed																																										
	Payment History <table><tr><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></tr><tr><td>7/26</td><td>5/26</td><td>3/26</td><td>1/26</td><td>11/25</td><td>9/25</td><td>7/25</td><td>5/25</td><td>3/25</td><td>1/25</td><td>11/24</td><td>9/24</td><td colspan="8"></td></tr></table>							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7/26	5/26	3/26	1/26	11/25	9/25	7/25	5/25	3/25	1/25	11/24	9/24							
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7/26	5/26	3/26	1/26	11/25	9/25	7/25	5/25	3/25	1/25	11/24	9/24																																			

Account Name CAPITAL ONE BANK USA (Joint)	Opened 4/2026	Last Active 6/2026	30-59	60-89	90+	Past Due	Balance \$1,321.00
	Monthly Payment \$69.00	High Credit \$4,680.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History						
	000 7/265/26						

Account Name APPLE CARD - GS BANK (Applicant)	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
	6/2026	5/2026					\$1,164.00
	Monthly Payment	High Credit	Type	Comments			
		\$1,164.00	REVOLVING	Rate/Status 1: Pays account as agreed			



Rental Report for Adwin Keppler Gayfield Paul, 7/30/2026 for 301 at 27 Albany

Account Name CAPITAL ONE BANK USA (Applicant)	Opened 9/2024	Last Active 6/2026	30-59	60-89	90+	Past Due	Balance \$288.00
	Monthly Payment \$25.00	High Credit \$2,420.00	Type REVOLVING	Comments ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed			
	Payment History 0 7/ 5/ 3/ 1/ 11/ 9/ 7/ 5/ 3/ 1/ 11/ 26 26 26 26 25 25 25 25 25 25 24						
Account Name IBM MID-ATLANTIC EMP (Applicant)	Opened 4/2026	Last Active	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$0.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 7/ 5/ 26 26						

Previous Credit Inquiries	
From Equifax	
4/2026	CAPITAL ONE (Applicant)
3/2026	MID-ATLANTIC FED CU (Applicant)
3/2026	MID-ATLANTIC FEDERAL (Applicant)
1/2025	MARYLAND IMPORTED CA (Applicant)
9/2024	CAPITAL ONE BANK USA (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

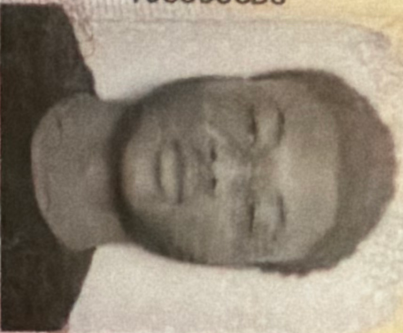
If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for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

150366CD6



MARYLAND
USA
Driver's License



Adwin

Customer Identifier
MD-10272699239

Family name
PAUL

Given name
ADWIN KEPPLER GAYFIELD

Address
**20503 LOWFIELD DR
GERMANTOWN MD 20874**

Date of birth
05/17/2001

Sex
M Height
6'-04"

Classifications
C

Weight
195

Endorsements
05/25/2022

Date of exp
05/17/2030

DL



05/17/2001



500 W Madison Street
Chicago, IL 60661
United States of America

July 30, 2026

To Whom It May Concern:

Please accept this letter as verification of employment for Adwin Paul. Adwin is currently employed by Accenture as a Analyst in a role defined as a Business Architecture Analyst. Their standard work week consists of 40 hours and they are considered a Full-Time employee.

Adwin has been employed by Accenture since September 23, 2024. Adwin's current salary is \$88,608.00 annually.

Adwin is based out of our Accenture office located at 1201 Wilson Boulevard, Arlington, VA, 22209.

Accenture does not make any statements or predictions regarding future employment status.

Please direct further questions to PeopleLine at 800-432-2729.

Accenture Human Resources

Accenture Human Resources

Phone: 800-432-2729

This document is generated electronically with the most recent employee data from Accenture HR systems.



Employer Name: Accenture LLP
Employer Phone: 8004322729
Employer Address: 10931 Laureate Drive
Suite 201
San Antonio, TX 78249

Employee Name: Adwin Paul
Employee #: 13888628
Employee Address: 20503 Lowfield Dr
Germantown, MD 20874
Site: Arlington 1201 Wilson
Corp_1000
Region: Accenture LLP
Pay Group: US - Accenture LLP (TX-WY)
Pay Type: Hourly
FEIN: 720542904

Pay Date: 7/21/2026
Pay Period: 7/1/2026 -
7/15/2026
Deposit Advice #: 303298891
Pay Frequency: Semi-Monthly
Pay Rate: 42.6000
Federal Filing Status: Single
Federal 2c/Extra Withholding: No
State Filing Status: (MD)
State Exemptions: (MD)

	Current 7/1/2026 - 7/15/2026			YTD As of 7/15/2026	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings	88.00		\$3,748.80	1,216.00	\$51,801.60
Regular Pay	80.00	42.6000	\$3,408.00	1,000.00	\$42,600.00
Regular Pay				88.00	\$3,748.80
PTO				88.00	\$3,748.80
Holiday	8.00	42.6000	\$340.80	40.00	\$1,704.00
Taxable Benefits			\$1.17		\$829.41
ESPPTxbIncome					\$813.03
Imp Life			\$1.17		\$16.38
Pre-Tax Deductions			\$300.24		\$4,162.46
401K			\$224.93		\$3,108.12
Dental DMO			\$6.67		\$93.38
UHC HDHP			\$65.03		\$910.42
Vision			\$3.61		\$50.54
Taxes			\$935.12		\$13,167.44
Fed W/H			\$391.02		\$5,511.71
FICA EE			\$227.83		\$3,197.75
Fed MWT EE			\$53.28		\$747.86
MD W/H			\$157.13		\$2,222.45
MontCoW/H-MD			\$105.86		\$1,487.67
Post-Tax Deductions			\$433.99		\$6,007.70
CI			\$1.80		\$25.20
ADD - OPT			\$0.53		\$7.42
Group Legal			\$8.50		\$119.00
Pers Exc Liabil			\$43.01		\$602.14
689-ESPP 49					\$2,964.96
688-ESPP 50			\$374.88		\$2,215.20
Accident Plan			\$5.27		\$73.78
Reimbursements					\$367.46
ESPPSharesForTa					\$367.46
	Routing #	Account #	Amount		Amount
Net Pay			\$2,079.45		\$28,831.46
Direct Deposit	031176110	XXXXXXXX0905	\$2,079.45		

Accruals & Balances			
PTO Balance:	161.48 Hours	PTO Accrued:	6.67 Hours
Culture Day Balance:	16.00 Hours		

Messages from your Employer	
Company Name: Accenture LLP	



Employer Name: Accenture LLP
Employer Phone: 8004322729
Employer Address: 10931 Laureate Drive
Suite 201
San Antonio, TX 78249

Employee Name: Adwin Paul
Employee #: 13888628
Employee Address: 20503 Lowfield Dr
Germantown, MD 20874
Site: Arlington 1201 Wilson
Corp_1000
Region: Accenture LLP
Pay Group: US - Accenture LLP (TX-WY)
Pay Type: Hourly
FEIN: 720542904

Pay Date: 7/6/2026
Pay Period: 6/16/2026 -
6/30/2026
Deposit Advice #: 295023361
Pay Frequency: Semi-Monthly
Pay Rate: 42.6000
Federal Filing Status: Single
Federal 2c/Extra Withholding: No
State Filing Status: (MD)
State Exemptions: (MD)

	Current 6/16/2026 - 6/30/2026			YTD As of 6/30/2026	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings	88.00		\$3,748.80	1,128.00	\$48,052.80
Regular Pay	88.00	42.6000	\$3,748.80	920.00	\$39,192.00
Regular Pay				88.00	\$3,748.80
PTO				88.00	\$3,748.80
Holiday				32.00	\$1,363.20
Taxable Benefits			\$1.17		\$828.24
ESPPTxbIncome					\$813.03
Imp Life			\$1.17		\$15.21
Pre-Tax Deductions			\$300.24		\$3,862.22
401K			\$224.93		\$2,883.19
Dental DMO			\$6.67		\$86.71
UHC HDHP			\$65.03		\$845.39
Vision			\$3.61		\$46.93
Taxes			\$935.11		\$12,232.32
Fed W/H			\$391.02		\$5,120.69
FICA EE			\$227.82		\$2,969.92
Fed MWT EE			\$53.28		\$694.58
MD W/H			\$157.13		\$2,065.32
MontCoW/H-MD			\$105.86		\$1,381.81
Post-Tax Deductions			\$433.99		\$5,573.71
CI			\$1.80		\$23.40
ADD - OPT			\$0.53		\$6.89
Group Legal			\$8.50		\$110.50
Pers Exc Liabil			\$43.01		\$559.13
689-ESPP 49					\$2,964.96
688-ESPP 50			\$374.88		\$1,840.32
Accident Plan			\$5.27		\$68.51
Reimbursements					\$367.46
ESPPSharesForTa					\$367.46
	Routing #	Account #	Amount		Amount
Net Pay			\$2,079.46		\$26,752.01
Direct Deposit	031176110	XXXXXXXX0905	\$2,079.46		

Accruals & Balances			
PTO Balance:	154.81 Hours	PTO Accrued:	6.67 Hours
Culture Day Balance:	16.00 Hours		

Messages from your Employer	
Company Name: Accenture LLP	



Adwin Paul
20503 Lowfield Dr
Germantown MD 20874

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Jun 1 - Jun 30, 2026

\$8,728.42

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jun 1	Jun 30
360 Checking...0745	\$299.17	\$828.95
360 Performance Savings...0905	\$8,489.37	\$6,879.41
360 Performance Savings...2256	\$1,017.58	\$1,020.06
All Accounts	\$9,806.12	\$8,728.42

Cashflow Summary

+ \$19.40 INTEREST EARNED
THIS PERIOD

360 Checking - 36304820745

0.09%

ANNUAL PERCENTAGE YIELD
(APY) EARNED

\$0.22

YTD INTEREST AND BONUSES

30

DAYS IN STATEMENT
CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	Opening Balance			\$299.17
Jun 8	Zelle money sent to GILES OJI	Debit	- \$132.00	\$167.17
Jun 8	Deposit from 360 Performance Savings XXXXXX0905	Credit	+ \$600.00	\$767.17
Jun 9	Zelle money sent to JORDYN THOMPSON	Debit	- \$15.00	\$752.17
Jun 11	Zelle money sent to GABRIELLE CRAMER	Debit	- \$225.00	\$527.17
Jun 14	Zelle money sent to RAPHAEL UKPELEGBU	Debit	- \$152.85	\$374.32
Jun 18	Zelle money sent to RAPHAEL UKPELEGBU	Debit	- \$88.88	\$285.44
Jun 18	Zelle money sent to GABRIELLE CRAMER	Debit	- \$35.00	\$250.44
Jun 23	Zelle money received from GABRIELLE CRAMER	Credit	+ \$557.00	\$807.44
Jun 23	Zelle money received from Lulawit Adhanom	Credit	+ \$145.94	\$953.38
Jun 24	Zelle money received from RAPHAEL UKPELEGBU	Credit	+ \$57.53	\$1,010.91
Jun 24	Withdrawal from STASH MASTER PURCHASE	Debit	- \$66.00	\$944.91
Jun 26	Zelle money sent to LESTER ERVIN	Debit	- \$20.00	\$924.91
Jun 28	Zelle money sent to JARREL HARRIS	Debit	- \$15.00	\$909.91
Jun 29	Withdrawal from STASH MASTER PURCHASE	Debit	- \$36.00	\$873.91
Jun 29	Withdrawal from STASH MASTER PURCHASE	Debit	- \$45.00	\$828.91
Jun 30	Monthly Interest Paid	Credit	+ \$0.04	\$828.95
Jun 30	Closing Balance			\$828.95

360 Performance Savings - 36304820905

3.00%

\$145.03

30

ANNUAL PERCENTAGE YIELD
(APY) EARNED

YTD INTEREST AND BONUSES

DAYS IN STATEMENT
CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	Opening Balance			\$8,489.37
Jun 2	Interest Rate Change from 3.057% to 2.960%			\$8,489.37
Jun 2	Withdrawal from DEPT EDUCATION STUDENT LN	Debit	- \$171.28	\$8,318.09
Jun 3	Withdrawal from DISCOVER E-PAYMENT	Debit	- \$3,267.73	\$5,050.36

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 5	Deposit from Accenture LLP PAYROLL	Credit	+ \$1,915.54	\$6,965.90
Jun 8	Withdrawal to 360 Checking XXXXXX0745	Debit	- \$600.00	\$6,365.90
Jun 18	Deposit from Accenture LLP PAYROLL	Credit	+ \$2,079.44	\$8,445.34
Jun 22	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- \$633.31	\$7,812.03
Jun 23	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- \$949.50	\$6,862.53
Jun 30	Monthly Interest Paid	Credit	+ \$16.88	\$6,879.41
Jun 30	Closing Balance			\$6,879.41

360 Performance Savings - 36311292256

3.01%

\$15.76

30

ANNUAL PERCENTAGE YIELD
(APY) EARNED

YTD INTEREST AND BONUSES

DAYS IN STATEMENT
CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	Opening Balance			\$1,017.58
Jun 2	Interest Rate Change from 3.057% to 2.960%			\$1,017.58
Jun 30	Monthly Interest Paid	Credit	+ \$2.48	\$1,020.06
Jun 30	Closing Balance			\$1,020.06

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

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

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

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and provide an explanation of why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

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

	Federal Box 1	Soc. Sec. Box 3 & 7	Medicare Box 5
To the right is information which shows your total wages by W-2 box and the amount of any deferred compensation and/or other pretax deductions that were subtracted from total wages to arrive at your W-2 wages.	Gross Wages	90716.58	90716.58
	Txbl Benefits	1569.68	1569.68
	Group Term Life	23.28	23.28
	Adoption		
	Deferred Comp	(5336.97)	
	Section 125	(1521.36)	(1521.36)
	Other Pretax/Wage Limit		
General instructions for these forms, including an explanation of the letter codes used in box 12, are available on a separate document.	W-2 Wages	85451.21	90788.18

a Employee's social security number 223-91-2152		b Employer identification number (EIN) 72-0542904		d Control number 017082289701		OMB No. 1545-0029					
c Employer's name, address, and ZIP code Accenture LLP 500 W. Madison Street Chicago IL 60661						1 Wages, tips, other compensation 85451.21		2 Federal income tax withheld 10412.64			
						3 Social security wages 90788.18		4 Social security tax withheld 5628.87			
						5 Medicare wages and tips 90788.18		6 Medicare tax withheld 1316.43			
						7 Social security tips		8 Allocated tips			
e Employee's first name and initial Adwin						Last name Paul		Suff.			
f Employee's address and ZIP code						9		10 Dependent care benefits			
15 State MD						Employer's state ID Number 04958729		16 State wages, tips, etc. 85451.21		17 State income tax 6608.02	
18 Local wages, tips, etc.						19 Local income tax		20 Locality name		13 Statutory Retirement Third-party employee plan sick Pay ☐ ☒ ☐	
14 Other Qual OT						3.78		12a See instructions for box 12 Code C		23.28	
								12b Code D		5336.97	
								12c Code V		1569.68	
								12d Code DD		7167.36	

Form W-2 Wage and Tax Statement
Copy C—For EMPLOYEE'S RECORDS

2025

Department of the Treasury—Internal Revenue Service
This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

a Employee's social security number 223-91-2152		b Employer identification number (EIN) 72-0542904		d Control number 017082289701		OMB No. 1545-0029					
c Employer's name, address, and ZIP code Accenture LLP 500 W. Madison Street Chicago IL 60661						1 Wages, tips, other compensation 85451.21		2 Federal income tax withheld 10412.64			
						3 Social security wages 90788.18		4 Social security tax withheld 5628.87			
						5 Medicare wages and tips 90788.18		6 Medicare tax withheld 1316.43			
						7 Social security tips		8 Allocated tips			
e Employee's first name and initial Adwin						Last name Paul		Suff.			
f Employee's address and ZIP code						9		10 Dependent care benefits			
15 State MD						Employer's state ID Number 04958729		16 State wages, tips, etc. 85451.21		17 State income tax 6608.02	
18 Local wages, tips, etc.						19 Local income tax		20 Locality name		13 Statutory Retirement Third-party employee plan sick Pay ☐ ☒ ☐	
14 Other Qual OT						3.78		12a See instructions for box 12 Code C		23.28	
								12b Code D		5336.97	
								12c Code V		1569.68	
								12d Code DD		7167.36	

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

2025

Department of the Treasury - Internal Revenue Service

a Employee's social security number 223-91-2152		b Employer identification number (EIN) 72-0542904		d Control number 017082289701		OMB No. 1545-0029					
c Employer's name, address, and ZIP code Accenture LLP 500 W. Madison Street Chicago IL 60661						1 Wages, tips, other compensation 85451.21		2 Federal income tax withheld 10412.64			
						3 Social security wages 90788.18		4 Social security tax withheld 5628.87			
						5 Medicare wages and tips 90788.18		6 Medicare tax withheld 1316.43			
						7 Social security tips		8 Allocated tips			
e Employee's first name and initial Adwin						Last name Paul		Suff.			
f Employee's address and ZIP code						9		10 Dependent care benefits			
15 State MD						Employer's state ID Number 04958729		16 State wages, tips, etc. 85451.21		17 State income tax 6608.02	
18 Local wages, tips, etc.						19 Local income tax		20 Locality name		13 Statutory Retirement Third-party employee plan sick Pay ☐ ☒ ☐	
14 Other Qual OT						3.78		12a See instructions for box 12 Code C		23.28	
								12b Code D		5336.97	
								12c Code V		1569.68	
								12d Code DD		7167.36	

Form W-2 Wage and Tax Statement
Copy 2—To Be Filed With Employee's State, City, or local Income Tax Return

2025

Department of the Treasury - Internal Revenue Service

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 ADWIN K	Last name PAUL	Your social security number 223 91 2152
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. 20503 LOWFIELD DR		Apt. no.	Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. ☒ X	
City, town, or post office. If you have a foreign address, also complete spaces below. GERMANTOWN		State MD		ZIP code 20874
Foreign country name	Foreign province/state/county	Foreign postal code		

Filing Status

☒ 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	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	1a Total amount from Form(s) W-2, box 1 (see instructions)	1a	85,451.
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.	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	85,451.
	Attach Sch. B if required.	2a Tax-exempt interest	2a
3a Qualified dividends		3a	
c Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b		2	
4a IRA distributions		4a	
c Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐		2	
5a Pensions and annuities		5a	
c Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐		2	
6a Social security benefits		6a	
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		
9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income	9	85,451.	
10 Adjustments to income from Schedule 1, line 26	10	3,490.	
11a Subtract line 10 from line 9. This is your adjusted gross income	11a	81,961.	

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	81,961.
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	10,000.
14	Add lines 12e, 13a, and 13b	14	25,750.
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income	15	56,211.
16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	7,284.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	7,284.
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	7,284.
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	7,284.

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	10,413.
b	Form(s) 1099	25b	
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c	25d	10,413.
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	10,413.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	3,129.
35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	3,129.
b	Routing number 2 5 5 0 7 7 4 7 7	c	Type: ☒ Checking ☐ Savings
d	Account number 4 0 1 3 7		
36	Amount of line 34 you want applied to your 2026 estimated tax	36	

Amount You Owe

37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37	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.)
		CONSULTANT	
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.	Email address		

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			