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	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Atkinson	Justin	Alan	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
12/19/1994	(903) 815-4866		justinatkinson94@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
456 Humboldt St.	Brooklyn

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	11211	8/1/2022	current	$2,850.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Craig Wilson	(808) 647-8888

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Staff Attorney	The Legal Aid Society	$94,370.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Anna Wettstein			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
111 Livingston St.	Brooklyn	NY	11201

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.com

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
804	

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/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR JUSTIN ALAN ATKINSON SUBMITTED ONLINE on July 25, 2026

Signed by Justin Alan Atkinson
Sat Jul 25 2026 04:52:25 PM EDT
Key: 792A955B; IP Address: 10.33.14.4

Justin Alan Atkinson *(Applicant)* *Date*

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

Application Fee for Justin Alan Atkinson - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Peter Michael Boudreau	XXXXXXXXXXXX3743	16808453	$20.70

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

Commission On Human Rights

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
- 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

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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 Justin Alan Atkinson

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 7/27/2026**.

Score for Justin Alan Atkinson: 728

	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)	$94,370.00	
Total combined annual income to rent ratio	71.55 (based on rent of $2,913.00)	
Total number of accounts	22	
Accounts with no late payments	22 (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	$267,456.00 ($0.00 past due)	
Outstanding revolving debt	$15,626.00 (6% of limit) ($0.00 past due)	
Outstanding loan balance	$251,830.00 ($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:	Justin Alan Atkinson	JUSTIN ATKINSON
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1994	12/**/1994

Addresses	From Application	From Equifax
	456 Humboldt St. Brooklyn, NY 11211 - US	500 WASHINGTON AVE. 45 BROOKLYN, NY 11238 (Applicant) Reported 7/2026 18800 LINA ST. 809 DALLAS, TX 75287 (Applicant) Reported 7/2026 5506 GROVER AVE. 112 AUSTIN, TX 78756 (Applicant) Reported 7/2026 456 HUMBOLDT ST. BROOKLYN, NY 11211 (Applicant) Reported 7/2026 4552 AVENUE A APT 104 AUSTIN, TX 78751 (Applicant) Reported 1/2026 4003 RED RIVER ST. 105A AUSTIN, TX 78751 (Applicant) Reported 8/2019 3204 BREEZE TER. AUSTIN, TX 78722 (Applicant) Reported 9/2018 604 BLANTON DR. SHERMAN, TX 75092 (Applicant) Reported 7/2018 201 E 21ST ST. M1011 AUSTIN, TX 78705 (Applicant) Reported 5/2017 1407 N TRAVIS ST. SHERMAN, TX 75092 (Applicant) Reported 6/2013

Employment	From Application	From Equifax
Applicant:	Staff Attorney The Legal Aid Society $94,370.00/Yr. Total annual Income: $94,370.00	

Restricted Person Search		
Requested For Justin Alan Atkinson	**Requested** 7/27/2026	**Returned** 7/27/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	728	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)	686	The balances on your accounts are too high compared to loan amounts The date that you opened your oldest account is too recent Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FM/FIRSTMARK SERVICE (Applicant)	8/2013	5/2026					$33,744.00

Monthly Payment	High Credit	Type	Comments
$446.00	$20,000.00	INSTALLMENT	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
DEPT OF ED/AIDVANTAG (Applicant)	8/2022	5/2026					$30,980.00

Monthly Payment	High Credit	Type	Comments
	$26,032.00	INSTALLMENT	FIXED RATE 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	

Rental Report for Justin Alan Atkinson, 7/27/2026 for 804 at 27 Albany

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FM/FIRSTMARK SERVICE (Applicant)	8/2015	5/2026					$28,181.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$365.00	$20,000.00	INSTALLMENT	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
DEPT OF ED/AIDVANTAG (Joint)	8/2022	5/2026					$23,733.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Joint)	8/2023	5/2026					$23,712.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Joint)	8/2021	5/2026					$23,110.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Joint)	8/2021	5/2026					$17,994.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$15,550.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Applicant)	1/2024	5/2026					$16,614.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$14,196.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Applicant)	1/2022	5/2026					$16,187.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$13,989.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Applicant)	8/2023	5/2026					$14,880.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$12,364.00	INSTALLMENT	FIXED RATE 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
FM/FIRSTMARK SERVICE (Applicant)	8/2014	5/2026					$13,245.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$157.00	$10,000.00	INSTALLMENT	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
JPMCB CARD SERVICES (Applicant)	5/2024	6/2026					$10,864.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$357.00	$11,305.00	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
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	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FM/FIRSTMARK SERVICE (Applicant)	10/2016	5/2026					$7,539.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$89.00	$6,600.00	INSTALLMENT	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
CAPITAL ONE BANK USA (Applicant)	5/2015	6/2026					$4,594.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$146.00	$6,961.00	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
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	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	4/2023	5/2026					$1,911.00

Monthly Payment	High Credit	Type	Comments
	$1,606.00	INSTALLMENT	FIXED RATE 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
APPLE CARD - GS BANK (Applicant)	8/2019	5/2026					$168.00

Monthly Payment	High Credit	Type	Comments
$25.00	$4,397.00	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
WELLS FARGO EFS (Applicant)	8/2015	2/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$20,000.00	INSTALLMENT	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
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO EFS (Applicant)	8/2013	2/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$20,000.00	INSTALLMENT	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
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO EFS (Applicant)	10/2014	2/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$10,000.00	INSTALLMENT	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
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO EFS (Applicant)	11/2016	2/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$6,600.00	INSTALLMENT	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
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
U.T. OF AUSTIN (Applicant)	1/2017	5/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,513.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
U.T. OF AUSTIN (Applicant)	10/2016	10/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,203.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

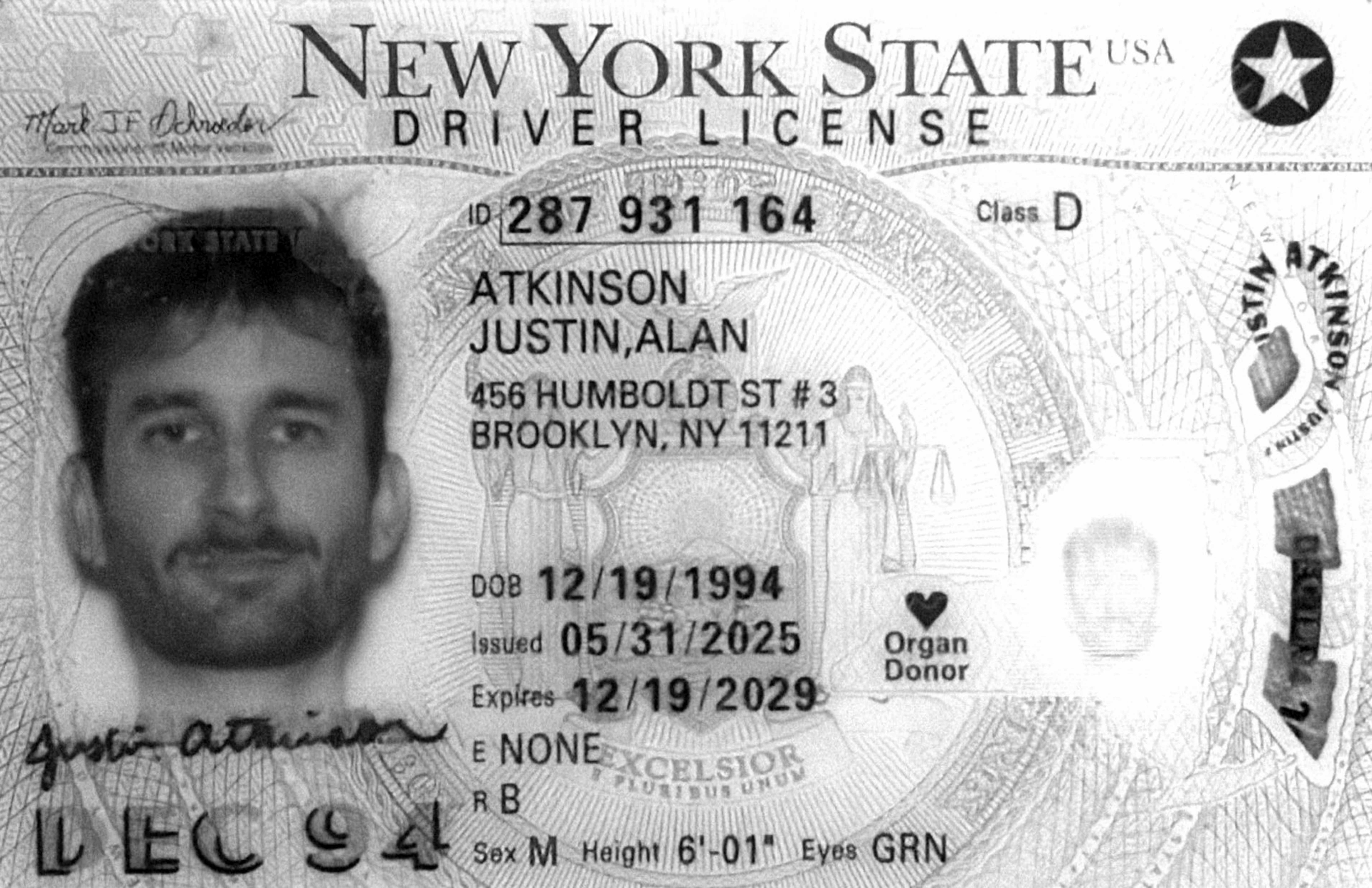
However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage,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

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

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

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

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


NEW YORK STATE USA
DRIVER LICENSE

Mark JF Schroeder
Commissioner of Motor Vehicles

ID 287 931 164
Class D

ATKINSON
JUSTIN,ALAN
456 HUMBOLDT ST # 3
BROOKLYN, NY 11211

DOB 12/19/1994
Issued 05/31/2025
Expires 12/19/2029
E NONE
R B
Sex M Height 6'-01" Eyes GRN

Organ Donor

EXCELSIOR
E PLURIBUS UNUM

Justin Atkinson

DEC 94

JUSTIN ATKINSON

Doc# TRHJ3EJY02

dmv.ny.gov

I hereby make an anatomical gift V3.0

SIGNATURE

ENTER ADDRESS CHANGE

(You must notify DMV within 10 days)

Restrictions:
B Corrective Lenses

JUSTIN ATKINSON

01223 009940974 07

THE LEGAL AID SOCIETY CIVIL

Brooklyn Neighborhood Office
111 Livingston Street, 7th Floor
Brooklyn, NY 11201
(718) 722-3100
www.legal-aid.org

Alexandra Heinegg, Director of Housing
Direct Dial: (718) 422-2853
Email: aheinegg@legal-aid.org

July 28, 2026

Re: Verification of Employment for Justin Atkinson

To Whom It May Concern:

Please accept this letter as confirmation that Justin Atkinson has been employed with The Legal Aid Society since September 16, 2024. Mr. Atkinson is an employee in good standing and earns a monthly salary of $7,725.00.

Sincerely,

Anna Wettstein
Supervising Attorney
awettstein@legal-aid.org
(347) 714-2604

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	120
8AB	011337	CI2HBK	0SAM1	0000291679	1

Earnings Statement

ADP®

THE LEGAL AID SOCIETY

THE LEGAL AID SOCIETY
199 WATER STREET
NEW YORK, NY 10038-3526

Period Beginning: 07/01/2026
Period Ending: 07/15/2026
Pay Date: 07/15/2026

JUSTIN A ATKINSON

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

[redacted]

Earnings

Earnings	rate	hours	this period	year to date
Regular	3862.50	75.83	3,862.50	48,862.50
Gross Pay			**$3,862.50**	48,862.50

Deductions

Statutory	this period	year to date
Federal Income Tax	-474.65	5,873.45
Social Security Tax	-237.57	3,004.71
Medicare Tax	-55.56	702.71
NY State Income Tax	-184.09	2,313.49
New York Cit Income Tax	-140.83	1,773.43
Other		
Attorney Dues	-55.62	703.62
Legalease	-5.04	65.52
Medical	-32.73*	425.49
Net Pay	**$2,676.41**	
Checking #2	-2,676.41	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,829.77

Other Benefits and Information

Other Benefits and Information	this period	total to date
Group Term Life	2.00	26.00
Disc Bereavemen		35.00
Floating Holida		14.00
Ny Sick Leave		56.00
Personal Hours		28.00
Vacation Hours		104.88

Important Notes

YOUR COMPANY PHONE NUMBER IS 212-577-3300

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

THE LEGAL AID SOCIETY

THE LEGAL AID SOCIETY
199 WATER STREET
NEW YORK, NY 10038-3526

Advice number: **00000291679**
Pay date: 07/15/2026

Deposited to the account of	account number	transit ABA	amount
JUSTIN A ATKINSON	[redacted]	xxxx xxxx	$2,676.41

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	120
8AB	011337	CI2HBK	0SAM1	0000261699	1

Earnings Statement

ADP

THE LEGAL AID SOCIETY

THE LEGAL AID SOCIETY
199 WATER STREET
NEW YORK, NY 10038-3526

Period Beginning: 06/16/2026
Period Ending: 06/30/2026
Pay Date: 06/30/2026

JUSTIN A ATKINSON

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

[redacted]

Earnings	rate	hours	this period	year to date
Regular	3750.00	75.83	3,750.00	45,000.00
Gross Pay			**$3,750.00**	45,000.00

Deductions	Statutory	this period	year to date
	Federal Income Tax	-449.90	5,398.80
	Social Security Tax	-230.60	2,767.14
	Medicare Tax	-53.93	647.15
	NY State Income Tax	-177.45	2,129.40
	New York Cit Income Tax	-136.05	1,632.60
	Other		
	Attorney Dues	-54.00	648.00
	Legalease	-5.04	60.48
	Medical	-32.73*	392.76
	Net Pay	**$2,610.30**	
	Checking #2	-2,610.30	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,717.27

Other Benefits and Information	this period	total to date
Group Term Life	2.00	24.00
Disc Bereavemen		35.00
Floating Holida		14.00
Ny Sick Leave		56.00
Personal Hours		28.00
Vacation Hours		98.17

Important Notes

YOUR COMPANY PHONE NUMBER IS 212-577-3300

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

THE LEGAL AID SOCIETY

THE LEGAL AID SOCIETY
199 WATER STREET
NEW YORK, NY 10038-3526

Advice number: **00000261699**
Pay date: 06/30/2026

Deposited to the account of	account number	transit ABA	amount
JUSTIN A ATKINSON	[redacted]	xxxx xxxx	$2,610.30

NON-NEGOTIABLE

CHASE

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

June 26, 2026 through July 24, 2026
Account Number: **000002918256389**

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	

01606722 DRE 802 219 20626 NNNNNNNNNNN 1 000000000 18 0000
JUSTIN A ATKINSON
500 WASHINGTON AVE APT 45
BROOKLYN NY 11238-2386

16067220101000000021

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$0.00**
Deposits and Additions	6,617.57
ATM & Debit Card Withdrawals	-325.62
Electronic Withdrawals	-1,559.27
Fees	-25.00
Ending Balance	**$4,707.68**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$0.00**
07/08	Remote Online Deposit 1	**3,941.16**	3,941.16
07/15	Legal Aid Societ Payroll PPD ID: 1135562265	**2,676.41**	6,617.57
07/20	Card Purchase 07/17 Tst*Victors Provincetown MA Card 6885	-149.29	6,468.28
07/20	Card Purchase 07/18 Amtrak Nrtheast Cafe Q1 Washington DC Card 6885	-6.00	6,462.28
07/20	Card Purchase 07/18 Mta*Nyct Paygo New York NY Card 6885	-3.00	6,459.28
07/20	Card Purchase 07/19 Sq *Sm?R Clinton Hill Brooklyn NY Card 6885	-24.08	6,435.20
07/20	07/20 Online Domestic Wire Transfer Via: Univ Fcu Austin/314977405 A/C: Justin A Atkinson Austin TX 78751 US Imad: 0720Mmqfmp2L008783 Trn: 3276136201Es	-500.00	5,935.20
07/20	Online Domestic Wire Fee	-25.00	5,910.20
07/21	Card Purchase 07/21 Qdoba 3237 Olo 516-767-1472 NY Card 6885	-16.44	5,893.76
07/21	Card Purchase 07/20 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,890.76
07/22	Card Purchase 07/21 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,887.76
07/22	Card Purchase 07/21 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,884.76
07/23	Card Purchase 07/21 Smack Burger Brooklyn NY Card 6885	-18.67	5,866.09
07/23	Card Purchase 07/22 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,863.09
07/23	Card Purchase 07/22 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,860.09
07/23	Card Purchase 07/22 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,857.09
07/23	Card Purchase 07/22 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,854.09
07/23	Card Purchase With Pin 07/22 Uber * Eats Pending Wilmington De Card 6885	-11.16	5,842.93
07/23	Card Purchase 07/23 Sq *Sm?R Clinton Hill Brooklyn NY Card 6885	-15.91	5,827.02

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
07/24	Card Purchase 07/23 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,824.02
07/24	Card Purchase 07/23 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,821.02
07/24	Card Purchase 07/23 Mta*Nyct Paygo New York NY Card 6885	-3.00	5,818.02
07/24	Card Purchase 07/23 Sq *Barb's Brooklyn NY Card 6885	-40.16	5,777.86
07/24	Card Purchase 07/23 Mcdonald's F4346 Brooklyn NY Card 6885	-8.91	5,768.95
07/24	Card Purchase 07/23 Mta*Nyct Paygo New York NY Card 6885	-2.00	5,766.95
07/24	Firstmark Payments 4574820 Web ID: L840748903	-1,059.27	4,707.68
	Ending Balance		**$4,707.68**

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 $2,676.41. 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

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: Justin A	Last name: Atkinson	**Your social security number** [redacted]
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. 456 Humboldt St	Apt. no. 3	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. ☐
City, town, or post office. If you have a foreign address, also complete spaces below. Brooklyn	State NY / ZIP code 112111410	**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
Foreign country name	Foreign province/state/county / Foreign postal code	

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	93,108.
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	0.
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	93,108.
2a	Tax-exempt interest 2a	b Taxable interest	2b	
3a	Qualified dividends 3a	b Ordinary dividends	3b	
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b			
4a	IRA distributions 4a	b Taxable amount	4b	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐			
5a	Pensions and annuities 5a	b Taxable amount	5b	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐			
6a	Social security benefits 6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐			
7a	Capital gain or (loss). Attach Schedule D if required		7a	
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)			
8	Additional income from Schedule 1, line 10		8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**		9	93,108.
10	Adjustments to income from Schedule 1, line 26		10	1,149.
11a	Subtract line 10 from line 9. This is your **adjusted gross income**		11a	91,959.

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	91,959.
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	76,209.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	11,684.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	11,684.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	11,684.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	0.
24	Add lines 22 and 23. This is your **total tax**	24	11,684.

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	11,096.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	11,096.
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	11,096.

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

Refund

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

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	588.
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.)
		Student	
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. (903)815-4866	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
Firm's name Self-Prepared			Phone no.	
Firm's address			Firm's EIN	