# Rental Application for **PROSPER BROOKLYN**

APPLICATION FOR RENTAL

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

## APPLICANT INFORMATION

| LAST NAME | FIRST NAME | MIDDLE NAME | SUFFIX |
|---|---|---|---|
| Kang | Minkwon | | |

| SSN | BIRTH DATE | PHONE - TYPE |
|---|---|---|
| ***-**-**** | 11/10/2001 | (347) 646-1572 - Mobile |

| EMAIL | ARE YOU A SERVICE MEMBER? | HOW DID YOU HEAR ABOUT THIS PROPERTY? |
|---|---|---|
| minchinskk@gmail.com | NO | Other |

## CURRENT ADDRESS

| STREET ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 584 Myrtle Ave, Apt 1B | Brooklyn | NY | 11205 |

| MOVE IN DATE | MOVE OUT DATE | MONTHLY RENT |
|---|---|---|
| 11/10/2001 | current | $4,500.00 / Mo. |

| REASON FOR LEAVING |
|---|
| |

## EMPLOYMENT & INCOME INFORMATION

## PETS

| 1. TYPE | BREED | NAME |
|---|---|---|
| dog | Aussiedoodle | Krodie |

| SEX | AGE | WEIGHT | COLOR |
|---|---|---|---|
| male | 1 | 28 | Black and white |

| IS IT A SERVICE OR ASSISTANCE ANIMAL? |
|---|
| Yes |

## MOVE IN PREFERENCES

| UNIT APPLYING FOR: | DESIRED MOVE IN DATE: | DESIRED RENT: |
|---|---|---|
| | | $0.00 |

| PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION: |
|---|
| |

| UNIT APPLYING FOR: |
|---|
| 14L |

## APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **PROSPER BROOKLYN** 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 **PROSPER BROOKLYN** 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 **PROSPER BROOKLYN**, 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 **PROSPER BROOKLYN** 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 **PROSPER BROOKLYN**, 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)

7/22/2026
05:44 PM EDT

Minkwon Kang *(Applicant)* *Date*

EQUAL HOUSING OPPORTUNITY

**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 Minkwon Kang

**The property's screening criteria result**

| | |
|---|---|
| **DECLINE** | This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. |

**Score for Minkwon Kang: 759**

| | Importance | Result |
|---|---|---|
| AI Score | Pass/Fail | 👍 |
| No Credit | Pass/Conditional | 👍 |
| Total annual income to rent ratio exceeds 40.0 | Pass/Fail | 👎 |
| May have been through a bankruptcy | Pass/Fail | 👍 |
| No Fraud Alerts | Pass/Conditional | 👉 |
| No rental collections | Pass/Fail | 👍 |

**FRAUD ALERT(S)**

**APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)**
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

| Credit Quick Summary | |
|---|---|
| Total annual income (reported by Applicant) | $0.00 |
| Total **verified** combined annual income to rent ratio | 0.0 (based on rent of $3,630.00) |
| Total number of accounts | 2 |
| Accounts with no late payments | 2 (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 | $3,500.00 ($0.00 past due) |
| Outstanding revolving debt | $0.00 (0% of limit) ($0.00 past due) |
| Outstanding loan balance | $3,500.00 ($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:** | Minkwon Kang | MINKWON KANG |
| **SSN:** | ***-**-**** | ***-**-**** |
| **Birth Date:** | 11/**/2001 | 11/**/2001 |

| Addresses | From Application | From Equifax |
|---|---|---|
| | 584 Myrtle Ave, Apt 1B<br>Brooklyn, NY 11205 - US | 584 MYRTLE AVE. 1B<br>BROOKLYN, NY 11205 (Applicant)<br>Reported 7/2026<br><br>200 WILLOUGHBY AVE.<br>BROOKLYN, NY 11205 (Applicant)<br>Reported 1/2025 |

| Employment | From Application | From Equifax |
|---|---|---|
| **Applicant:** | N/A (Auto-generated placeholder)<br>N/A<br>$0.00/Mo. Total annual Income: $0.00 | |

| Restricted Person Search | | |
|---|---|---|
| **Requested For**<br>Minkwon Kang | **Requested**<br>7/25/2026 | **Returned**<br>7/25/2026 |
| **Results**<br>*No Records Found* | | |

| Risk Models | | |
|---|---|---|
| **From RealPage** | | |
| **Risk Model Name**<br>RealPage AI Score (Applicant) | **Score**<br>759 | **Score Factors**<br>Tradeline scoring<br>Debt-to-income ratio<br>Credit Score<br>Rental Payment History |
| | **Description**<br>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) | 762 | You have too few credit accounts<br>The date that you opened your oldest account is too recent<br>Too few of your bankcard or other revolving accounts have high limits<br>Your largest credit limit on open bankcard or revolving accounts is too low |

**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 |
|---|---|---|---|---|---|---|---|
| ED FINANCIAL/ESA (Applicant) | 10/2022 | 5/2026 | | | | $0.00 | $3,500.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $3,500.00 | INSTALLMENT | STUDENT LOAN - PAYMENT DEFERRED<br>FIXED RATE<br>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 |
|---|---|---|---|---|---|---|---|
| BANK OF AMERICA (Applicant) | 7/2025 | | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $435.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 7/26 | | 5/26 | | 3/26 | | 1/26 | | 11/25 | | 9/25 | |

*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<br>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<br>1700 G Street, N.W.<br>Washington, DC 20552<br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>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.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br>d. National Credit Union Administration<br>Office of Consumer Financial Protection (OCFP)<br>Division of Consumer Compliance Policy and Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>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<br>United States Small Business Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(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.

# IMPORTANT INFORMATION – SAVE THIS NOTICE

Use this tear-off portion to speed your application for an extension or replacement card.

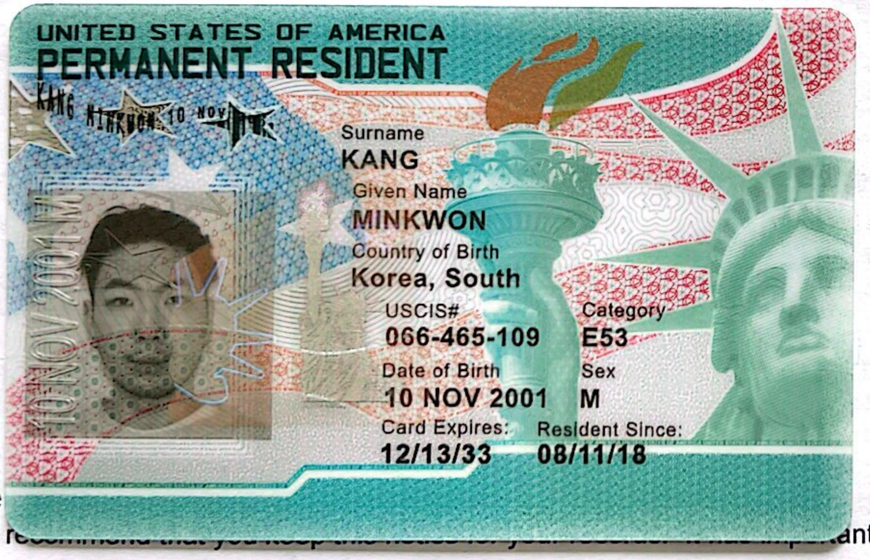
A# 066-465-109

MINKWON KANG
17008 YVETTE AVE
CERRITOS, CA 90703-0000

Scan QR for more information on your card, rights, and benefits.

RECEIPT # WAC2027950092

*WAC2027950092*




CARD # 2B052373247634

*2B052373247634*

**He**

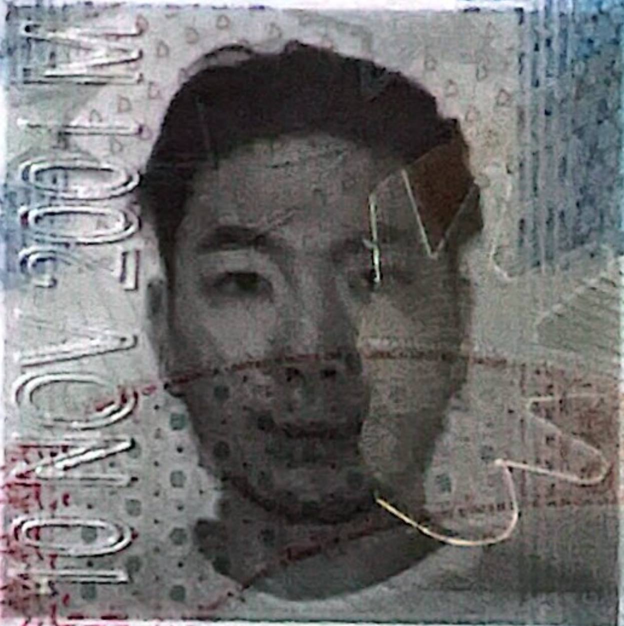
We r... ant information.

The tear-off portion of this notice can help speed your application for an extension or replacement card. When you file for another card, we recommend you attach the tear-off portion to your completed application.

UNITED STATES OF AMERICA

# PERMANENT RESIDENT

KANG MINKWON 10 NOV 2001




Surname
**KANG**

Given Name
**MINKWON**

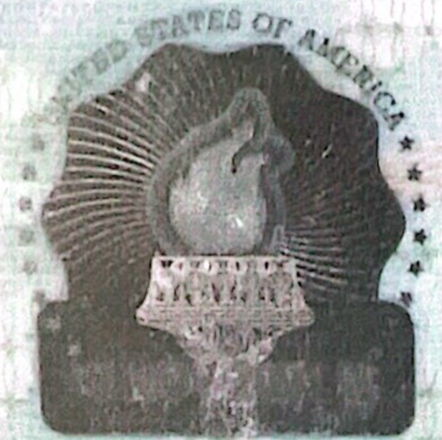
Country of Birth
**Korea, South**

| USCIS# | Category |
|---|---|
| **066-465-109** | **E53** |

| Date of Birth | Sex |
|---|---|
| **10 NOV 2001** | **M** |

| Card Expires: | Resident Since: |
|---|---|
| **12/13/33** | **08/11/18** |

FORM I-551
Rev (12-2021) 73247634




93C If found, drop in any US Mailbox. USPS: Mail to 7 Product Way, Lees Summit, MO 64002

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KANG<<MINKWON<<<<<<<<<<<<<<<<<

Pratt

PRATT INSTITUTE
Office of the Registrar

July 24 2026

ENROLLMENT VERIFICATION

Pratt Institute
200 Willoughby Avenue
Brooklyn, NY, 11205
Institution Code 002669

Student: Mr. MinKwon Kang

DOB....: 11/10/2001

Recipient: Mr. MinKwon Kang
584 Myrtle Ave
Apt 1B
Brooklyn, NY 11205

| Enrollment Terms | Term Start Date | Term End Date | Acad Level | Credits Attempted | Credits Completed | Stu Load | Load Credits |
|---|---|---|---|---|---|---|---|
| Fall 2026 | 08/24/26 | 12/11/26 | UG | 17.00 | 0.00 | F | 17.00 |
| Summer 2026 | 05/26/26 | 07/31/26 | UG | 8.00 | 0.00 | H | 8.00 |
| Spring 2026 | 01/26/26 | 05/15/26 | UG | 18.00 | 18.00 | F | 18.00 |
| Fall 2025 | 08/25/25 | 12/12/25 | UG | 17.00 | 12.00 | F | 17.00 |
| Summer 2025 | 05/27/25 | 08/01/25 | UG | 8.00 | 8.00 | H | 8.00 |
| Spring 2025 | 01/27/25 | 05/16/25 | UG | 17.00 | 17.00 | F | 17.00 |
| Fall 2024 | 08/26/24 | 12/16/24 | UG | 17.00 | 14.00 | F | 17.00 |
| Spring 2024 | 01/16/24 | 05/07/24 | UG | 14.00 | 14.00 | F | 14.00 |
| Fall 2023 | 08/28/23 | 12/18/23 | UG | 17.00 | 14.00 | F | 17.00 |
| Spring 2023 | 01/17/23 | 05/09/23 | UG | 12.00 | 12.00 | F | 12.00 |
| Fall 2022 | 08/29/22 | 12/19/22 | UG | 18.00 | 15.00 | F | 18.00 |
| Fall 2021 | 08/30/21 | 12/20/21 | UG | 15.00 | 0.00 | L | 15.00 |

| Anticipated Degree Date | Academic Program |
|---|---|
| 06/01/27 | BAR Architecture |

Last Term Enrolled: 26/FA

Signature of Authorized Official Olivia Stemkowski Date 7/24/26

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

MINKWON KANG
584 MYRTLE AVE APT 1B
BROOKLYN, NY 11205-2633

**Customer service information**

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

# Your Adv SafeBalance Banking

for June 11, 2026 to July 14, 2026

Account number: 3251 7365 7832

**MINKWON KANG**

## Account summary

| | |
|---|---|
| Beginning balance on June 11, 2026 | $244.79 |
| Deposits and other additions | 16,299.09 |
| ATM and debit card subtractions | -195.95 |
| Other subtractions | -1,323.14 |
| Service fees | -17.50 |
| **Ending balance on July 14, 2026** | **$15,007.29** |

# IMPORTANT INFORMATION:
## BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

## Deposits and other additions

| Date | Description | Amount |
|---|---|---|
| 06/11/26 | Zelle payment from DOYOOL JEONG Conf# noy47jto0 | 60.00 |
| 06/11/26 | Zelle payment from DOYOOL JEONG Conf# p6l3zpv3q | 1.00 |
| 06/15/26 | Zelle payment from SEOKHYEON BAE Conf# AA0asl11B | 29.00 |
| 06/15/26 | Zelle payment from SEOKHYEON BAE Conf# AA0asl41L | 28.35 |
| 06/16/26 | Zelle payment from DOYOOL JEONG Conf# mmn8muut5 | 65.00 |
| 06/17/26 | Zelle payment from JIHO SONG for "h"; Conf# 99clbi67y | 100.00 |
| 06/18/26 | Zelle payment from KONNOR HONG for "food"; Conf# 99clhzs6p | 23.00 |
| 06/18/26 | Zelle payment from ERIN MIN Conf# efvvt82cv | 23.00 |
| 06/22/26 | Zelle payment from DOYOOL JEONG Conf# qshb2nzud | 81.00 |
| 06/22/26 | Zelle payment from KONNOR HONG for "uber"; Conf# 99cloc6zv | 44.00 |
| 06/22/26 | Zelle payment from DONGYEOP KIM Conf# tf92r1k06 | 23.00 |
| 06/22/26 | Zelle payment from JEONGWOO CHANG Conf# yngps2f57 | 23.00 |
| 06/26/26 | FIGO PET INSURAN DES:FIGO PYMT ID:26FP0264569 INDN:MINKWON KANG CO ID:4461506892 PPD | 178.94 |
| 06/29/26 | Zelle payment from DOYOOL JEONG Conf# l9mzed0ba | 17.60 |
| 06/29/26 | Zelle payment from DOYOOL JEONG Conf# ozvtybhy1 | 13.50 |
| 07/02/26 | Zelle payment from SUBIN KIM for "."; Conf# 99co3nuau | 568.70 |
| 07/10/26 | Zelle payment from JEONGWOO CHANG Conf# s98wdu6qc | 20.00 |
| 07/13/26 | WIRE TYPE:WIRE IN DATE: 260713 TIME:0424 ET TRN:2026071300157288 SEQ:UPP260712EO6D0SB/350074 ORIG:1/KANG SANG HO ID:20191002009738 SND BK:THE B ANK OF NEW YORK MELLON ID:021000018 PMT DET:1201OT T260701055BNF TEL.13472083230 LIVING COST /CATPURP | 15,000.00 |
| **Total deposits and other additions** | | **$16,299.09** |

# Withdrawals and other subtractions

## ATM and debit card subtractions

| Date | Description | Amount |
|---|---|---|
| 06/11/26 | BEST FLAVOR -7 06/11 #000343534 WITHDRWL BEST FLAVOR -7593 BROOKLYN NY | -61.00 |
| 06/12/26 | PURCHASE 0611 BOND VET* BOND VET INV BONDVET.COM NY | -132.45 |
| 07/02/26 | MOBILE PURCHASE 0701 CTLP*CANTEEN - MELVILL CHARLOTTE NC | -2.50 |
| **Total ATM and debit card subtractions** | | **-$195.95** |

## Other subtractions

| Date | Description | Amount |
|---|---|---|
| 06/15/26 | Zelle payment to EVAN WU Conf# ovf30mchd | -14.50 |
| 06/15/26 | Zelle payment to Jiho song Conf# jyilbyt17 | -100.00 |
| 06/22/26 | Zelle payment to D M B A A INC for "Two Buche burrito"; Conf# lacrqb9em | -28.00 |
| 06/22/26 | Zelle payment to ATTICUS ALTON PERRY for "Jay"; Conf# k744eunrw | -160.00 |
| 06/29/26 | Zelle payment to Doyool Conf# lt9xveykn | -203.94 |
| 07/01/26 | Zelle payment to Doyool Conf# mk5olmknz | -45.00 |
| 07/02/26 | Zelle payment to Doyool Conf# m4urqpqds | -11.00 |
| 07/06/26 | Zelle payment to Doyool Conf# o4skqce61 | -10.00 |
| 07/07/26 | CON ED OF NY DES:CECONY ID:76442614616 INDN:KIM,SUBIN CO ID:2462467002 CCD | -569.70 |
| 07/13/26 | Zelle payment to Doyool Conf# rx7zcyx2b | -181.00 |
| **Total other subtractions** | | **-$1,323.14** |

# Service fees

| Date | Transaction description | Amount |
|---|---|---|
| 06/11/26 | BEST FLAVOR -7 06/11 #000343534 WITHDRWL BEST FLAVOR -7593 BROOKLYN NY FEE | -2.50 |
| 07/13/26 | Wire Transfer Fee | -15.00 |
| **Total service fees** | | **-$17.50** |

*Note your Ending Balance already reflects the subtraction of Service Fees.*

BofA Rewards(TM)

# Rewards for every ambition. You may already qualify to join BofA Rewards(TM) program.

Get ready for meaningful rewards tailored to your goals and lifestyle — All you need is an active, eligible personal checking account with Bank of America.

Enjoy these benefits, plus many more:

- Credit card rewards bonus on eligible Bank of America® credit cards (footnote 1)
- Cash back deals on popular brands (footnote 2)
- Subscription credits on popular streaming and news services (for select tiers) (footnote 3)
- Enhanced fraud and identity monitoring with My Credit (footnote 4)

Here is how it works — As your combined, qualifying balances in your Bank of America® banking and Merrill® investments accounts grow, so do your benefits.

## Join today! Go to bofa.com/BofARewards or speak to your advisor.

You must be a member of BofA Rewards program to enjoy all its benefits. There is no fee (footnote 5) to join!

See reverse for details about how your tier in BofA Rewards program is determined.

Investment products are provided by MLPF&S and:

| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|---|---|---|

8884767

# There is no fee (footnote 5) to join or participate in BofA Rewards program.

## Learn more and see if you qualify.

Visit bofa.com/BofARewards or speak to your advisor.

BofA Rewards(TM) Eligibility. Customers can enroll and maintain their membership in BofA Rewards(TM) if they have an open, qualifying Bank of America® checking account. BofA Rewards tiers are based on each customer's combined average balance in qualifying deposit and investment accounts. The minimum balance for each tier is: Member, no minimum balance; Preferred Plus, $30,000; Preferred Honors, $100,000; and Premier, $1,000,000. When you enroll, you will be placed in the appropriate tier for your combined average balance and then moved to the highest tier you are eligible for based on one of the following:

1. for the 30 calendar days following your first enrollment, the combined end-of-day collected balance of your qualifying accounts ("Daily Balance"), provided that your Daily Balance remains above the required amount for a minimum of three business days; or
2. subsequently, the combined average balance of your qualifying accounts calculated on the third business day of each month.

Eligible customers will be moved to the higher tier within 3 business days. New tier benefits may take up to 30 days to become effective. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your Personal Schedule of Fees, available at bankofamerica.com/fees.

Additional Eligibility. Employees and retirees of Bank of America may be eligible for BofA Rewards membership on customized terms. For details, please call Employee Financial Services or refer to the Bank of America intranet site. Bank of America Private Bank clients qualify to enroll in the Premier tier regardless of balances. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to participate on customized terms. Refer to go.bofa.com/cebi-faq for details.

1 Credit Card BofA Rewards(TM) Bonus. Certain credit cards are eligible to receive a BofA Rewards(TM) bonus. Enrolled BofA Rewards members with eligible Bank of America® credit cards can receive a BofA Rewards bonus of 10% for the Member tier, 25% for the Preferred Plus tier, 50% for the Preferred Honors tier, or 75% for the Premier tier. If your card receives the 10% customer bonus, the BofA Rewards bonus will replace the 10% customer bonus. The BofA Rewards bonus for eligible cash rewards credit cards will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a $100 purchase that earns 3% ($3.00) will actually earn $3.30, $3.75, $4.50 or $5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that earns 100 base points will actually earn 110, 125, 150, or 175 points, based on your tier when the purchase posts to your account. The BofA Rewards bonus also does not apply to the bonus earn for certain programs and is not applied to any account opening bonus or non-standard rewards that are part of a special offer, unless we indicate otherwise. If you enrolled in Preferred Rewards before May 26, 2026 your credit card account may be eligible for an extended card benefit. Sign in to bankofamerica.com/BofARewards for more details. Other terms and conditions apply. Please refer to your card's Program Rules for details about how you can receive the BofA Rewards bonus. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Refer to bankofamerica.com/BofARewards for a complete list of ineligible cards.

2 BofA Rewards exclusive deals. BofA Rewards(TM) members will be eligible for exclusive deal offers. All such offers are subject to the standard terms and conditions of the deals program. Refer to https://promotions.bankofamerica.com/en/deals for details.

3 BofA Rewards(TM) Subscription Credits. In order to be eligible for the subscription credit benefit, you must: Be enrolled in the BofA Rewards program's Preferred Honors or Premier tiers. Agree to the full terms of the subscription credit benefit from the subscription credit benefit page within BofA Rewards. Make payments directly to eligible merchants using your Bank of America debit card linked to a checking account that you designate via the subscription credit benefit page. Preferred Honors tier members may receive statement credits up to $8 per month, and Premier tier members may receive up to $15 per month. Eligible merchants are subject to change without notice. Currently eligible merchants can be found on the subscription credit benefit page.

4 My Credit. My Credit, including FICO® Score, is for educational purposes only and accessible through Mobile and Online Banking. Certain My Credit features, content and related material may be available only in English. You must be at least 18 years of age, be an owner or co-owner of an eligible Bank of America consumer account, have a Social Security number, and have a U.S. address in your Online Banking profile. Data connection required. Carrier fees may apply. Fraud & Identity Monitoring is available for clients enrolled in BofA Rewards(TM). To learn more, visit bofa.com/MyCredit. FICO® is a registered trademark of Fair Isaac Corporation in the United States and other countries.

5 To participate, you just need an eligible Bank of America checking account. Checking accounts may have a monthly maintenance fee if waiver requirements are not met.

Credit card programs are issued and administered by Bank of America, N.A.

Bank of America Private Bank is a division of Bank of America, N.A., Member FDIC and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp.").

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 SSM-01-26-2176.B | 8884767

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

MINKWON KANG
200 WILLOUGHBY AVE UNIT 59513
BROOKLYN, NY 11205-7529

**Customer service information**

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

# Your Adv SafeBalance Banking

for May 12, 2026 to June 10, 2026

Account number: 3251 7365 7832

**MINKWON KANG**

## Account summary

| | |
|---|---|
| Beginning balance on May 12, 2026 | $106.35 |
| Deposits and other additions | 8,459.34 |
| ATM and debit card subtractions | -2,823.60 |
| Other subtractions | -5,482.30 |
| Service fees | -15.00 |
| **Ending balance on June 10, 2026** | **$244.79** |

## Important information about payment scams

**We will never...**
- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it is likely a scam.

Treat Zelle® payments like cash – once you send money, you are unlikely to get it back.

Learn more about trending scams at bofa.com/helpprotectyourself



SSM-05-25-0349.B | 7958562

# IMPORTANT INFORMATION:
## BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

## Deposits and other additions

| Date | Description | Amount |
|---|---|---|
| 05/13/26 | Zelle payment from DOYOOL JEONG Conf# p5ccu696h | 33.00 |
| 05/14/26 | Zelle payment from JAEOH SHIM for "good"; Conf# 99cgzz4iu | 138.50 |
| 05/18/26 | Zelle payment from DOYOOL JEONG Conf# ofiv1n05b | 41.00 |
| 05/18/26 | Zelle payment from SUBIN KIM for "."; Conf# 99chbfehv | 30.00 |
| 05/18/26 | Zelle payment from EUNSU JUNG Conf# wsd78tzo2 | 19.00 |
| 05/19/26 | Zelle payment from EUNSU JUNG Conf# mlzbn1bym | 19.00 |
| 05/20/26 | Zelle payment from EUNSU JUNG Conf# tfs6clm2e | 45.00 |
| 05/20/26 | Zelle payment from KONNOR HONG for "drink"; Conf# 99chqo05n | 27.50 |
| 05/20/26 | Zelle payment from JIHO SONG for "food"; Conf# 99chqx8j8 | 27.50 |
| 05/21/26 | Zelle payment from DOYOOL JEONG for "Drink"; Conf# j6d1ga8rn | 22.00 |
| 05/26/26 | Zelle payment from DOYOOL JEONG Conf# qr0yn4u2m | 17.50 |
| 05/26/26 | Zelle payment from DOYOOL JEONG Conf# mh64uzod6 | 14.00 |
| 05/28/26 | WIRE TYPE:WIRE IN DATE: 260528 TIME:0534 ET TRN:2026052800190930 SEQ:S0661480423101/002897 ORIG:1/KANG SANG HO ID:20191002009738 SND BK:CITIB ANK, N.A. ID:021000089 PMT DET:1201OTT260501754BNF TEL.13472083230 LIVING COST /CATPURP/CTRC /LOCINS | 6,000.00 |
| 05/29/26 | Zelle payment from SERAH HAN Conf# 0K6DAER8I | 27.00 |
| 05/29/26 | Zelle payment from ELLA SONG Conf# T127PM2BK | 27.00 |
| 05/29/26 | Zelle payment from YAMILIZ GONZALEZ for "UBER"; Conf# T127PLXLY | 27.00 |
| 05/29/26 | Zelle payment from NATHAN BUI for "Lyft"; Conf# 0K6DAER53 | 27.00 |
| 05/29/26 | Zelle payment from RICHA VADHAR for "Uber"; Conf# x47xd76c6 | 27.00 |
| 06/01/26 | Zelle payment from JEONGWOO CHANG Conf# yvw6g01c4 | 50.00 |
| 06/02/26 | APPLE CASH DES:BANK XFER ID:Minkwon Kang INDN:Minkwon Kang CO ID:6192912998 WEB | 960.00 |
| 06/04/26 | Zelle payment from JIHO SONG for "rent paying done 7"; Conf# 99cjk85ca | 57.00 |

*continued on the next page*

# Deposits and other additions - continued

| Date | Description | Amount |
|---|---|---|
| 06/08/26 | Kalshi PPD DES:Kalshi Acc ID:Kalshi Acc Fund INDN:Minkwon Kang CO ID:1844570850 | 468.03 |
| 06/08/26 | Kalshi PPD DES:Kalshi Acc ID:Kalshi Acc Fund INDN:Minkwon Kang CO ID:1844570850 | 250.01 |
| 06/08/26 | Zelle payment from ERIN MIN Conf# an0gis8ye | 28.50 |
| 06/08/26 | Zelle payment from ERIN MIN Conf# or51ps5xw | 11.80 |
| 06/10/26 | Zelle payment from JEONGWOO CHANG Conf# xfzczdp1x | 35.00 |
| 06/10/26 | Zelle payment from DOYOOL JEONG Conf# qlk9kgr6b | 30.00 |
| **Total deposits and other additions** | | **$8,459.34** |

# Withdrawals and other subtractions

## ATM and debit card subtractions

| Date | Description | Amount |
|---|---|---|
| 05/14/26 | CHECKCARD 0513 PRIORITYBILL.COM CYPRUS 74595586133618313349097 | -12.99 |
| 05/19/26 | MOBILE PURCHASE 0518 INITIAL TEA SHOP BROOKLYN NY | -35.19 |
| 06/03/26 | PMNT SENT 0602 APPLE CASH BALANCE ADD 1INFINITELOOPCA | -960.00 |
| 06/03/26 | PMNT SENT 0602 RMTLY* R18562156951 REMITLY.COM WA | -857.73 |
| 06/08/26 | PMNT SENT 0605 KALSHI KALSHI.COM NY | -150.00 |
| 06/08/26 | PMNT SENT 0606 KALSHI KALSHI.COM NY | -102.05 |
| 06/09/26 | PURCHASE 0606 PAYPAL *X. 02070487706 | -9.99 |
| 06/09/26 | PURCHASE 0608 SP PALY HOLLYWOOD PALYHOLLYWOODCA | -663.00 |
| 06/10/26 | PURCHASE 0609 PAYPAL *STEAM GAMES 402-935-7733 WA | -32.65 |
| **Total ATM and debit card subtractions** | | **-$2,823.60** |

## Other subtractions

| Date | Description | Amount |
|---|---|---|
| 05/14/26 | Zelle payment to dongyeop for "Chicken"; Conf# mhgopfmpr | -30.00 |
| 05/18/26 | Zelle payment to Ian for "Flashhh"; Conf# ncpzs8aw5 | -60.00 |
| 05/19/26 | Zelle payment to EVAN WU for "Xia long bao"; Conf# qi523wcue | -44.00 |
| 05/28/26 | Zelle payment to RUSTIK 471 LLC Conf# pqhdqxg2b | -12.00 |
| 05/28/26 | Zelle payment to Doyool for "Rent"; Conf# qa2czgaor | -4,800.00 |
| 05/28/26 | Zelle payment to Doyool Conf# re70y1mqp | -22.50 |
| 06/01/26 | Zelle payment to Ian Conf# rjcf4xmxa | -32.00 |
| 06/01/26 | Zelle payment to Jung woo Conf# lql7th1kr | -50.00 |
| 06/01/26 | Zelle payment to Doyool Conf# ka6kdqcyi | -38.50 |

*continued on the next page*

# Withdrawals and other subtractions - continued

## Other subtractions - continued

| Date | Description | Amount |
|---|---|---|
| 06/05/26 | Zelle payment to JISUNG YOO Conf# n5cqdy567 | -25.00 |
| 06/08/26 | Zelle payment to Doyool for "Grocery"; Conf# qsvcpo9o3 | -49.00 |
| 06/08/26 | Zelle payment to EVAN WU for "Pork + shmuck"; Conf# mj4fhtrbz | -119.50 |
| 06/09/26 | Zelle payment to EVAN WU for "Raku"; Conf# gnmkkchnp | -38.50 |
| 06/10/26 | Zelle payment to Doyool for "Wifi elec soap"; Conf# rntjne4tw | -161.30 |
| **Total other subtractions** | | **-$5,482.30** |

# Service fees

| Date | Transaction description | Amount |
|---|---|---|
| 05/28/26 | Wire Transfer Fee | -15.00 |
| **Total service fees** | | **-$15.00** |

*Note your Ending Balance already reflects the subtraction of Service Fees.*

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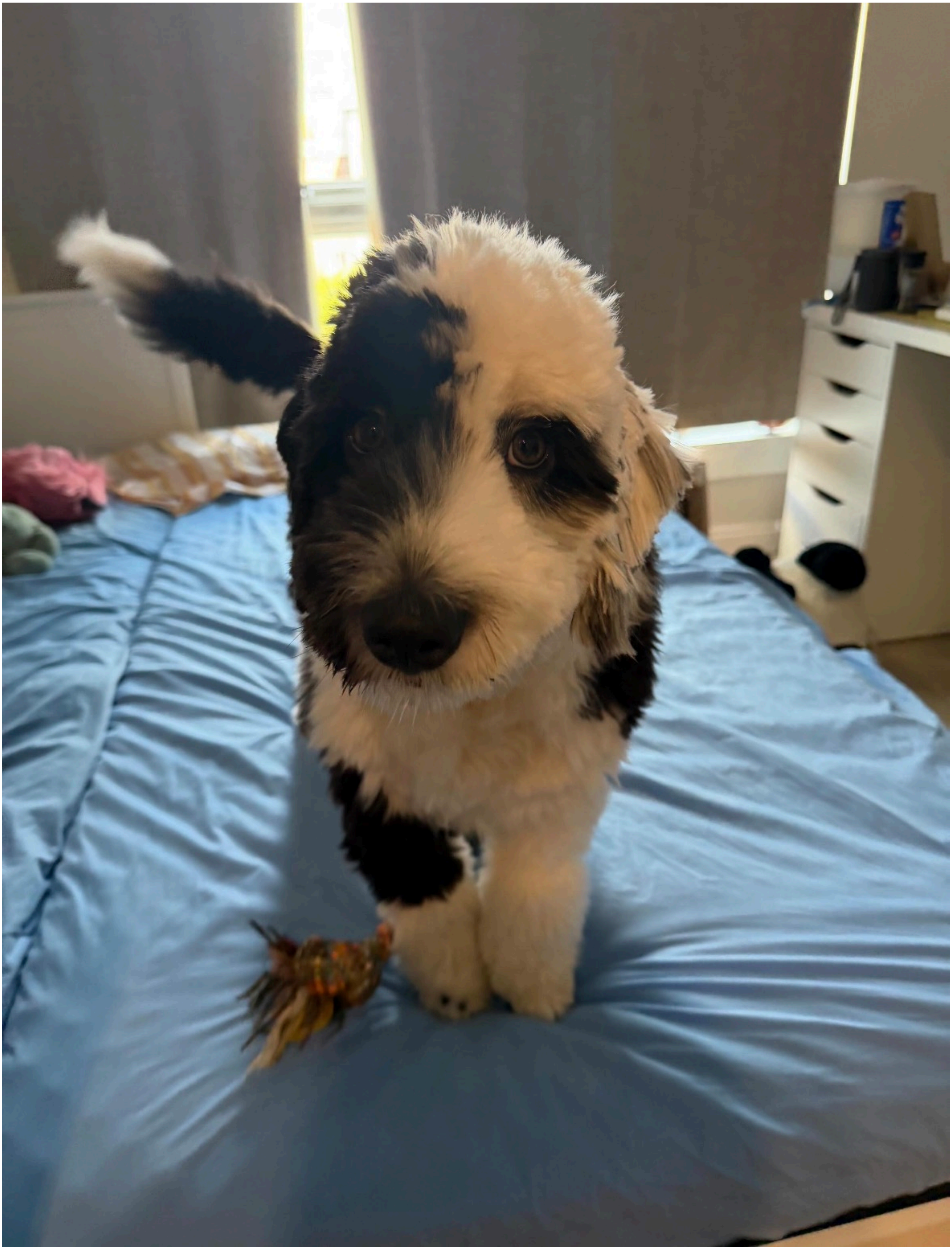

**Dr. Christiana Jones, MD**
License # 312899-01, NY
NPI # 1801044847

Date: 11-02-2025
ESA Verification #: ESA3694704595

Dear Minkwon Kang,

This letter serves to verify that I have received and reviewed your application for an Emotional Support Animal (ESA). Due to your stated emotional health limitations, I have granted you approval for your ESA request.

As well as for verification purposes, this letter also provides instructional information for each of the following attached letters and their purposes.

### DO NOT FORGET TO READ THE SEPARATE ATTACHED GUIDELINES

Your **First Letter** is your **housing** document to live with your emotional support animal (ESA). In accordance with federal guidelines, please submit only that letter to your housing provider in order to make a reasonable accommodation request. Likewise, it is suggested that you check with your landlord to see if they require any additional documents to be signed by me or your veterinarian.

Your **Second Letter** is for **air travel** with your ESA. While many large airlines no longer allow free ESA travel like service pets, some local and international carriers still do. Always check the airline's rules before flying with your ESA.

Your **Third Letter** is the recommendation to have your emotional support animals with you in **public areas**. While this may not be covered under federal law, I do feel it is important that you are recommended to have your ESA accompany you. If asked upon arrival, please submit only that letter if entering any public establishments such as stores, restaurants, hotels, and other private places of business. Although not guaranteed, a well-behaved and properly identified ESA is often accepted in many places most of the time. It is extremely helpful to have a proper ESA vest, ID card, leash, tag, and other gear to easily identify your pet as an Emotional Support Animal (ESA).

**This ESA approval has been granted for one full year ending: <u>11/02/2026</u>**

Respectfully,

**Dr. Christiana Jones, MD**

**Dr. Christiana Jones, MD**
License # 312899-01, NY (Valid since: 09/07/2021) | NPI # 1801044847
1-888-400-0057

**Dr. Christiana Jones, MD**
License # 312899-01, NY
NPI # 1801044847

Date: 11-02-2025
ESA Verification #: ESA3694704595

To whom it may concern,

I am a licensed medical professional who recently evaluated Minkwon Kang regarding their emotional disability and functional limitations. It is my professional recommendation that Minkwon Kang would greatly benefit from having the below-listed Emotional Support Animal(s) (ESA) cohabitate with them.

Under HIPAA privacy laws, I cannot comment further on the precise nature of the disability, but well-behaved ESAs have proven to be extremely helpful in coping with such life matters.

Please accept this letter as verification of disability, as clearly defined in HUD law. This individual meets the definition of disabled under the Fair Housing Act (42, U.S.C.S. Section 3602h) and the Rehabilitation Act of 1973. Please accommodate the below-listed pet(s) as their Emotional Support Animal in order to help alleviate issues related to their disability.

Please allow Minkwon Kang to be accompanied by the following Emotional Support Animal(s):

1. Dog (Labradoodle), named (Krodie) that weighs approximately (14) lbs.

For more information, please see HUD rules and regulations contained in Title 24, CFR parts 5 “Assessing a Person’s Request to Have an Animal as a Reasonable Accommodation Under the Fair Housing Act”

*https://www.hud.gov/sites/dfiles/PA/documents/HUDAsstAnimalNC1-28-2020.pdf*

**This ESA approval has been granted for one full year ending: 11/02/2026**

Respectfully,

**Dr. Christiana Jones, MD**

**Dr. Christiana Jones, MD**
License # 312899-01, NY (Valid since: 09/07/2021) | NPI # 1801044847
1-888-400-0057

**Dr. Christiana Jones, MD**
License # 312899-01, NY
NPI # 1801044847

Date: 11-02-2025
ESA Verification #: ESA3694704595

To whom it may concern,

I am a licensed medical professional who recently evaluated Minkwon Kang's disability and recommended they be allowed to fly with their Emotional Support Animal(s) (ESA) to help alleviate symptoms Minkwon Kang deals with when flying.

This recommendation is required due to the animal's ability to improve Minkwon Kang psychological well-being and/or assist with a disability. Due to HIPAA privacy laws, I cannot comment further on the precise nature of their disability. Please accept this letter as verification of a mental health disability, protected under the Air Carrier Access Act (ACAA).

Due to my findings of the emotional needs of Minkwon Kang, it is my professional opinion that they are accompanied by their Emotional Support Animals in the cabin of the aircraft in accordance with the Air Carrier Access Act (49 U.S.C. 41705 and 14 C. F. R. 382) in order to help with symptoms associated with emotional distress.

It is understood that not all airlines still accept Emotional Support Animals to fly for free, but there are still many local and International carriers that respect the emotional needs of customers flying with their ESA pets.

Emotional Support Animal(s) to be allowed to fly with Minkwon Kang

1. Dog (Labradoodle), named (Krodie) that weighs approximately (14) lbs.

**This ESA approval has been granted for one full year ending: 11/02/2026**

Respectfully,

**Dr. Christiana Jones, MD**

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**Dr. Christiana Jones, MD**
License # 312899-01, NY
NPI # 1801044847

Date: 11-02-2025
ESA Verification #: ESA3694704595

To whom it may concern,

I am a licensed medical professional who recently evaluated Minkwon Kang's disability and conditions that require them to have an Emotional Support Animal with them at all times to help alleviate their ailments.

It is my recommendation that Minkwon Kang be allowed to bring their Emotional Support Animal(s) out in public spaces. This recommendation is greatly beneficial to improve Minkwon Kang's psychological well-being and assist with their disability. Due to HIPAA privacy laws, I cannot comment further on the precise nature of their disability. Please accept this letter as verification of a mental health disability.

Due to Minkwon Kang mental health limitations, it is my professional opinion that they be accompanied by their Emotional Support Animal(s) in public areas such as stores, restaurants, hotels, motels, temporary housing facilities, and other private places of business. Also, while traveling in rideshares, trains and buses.

Please allow the following listed Emotional Support Animal(s):

1. Dog (Labradoodle), named (Krodie) that weighs approximately (14) lbs.

Please grant this exception based on Minkwon Kang's need to regulate their disability.

**This ESA approval has been granted for one full year ending: 11/02/2026**

Respectfully,

**Dr. Christiana Jones, MD**

**Dr. Christiana Jones, MD**
License # 312899-01, NY (Valid since: 09/07/2021) | NPI # 1801044847
1-888-400-0057

# IMMUNIZATIONS

Patient: Krodie
Date Generated: Jul 24, 2026

BondVet

**Clinton Hill**
524 Myrtle Ave Brooklyn, NY 11205
(212) 466-6716
clintonhill@bondvet.com

## CLIENT

**Alvin Kang**
584 Myrtle Ave Apt 1B
Brooklyn, NY 11205
(347) 646-1572
minchinskk@gmail.com

## PATIENT

**Krodie | 1.2 YO | Male (Neutered) | Labradoodle | 12.9 kg**
Patient ID: 360474087 | Canine
DOB: May 11, 2025 | Color: Black White
Microchip: 990000014267179
Allergies: None Recorded

## IMMUNIZATIONS

| TYPE | DETAILS | ADMINISTERED | NEXT DUE DATE |
|---|---|---|---|
| **Rabies Vaccine, Canine** | Lot No: 849181<br>Manufacturer: Zoetis - Vanguard<br>Exp Date: Dec 02, 2026 | **Jul 01, 2026**<br>Site: right rear leg<br>Route: subcutaneous<br>Provider: Dr. Elizabeth Prescott | **Jul 01, 2029** |
| **Leptospirosis (included in combo)** | Lot No: 828428<br>Manufacturer: Zoetis<br>Exp Date: Aug 04, 2026 | **Sep 26, 2025**<br>Site: right front leg<br>Route: subcutaneous<br>Provider: Dr. Julie Watiker | **Sep 26, 2026** |
| **DA2PP (included in combo)** | Lot No: 828428<br>Manufacturer: Zoetis<br>Exp Date: Aug 04, 2026 | **Sep 26, 2025**<br>Site: right front leg<br>Route: subcutaneous<br>Provider: Dr. Julie Watiker | **Sep 26, 2026** |
| **Rabies vaccine Canine** | Lot No: Vanguard -791957<br>Manufacturer: Zoetis<br>Exp Date: Jul 04, 2026 | **Sep 07, 2025**<br>Site: right rear leg<br>Route: subcutaneous<br>Provider: Dr. Nancy Ashley | **Sep 07, 2026** |
| **Bordetella Vaccine (Oral)** | Lot No: 782098<br>Manufacturer: Zoetis | **Jul 19, 2025**<br>Site: oral | **Jul 19, 2026** |

| | | | |
|---|---|---|---|
| | Exp Date: Nov 18, 2026 | Route: oral<br>Provider: Dr. Nancy Ashley | |
| **Leptospirosis (included in combo)** | Lot No: 792116B<br>Manufacturer: Zoetis<br>Exp Date: Aug 04, 2026 | **Sep 07, 2025**<br>Site: right front leg<br>Route: subcutaneous<br>Provider: Dr. Nancy Ashley | **Sep 28, 2025** |
| **DA2PP (included in combo)** | Lot No: 792116B<br>Manufacturer: Zoetis<br>Exp Date: Aug 04, 2026 | **Sep 07, 2025**<br>Site: right front leg<br>Route: subcutaneous<br>Provider: Dr. Nancy Ashley | **Sep 28, 2025** |
| **DA2PP Vaccine** | Lot No: 790578B<br>Manufacturer: Zoetis<br>Exp Date: Jul 14, 2026 | **Jul 19, 2025**<br>Site: right front leg<br>Route: subcutaneous<br>Provider: Dr. Nancy Ashley | **Aug 09, 2025** |
| **DA2PP Vaccine** **Historical** | | **Jun 28, 2025** | **Jul 19, 2025** |

# GENERAL AGREEMENT OF INDEMNITY

**Agent**:
Guarantr, Inc. (DBA The Guarantors)
One World Trade Center, 48th Floor
New York, NY 10007

**Date**: 2026-07-25
**Tenant Name(s)**: Minkwon Kang

**This General Agreement of Indemnity** is made and entered into this day of 2026-07-25 (the "Agreement") by the undersigned Tenant(s) together with any other Responsible Party (individually and collectively hereinafter called the "Indemnitors"). The Indemnitors, jointly and severally, hereby agree to assume the obligations of Indemnitors, as set forth in this Agreement, with respect to any and all Bonds (as defined herein), including renewals, issued or procured by Agent on behalf of any Indemnitor; before or after the date of this Agreement.

**WHEREAS** the Landlord (as identified on the Bond) and the Indemnitors are contemplating entering into an agreement (the "Lease") for certain premises (as identified on the Bond) from the Landlord; and

**WHEREAS** at the request of any one or more of the Indemnitors, and with the express understanding that this General Agreement of Indemnity be given, the Agent, acting on behalf of the Surety, has heretofore or has presently been requested to and/or has executed or has arranged or procured to be executed and/or; from time to time hereafter; may be requested to and may in its sole discretion execute, arrange for the execution of, or procure to be executed Bonds on behalf of any one or more of the Indemnitors; and

**WHEREAS** the Indemnitors hereby affirm that they have a substantial, material and beneficial interest in obtaining Bonds from or through the Surety and/or in the Surety refraining from canceling the Bonds.

**NOW THEREFORE** as an inducement to the Surety to execute, procure, renew, continue, forebear from canceling, substitute or amend Bonds on behalf of any one or more of the Indemnitors, and in consideration of the Lease set forth herein, and other good and valuable consideration, receipt and sufficiency of which is hereby expressly acknowledged, the Indemnitors, for themselves, their administrators, receivers, successors and assigns, jointly and severally hereby covenant, agree and bind themselves to the Surety and its Agent as follows:

1. **DEFINITIONS**. The following terms, referenced in this Agreement shall have the meanings listed below, which meanings shall be equally applicable to both the singular and plural forms of such terms:

   **"Surety"** shall mean the Insurance Company identified on the Bond and/or any direct or indirect subsidiaries, parent companies, and affiliates, whether in existence now or formed or acquired hereafter, co-sureties, fronting companies, companies which any of them may procure, through Agent, to issue or deliver any Bonds for, on behalf of or at the request of any of the Indemnitors, and reinsurers, and the successors and assigns of each of them and any person or company joining with any of the aforesaid in executing or procuring any Bonds. Surety shall have the right to act by and through its Agent for any and all of its rights and obligations under the Bond.

   **"Bond or Bonds"** shall mean any surety bond, undertaking, recognizance, renewal bond, instrument of guarantee or other surety obligation, and/or contractual obligations previously or hereafter executed, issued, procured, delivered, or undertaken, including any renewals, modifications and/or extensions thereof, procured or arranged by Agent on behalf of or at the request of any of the Indemnitors, whether issued in the name(s) of any Indemnitors solely or as co-venturers with others, issued on or after the date of this Agreement.

2. **Premiums**: The Indemnitors will promptly pay or cause to be paid promptly on demand all premiums costs and charges of the Surety for any Bonds issued by the Surety until the Indemnitors have delivered evidence satisfactory to the Surety of its discharge or release from the Bonds and all liability by reason thereof.

3. **Indemnity**: The Indemnitors shall exonerate, indemnify, keep indemnified and hold harmless the Surety from and against any and all liability, claims, demands, losses, fees, costs and expenses (together as "Liabilities") of whatsoever kind or nature (including, but not limited to pre and post-judgment interest, court costs, consultant and counsel fees and expenses) which the Surety may pay, sustain or incur by reason of or in any manner as a consequence of having executed or procured the execution of any Bonds now or hereafter and/or in enforcing any of the covenants of this Agreement. Further, Indemnitors agree to reimburse the Surety the fees of any collection agency, which will be added to the account at the time it is placed with an agency for collection and may be based on a percentage at a maximum of 50% of the debt, and all reasonable costs and expenses, including reasonable attorneys' fees, incurred in such collection efforts.

4. **No Release of Obligations Under Lease**: Any Bond issued by the Surety covering the Lease obligations is solely for the benefit of the Landlord. Accordingly, notwithstanding the Bond, Indemnitor remains primarily obligated to, and will timely and fully pay, perform and observe each and every one of the Indemnitor's obligations and liabilities under the Lease in strict accordance with its terms and conditions.

5. **Payment and Reimbursement**: In the event that the Indemnitors are unable to make a complete monthly payment of rent when due, the Indemnitors are required to apply for assistance through the Landlord, government agencies, non-profit organizations, and any other available third parties offering such rent payment assistance. If such third party application requires the Landlord to make a submission or take action, then the Indemnitors must confirm that the Landlord timely completes and submits the Landlord's section of the application or timely takes such required action. Indemnitors agree that the Surety is entitled to payment and/or reimbursement for any and all loss, judgment, cost, fee or expense incurred in connection with the Bond, including, but not limited to, any payment by the Surety to the Landlord, (collectively, " Liability") and that the Indemnitors shall make such payment and/or reimbursement to the Surety, immediately upon demand by the Surety, in the amount of any claimed or feared Liability, whether such Liability is contingent or non-contingent, disputed or undisputed, and/or whether or not the Surety shall have established a reserve or made any payments therefor. Indemnitor shall pay the Surety for the Liability, even if the act or omission giving rise to the Liability was taken (or not taken) by any co-tenant, roommate, subtenant, guest or invitee of or to the Apartment. Indemnitors expressly authorize Agent and/or Surety to initiate a funds withdrawal to any financial institution account provided to Agent by Indemnitors to satisfy any of Indemnitors' monetary obligations under the Bond and this Agreement, including the payment of premium, indemnification and collateral, as well as any other fees or charges (as applicable). In the event the Indemnitors believe any such withdrawal is in error, they shall promptly notify Agent in writing, including any applicable explanation, and any erroneously withdrawn funds (as determined by the Agent in its sole discretion) shall be timely returned.

   Such payment to the Surety shall be: (a) if the Liability is an ascertainable or liquidated amount, the amount of the Liability, together with such additional amount the Surety, in its sole and absolute discretion, deems sufficient to indemnify and hold it harmless from and against such Liability, including any cost, interest or expense in connection therewith; or (b) if the Liability is unascertainable or unliquidated amount, or if no Liability has yet to be incurred, but the Surety fears that a Liability may be incurred, the amount the Surety, in its sole and absolute discretion, deems sufficient to indemnify and hold it harmless from and against any Liability. In the case of (b), the Surety shall have the right to hold and deliver such funds as collateral ("Collateral"), in any manner it deems appropriate without reservation and without any obligation to earn or deliver interest on the Collateral for the Indemnitors, until the Indemnitors serve evidence satisfactory to the Surety of its discharge from all Bonds and all Liability by reason thereof, and to use such funds or any part thereof, at any time, in payment or settlement of any Liability. Indemnitors waive any and all claims, actions, losses, and/or causes of action and hold Surety and Agent harmless with respect to Collateral, including the collection, retention, and return thereof.

Indemnitors acknowledge that the failure of Indemnitors to pay to Surety, upon demand, the sum demanded by Surety as payment shall cause irreparable harm to Surety for which Surety has no adequate remedy at law. Indemnitors agree that Surety shall be entitled to injunctive relief for specific performance of any or all of the obligations of Indemnitors under this Agreement, including but not limited to the obligation to pay to Surety the sum demanded, to the end that the Surety shall have the right to hold and/or take possession of the sum demanded by it here under in satisfaction (partial or otherwise) of Indemnitor's obligations, or until such time, in the Surety's sole discretion, that the Liability shall have been determined or settled in accordance with the terms hereof.

For any amount owed to the Surety, the Surety shall be entitled to collect from the Indemnitors pre- and post-judgment interest. **The pre-judgment rate of interest payable by the Indemnitors to the Surety under this Indemnity Agreement is a commercial variable rate of interest** which will initially be calculated on the date the first payment is made by the Surety and will automatically be adjusted every month thereafter until the Surety has been repaid in full, with the first adjustment occurring on the 30$^{th}$ day after the first payment is made by the Surety (in the event the adjustment date would fall on a weekend or holiday, the date shall be adjusted on the next business day) (every day on which a rate adjustment is made is referred to in this Indemnity Agreement as an "Adjustment Date"). On the initial date of the first payment by the Surety and each Adjustment Date thereafter, the commercial interest rate payable for the next 30 day period will equal to the **U.S. Prime Rate (as published in the Wall Street Journal) plus a four percent premium** for the applicable period. The interest rate will change on each Adjustment Date to reflect changes in the U.S. Prime Rate without any notice to the Indemnitors. Post judgment interest shall apply to any amount due to the Surety at the maximum allowable legal rate of interest in the State of New York. In the event of any payment or disbursement by the Surety, the Indemnitors agree to immediately reimburse the Surety for any and all payments and disbursements made (including, but not limited to, interest from the date of the Surety's payments at the maximum rate allowable). In the event of any payment by the Surety, an itemized statement of the amount of any such payment sworn to by any officer or authorized representative of the Surety, or any voucher or vouchers, invoices or other evidence of such payment shall be prima facie evidence of the fact and the amount of such payment, and the extent of the Liability of the Indemnitors to the Surety, and, in the absence of actual fraud or bad faith amounting to dishonesty or malicious conduct, shall be final, conclusive and binding upon the Indemnitors in any claim, suit or other proceeding. Surety shall have the right to send any amounts lawfully owed, including relevant documentation evidencing such debt, by Indemnitors hereunder to a credit reporting bureau, in the event the owed sum is delinquent for an extended period of time. Indemnitor shall have the right to review any and all records related to the amount owed upon reasonable written request.

6. **Settlement of Claims**: The Surety shall have the exclusive right to adjust, settle, or compromise any claims, demand, suit or any other proceeding arising out of any Bonds against the Surety and/or the Indemnitors, take whatever action it deems appropriate in response thereto, and the Surety's determination of whether to defend or settle the same shall be binding and conclusive upon the Indemnitors. In the event of a payment by the Surety, the Indemnitors agree that in any accounting between the Surety and the Indemnitors, the Surety shall be entitled to charge for any and all disbursements made by it about the matters herein contemplated by this Agreement plus pre- and post-judgment interest. In the event of any payment by the Surety, an itemized statement of the amount of any such payment sworn to by any officer or authorized representative of the Surety, or any voucher or vouchers, invoices or other evidence of such payment shall be prima facie evidence of the fact and the amount of such payment, and the extent of the Liability of the Indemnitors to the Surety, and, in the absence of actual fraud or bad faith amounting to dishonesty or malicious conduct, shall be final, conclusive and binding upon the Indemnitors in any claim, suit or other proceeding. Any payment made on behalf of the Surety shall exclude the Indemnitors from any future bond or any other coverage with said Surety.

7. **Permitted Use**: Notwithstanding the terms of the Lease, but in addition thereto, I will not (a) use, or permit the use of, the Apartment for any illegal activity in or about the Apartment or an "apartment sharing" program (such as, but not limited to, Airbnb), or for any purpose that is not a permitted use under the Lease, or (b) assign the Lease or sublease all or any portion of the Apartment, or allow any other person to reside in the Apartment, in each case without the prior written consent of the Landlord, except to the extent permitted or required by applicable law.

8. **Decline Execution**: The Surety may, in its sole and absolute discretion, decline to execute any bond without impairing the validity of this Agreement, and the Indemnitors hereby waive any and all claims against the Surety due to its refusal or failure to so execute.

9. **Changes**: The Surety, in its sole and absolute discretion, may agree or refuse to agree to any alteration, amendment, change, modification, limitation, renewal or extension of any Bonds, and the Indemnitors shall be liable to the Surety hereunder with respect thereto.

10. **Other Indemnity**: The Indemnitors shall continue to remain bound under the terms of this Agreement even though the Surety may have heretofore or may hereafter, with or without notice to or knowledge of the Indemnitors, accept or release other agreements of indemnity or collateral with the execution or procurement of any Bonds from the Indemnitors or others. If any Indemnitor is deemed for any reason (including, but not limited to, any defect in the execution of this Agreement by any Indemnitor) not bound thereby, the Agreement shall still be binding upon each and every other Indemnitor.

11. **Waiver of Right of Indemnity, Subrogation and Contribution**: The Indemnitors waive and subordinate all rights of indemnity, subrogation and contribution each against the other until all obligations to the Surety have been first satisfied in full. Further, Indemnitors shall not waive any claim or right of indemnity, subrogation or contribution with regard to any third party, pursuant to any contract, insurance policy or settlement, or otherwise, without the prior written consent of the Surety.

12. **Severability**: If any provision or provisions of this Agreement is deemed void or unenforceable under the law of any jurisdiction governing its construction, the remainder of this Agreement shall not be deemed void or unenforceable thereby, but shall continue in effect and be enforced as though the void or unenforceable provisions are omitted.

13. **Termination**: This Agreement may be terminated prospectively, but not retroactively, as to any Indemnitor upon thirty (30) days' written notice sent by registered or certified mail to the Surety, but any such notice of termination shall not operate to modify, bar, limit, affect, reduce, or discharge the obligations of such Indemnitor under this Agreement or otherwise as to the Bonds that may have been executed prior to the effective date of such termination. Such notice of termination shall operate only with respect to the respective Indemnitor upon whose behalf such notice shall have been given.

14. **Confidential treatment of information**: The information provided to the Surety shall be treated as confidential and protected in accordance with applicable Agent and Surety Privacy Policies.

15. **Consent to Use of Credit Reports**: Each Indemnitor hereby acknowledges and consents to the use of their individual consumer credit report by the Agent and Surety. The use of the information will be in connection with the underwriting determination of the Indemnitors' ongoing financial qualification for performance of contracts, including leasehold and rental agreements, and in connection with an assessment of the credit or prepayment risks associated with the Bonds. The Indemnitors acknowledge that the Surety has legitimate business needs for ongoing access to the credit information and that the Surety may, in its sole and absolute discretion, decide to review the Indemnitor's financial condition on an ongoing basis to determine whether the Indemnitors satisfy the underwriting criteria of the Surety.

16. **Amendments**: This Agreement may not be changed or modified orally. No change or modification shall be effective unless agreed to in writing by a duly authorized officer of the Surety as an amendment hereto.

17. **GOVERNING LAW**: This Agreement, and the rights of the parties hereto, shall be governed by and construed in accordance with the internal laws of the State of New York, without giving effect to principles of conflicts of laws.

18. **WAIVER OF JURY TRIAL**: EACH OF THE PARTIES HERETO HEREBY WAIVES TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM INVOLVING ANY MATTER WHATSOEVER ARISING OUT OF OR IN ANY WAY CONNECTED WITH THIS AGREEMENT.

19. **ARBITRATION OR COURT PROCEEDING**: EACH INDEMNITOR ACKNOWLEDGES AND AGREES THAT SURETY SHALL HAVE THE RIGHT TO ENFORCE ITS RIGHTS UNDER THIS AGREEMENT, INCLUDING THE EXISTENCE, BREACH, TERMINATION, ENFORCEMENT, INTERPRETATION OR VALIDITY THEREOF, BY WAY OF EITHER BINDING ARBITRATION OR COURT PROCEEDING AT THE ELECTION OF THE SURETY. EACH INDEMNITOR FURTHER AGREES TO CONSENT TO ELECTRONIC SERVICE OF PROCESS, WITH SERVICE TO BE MADE TO THE EMAIL ADDRESS WE HAVE ON RECORD. FINALLY, EACH INDEMNITOR UNDERSTANDS AND AGREES THAT FAILURE TO RESPOND OR PARTICIPATE IN SUCH ARBITRATION MAY STILL RESULT IN AN AWARD FOR SURETY.
    For the avoidance of doubt, Surety reserves the right to enforce its rights in any other competent jurisdiction and seek any remedies within the fullest extent of the law.

20. **Venue**: Any legal suit, action or proceeding arising out of or relating to this Agreement by indemnitor shall be instituted in any Federal or State court of sitting in New York County in the State of New York and the parties hereto waive any objections which they may now or hereafter have based on venue and/or forum non conveniens of any such suit, action or proceeding, and the parties hereby irrevocably submit to the jurisdiction of any such court in any suit, action or proceeding.

21. **Automatic Renewal**: Surety can renew or decline to renew a Bond to its sole discretion upon Bond expiration. Unless otherwise stated, the Bond will automatically renew in the event Tenant(s) enter into a new or renewed lease for the same premises and/or with the same landlord (and such lease renewal shall constitute Tenant(s) express authorization to renew the Bond), unless the landlord provides written confirmation to the Surety stating either that (i) the Tenant(s) are not signing a new/renewal lease with the Landlord, or (ii) Landlord will allow the Tenant(s) to sign a new or renewal lease without requiring the Tenant(s) to renew the Rent Coverage of the Bond.
    The Bond may be renewed up to 120 days prior to and 90 days after the initial lease expiration date.
    Tenant(s) expressly authorizes that any premium (or collateral) owed as a result of the renewed bond shall be automatically debited using payment information provided by Tenant(s), or otherwise billed to Tenant(s).

22. **Miscellaneous**:

    A. **Notices**:
    If to the Agent or Surety: Notices to the Agent or Surety which may or are required to be given hereunder by any party shall be in writing and emailed to the Agent at contact@theguarantors.com.
    If to Indemnitor: Notice shall be provided in writing and mailed or emailed to the last known address of the Indemnitor.

    B. **Agreement**: This Agreement contains the entire agreement among the parties regarding the transactions contemplated herein and supersedes all prior agreements and understandings among the parties with respect to the subject matter of this Agreement. Indemnitors acknowledge and warrant that no oral representations have been made to them by or on behalf of the Surety to induce them to sign this Agreement.

    C. **Descriptive Headings**: Descriptive headings are for convenience only and shall not control or affect the meaning of construction of the provisions of this Agreement.

    D. **No Assignment**: I may not assign all or any portion of my rights under or with respect to this Agreement without the prior written consent of the Surety.

    E. **Successors and Assigns; No Third-Party Beneficiaries**: All of the terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto and, their respective successors assigns. This Agreement is for the sole benefit of the Landlord hereto and not for my benefit or for the benefit of any third party.

    F. **Severability**: It is the desire and intent of the parties hereto that the provisions of this Agreement shall be enforced to the fullest extent permissible under the laws and public policies applied in each jurisdiction in which enforcement is sought.

    G. **Waivers; Rights and Remedies Cumulative**: The failure of any party to pursue any remedy for breach, or to insist upon the strict performance, of any covenant or condition contained in this Agreement shall not constitute a waiver thereof or of any other right with respect to any subsequent breach.

    H. **Further Assurances**: Each party hereto agrees to execute and deliver all such other and additional instruments and documents and do all such other acts and things as may be necessary more fully to effectuate this Agreement and carry on the business contemplated herein.

    I. **Autopay**: The Indemnitor may be required, in the Agent's sole discretion, to enroll in an electronic payment platform for the payment of rent and authorize automatic monthly rent payments ("Autopay") to the Landlord. The Indemnitor agrees that the Surety has a valid commercial interest in such enrollment, including for monitoring and managing claims, as well as other rights and obligations under the agreement.

**IN WITNESS WHEREOF**, The Indemnitors have hereunder set their hands and seals, as of the date referenced in the introductory paragraph of this Agreement.

**INDEMNITOR**

________________________________________(SEAL)

**Tenant Signature**

Printed Name: Minkwon Kang

Current Address: New York, NY 11205 584 Myrtle Avenue Apt 1B

Date:

7/25/2026

### Insurance Fraud Notice

1. **Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.**

2. **Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.**

### District of Columbia Fraud Notice

Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

### Maryland Fraud Notice

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

### Disclaimer

Insurance coverage cannot be bound or changed via submission of any online form/application, email, voice mail or facsimile. No binder, insurance policy, change, addition, and/or deletion to insurance coverage goes into effect unless and until confirmed directly with a licensed agent.

# Lease Rental Bond

| | | | |
|---|---|---|---|
| **Bond Number**: GTRF0000018599 | | **Bond Term:** | As Noted Below |
| **Principals:** Minkwon Kang | | **Coverage:** | $43,560 |
| | | **Rent Coverage:** | $39,930 |
| | | **Security Deposit Coverage:** | $3630.00 |

KNOW ALL PERSONS BY THESE PRESENTS,

that **HUDSON INSURANCE COMPANY** , as surety (the “Surety") is held and firmly bound unto EMP Atlantic Property Owner LP, as Landlord (the “Landlord"), in the penal sum of forty-three thousand, five hundred sixty ($43,560), for the payment of which sum well and truly to be made, the Surety, bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 1042 Atlantic Avenue, Apt 14L, Brooklyn, NY 11238 from on or about August 3, 2026 to September 16, 2027 for the rental sum of three thousand, six hundred thirty dollars ($3630) per month.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 1042 Atlantic Avenue, Apt 14L, Brooklyn, NY 11238 from on or about August 3, 2026 to the earlier of, the final expiration date of the lease and renewal leases signed thereafter, the lease termination date as agreed upon by the Principal and Landlord at the time of or after the signing of the initial Lease, the date the Principal has surrendered possession of the apartment, under the Contract for the security deposit amount of three thousand, six hundred thirty dollars ($3630.00).

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, THAT if the Principal shall promptly and faithfully perform the Contract with the Landlord and pay all lease/rental charges thereunder, then this obligation shall be null and void; otherwise it shall remain in full force and effect.

PROVIDED AND SUBJECT TO THE CONDITIONS PRECEDENT:

1. Whenever the Principal shall be, and declared by the Landlord to be in default under the Contract, the Landlord having performed the Landlord's obligations thereunder and having complied with the Bond General Terms and Conditions and Program Agreement if such Program Agreement has been executed.

2. Any claims must be presented to Surety, care of TheGuarantors via their online portal at www.theguarantors.com.

DATED as of this 25th day of July, 2026

**THE HUDSON INSURANCE COMPANY**

**By:**
(SEAL)

**(Surety)**

**Name:** Casey Lasda

**Title:** Attorney-In-Fact

Hudson Insurance Company
CORPORATE
SEAL
1918
Delaware
B829

# Receipt from TheGuarantors

Receipt #1603-4805

**AMOUNT PAID**
$2,405.00

**DATE PAID**
Jul 25, 2026, 9:55:25 AM

**SUMMARY**

| | |
|---|---|
| Payment to Guarantr Inc: Lease Guarantee | $2,405.00 |
| **Amount paid** | **$2,405.00** |

If you have any questions, contact us at **info@theguarantors.com** or call us at **+1 212-266-0020**.