65 Dupont

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 **65 Dupont**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Kim	Celine		***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
2/20/2000	(949) 616-0418		celinekim3146@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
26-14 Jackson Avenue	Long Island City

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	11101		current	$3,297.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Ekstein Development LLC	(212) 736-4492

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Software Engineer	Google	$435,049.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
650-253-0000			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
111 8th Ave, New York, NY 10011	New York City	NY	10011

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?

NO

Have you ever willfully or intentionally refused to pay rent when due?

NO

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?

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

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 **65 Dupont** 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 **65 Dupont** 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 **65 Dupont**, 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 **65 Dupont** 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 **65 Dupont**, 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 CELINE KIM SUBMITTED ONLINE on August 9, 2026

Signed by Celine Kim
Sun Aug 9 2026 10:01:58 PM EDT
Key: 750FDBD5; IP Address: 10.33.14.4

Celine Kim *(Applicant)* *Date*

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

Application Fee for Celine Kim - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Alan Song	XXXXXXXXXXXX9232	16840221	$20.00

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

Exemptions for Housing Providers

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

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

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

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Celine Kim

The property's screening criteria result

	5.1 / 10 **MAYBE**	This application does not meet all of your property's screening criteria. You may consider approving this application with an additional security deposit or a guarantor. On-Site makes no independent assessment of an applicant's qualifications.

Score for Celine Kim: 5.1 / 10

	Importance	Result
Total annual income to rent ratio exceeds 40.0	Extremely	
Gross annual income after rent and estimated debt exceeds 15.0 times the monthly rent	Extremely	
Maximum percentage of past due negative accounts is less than 20.0%	Very	
Unpaid collections and grossly delinquent past due balances do not exceed $200.00	Moderately	
May have been through a bankruptcy	Very	

NOTIFICATION(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)	$435,049.00
Total **verified** annual income	$88,800.24
Total **verified** combined annual income to rent ratio	23.24 (based on rent of $3,820.00)
Estimated monthly debt and rent payments	$3,860.00 (101% of monthly rent)
Total number of accounts	6
Accounts with no late payments	6 (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	$2,566.00 ($0.00 past due)
Outstanding revolving debt	$2,566.00 (6% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00

Identity	From Application	From Equifax
Name:	Celine Kim	CELINE KIM
SSN:	***-**-****	***-**-****
Birth Date:	2/**/2000	2/**/2000

Addresses	From Application	From Equifax
	26-14 Jackson Avenue Long Island City, NY 11101 - US	2614 JACKSON AVE. 7A LONG ISLAND CITY, NY 11101 (Applicant) Reported 8/2026 36 PRAIRIE GRASS IRVINE, CA 92603 (Applicant) Reported 7/2026 1180 MORSE AVE. SUNNYVALE, CA 94089 (Applicant) Reported 8/2025

Employment	From Application	From Equifax
Applicant:	Software Engineer Google $435,049.00/Yr. Total annual Income: $435,049.00	GOOGLE

Income Verifications

Requested For Celine Kim		**Requested Date** 8/11/2026	
Date 8/11/2026	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $22,200.07	**Verified Annual Income** $88,800.24 *Income amount used in scoring
Bank Institution Chase	**Account Type** Checking	**Account Holder** CELINE KIM DIANA LEE	**Total Deposits (90 Days)** $12,052.05
Bank Institution Chase	**Account Type** Savings	**Account Holder** CELINE KIM DIANA LEE	**Total Deposits (90 Days)** $10,148.02

Date	Income Source	Amount
7/31/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$2,000.00
7/31/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$1,705.27
7/24/2026	MORGAN STANLEY ACH CREDIT PPD ID: 6427014001	$208.16
7/17/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$2,000.00
7/17/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$1,695.63
7/2/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$2,000.00
7/2/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$1,673.78
6/18/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$2,000.00
6/18/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$52.05
6/18/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$1,687.24
6/5/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$2,000.00
6/5/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$1,709.64
5/27/2026	MORGAN STANLEY ACH CREDIT PPD ID: 6427014001	$180.82
5/22/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$2,000.00
5/22/2026	GOOGLE LLC PAYROLL PPD ID: J770493581	$1,287.48

Restricted Person Search

Requested For	Requested	Returned
Celine Kim	8/11/2026	8/11/2026
Results *No Records Found*		

Risk Models

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	799	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The balances on your accounts are too high compared to loan amounts

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
JPMCB CARD SERVICES (Applicant)	5/2023	7/2026					$2,566.00

Monthly Payment	High Credit	Type	Comments
$40.00	$5,291.00	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
8/26		6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	12/2020	4/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$23,255.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0
5/21		3/21		1/21

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	6/2014	4/2026					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,806.00	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
CITICARDS CBNA (Applicant)	9/2017	10/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,933.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	3/2022	6/2026					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,760.00	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
CAPITAL ONE BANK USA (Applicant)	1/2021	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$553.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	

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
ID 950 067 097
Class D
KIM
CELINE
2614 JACKSON AVE 7A
LONG ISLAND CTY, NY 11101
DOB 02/20/2000
Issued 05/15/2026
Expires 02/20/2031
Organ Donor
E NONE
R B
Sex F
Height 5'-04"
Eyes BLK
EXCELSIOR
E PLURIBUS UNUM
CELINE KIM

Google LLC
1600 Amphitheatre Parkway, Mountain View, CA 94043

August 09, 2026

RE: Employment Verification for Celine Kim

To Whom It May Concern:

This is to verify that Celine Kim is employed at Google LLC in the position of Software Engineer III. Celine has been employed at the company since March 01, 2021 and works at 100% of their full-time working hours. Their annual base salary is 200,000.00 USD with a discretionary bonus opportunity of 15% annually at 100% employment, and they currently work in New York, United States of America.

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

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

March 2026

Thank you, Celine!

Thank you for your contributions over the past year!

New Salary

200,000 USD

Your annual base salary will increase from 194,000 USD to 200,000 USD (an increase of 6,000 USD or 3.1%), with a bonus target of 15%, as of March 1, 2026.

You will see this increase starting with your March 13, 2026 paycheck.

Annual Bonus

33,000 USD

On March 20, 2026, you will receive a bonus of 33,000 USD, based on your performance and bonus-eligible salary over the past year.

2025 Target[int]: 15%   2025 Actual[int]: 17.1%

Equity Refresh Grant

88,200 USD

Equity grants link your rewards to the company's long-term success. You will receive an equity refresh grant from Alphabet Inc. with an intended value of 88,200 USD and an intended grant date of March 4, 2026.

The resulting number of GSUs will be based on the average closing price of GOOG in the month before the grant date, and the vesting frequency will depend on the number of GSUs, as specified in go/equity. As illustrated below[int], the grant will vest over four years: from March 2026 through March 2030 until fully vested:

2026	2027	2028	2029	2030
18,375 USD	20,213 USD	22,050 USD	22,050 USD	5,513 USD

Equity grants are not guaranteed compensation, are discretionary, and are subject to vesting requirements as detailed in the grant award agreement from your broker.

2026 Total Compensation Award

321,200 USD

Your total compensation award (TCA) is the sum of the salary, bonus, and equity refresh grant you will receive as part of this annual compensation cycle. For 2026, your total compensation award is 321,200 USD. To see your compensation by calendar year, including previously granted equity awards, view your summary page in Prosper. Salary and bonus are granted by your employing legal entity. The equity refresh is granted exclusively from Alphabet Inc., who is the sole provider of equity grants.

This letter is subject to certain terms and conditions

Celine Kim
celinekim

CHASE

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

June 09, 2026 through July 08, 2026
Account Number: **000000676088680**

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	

00392183 DRE 703 219 19026 NNNNNNNNNNN 1 000000000 06 0000
CELINE KIM
OR DIANA B LEE
2614 JACKSON AVE APT 7A
LONG ISLAND CITY NY 11101-2963

03921830101000000021

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$1,664.55**
Deposits and Additions	9,576.03
ATM & Debit Card Withdrawals	-741.99
Electronic Withdrawals	-8,629.23
Ending Balance	**$1,869.36**

Your account ending in 6689 is linked to this account for overdraft protection.

The monthly service fee for this account was waived as an added feature of a linked Chase Premier Plus Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$1,664.55**
06/18	Google LLC Payroll PPD ID: J770493581	**2,000.00**	3,664.55
06/18	Google LLC Payroll PPD ID: J770493581	**52.05**	3,716.60
06/23	Recurring Card Purchase 06/23 Spotify USA 877-7781161 NY Card 2274	-21.99	3,694.61
06/23	Payment Sent 06/22 Venmo *Andrea Amavisca New York NY Card 2274	-150.00	3,544.61
06/24	Con Ed of NY Cecony 22321123311 CCD ID: 2462467002	-86.80	3,457.81
07/01	Payment Sent 07/01 Venmo *Hyo Joong Kim New York NY Card 2274	-170.00	3,287.81
07/02	Google LLC Payroll PPD ID: J770493581	**2,000.00**	5,287.81
07/03	ODP Transfer From Savings ...6689	**1,254.62**	6,542.43
07/03	Online Transfer From Sav ...6689 Transaction#: 29879372724	**2,000.00**	8,542.43
07/03	Jackson Ave Owne Purchase 212-736-4492 Web ID: 3201463633	-3,279.02	5,263.41
07/03	Verizon Paymentrec PPD ID: 9783397101	-59.99	5,203.42
07/03	Chase Credit Crd Autopay PPD ID: 4760039224	-5,203.42	0.00
07/06	Online Transfer From Sav ...6689 Transaction#: 29882838710	**2,000.00**	2,000.00

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
07/06	Venmo Cashout PPD ID: 5264681992	**200.00**	2,200.00
07/06	Venmo Cashout PPD ID: 5264681992	**69.36**	2,269.36
07/06	Payment Sent 07/03 Venmo *Rainer Apostol New York NY Card 2274	-400.00	1,869.36
	Ending Balance		**$1,869.36**

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.
P O Box 44959
Indianapolis, IN 46244 - 4959

May 09, 2026 through June 08, 2026
Account Number: **000000676088680**

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	

00394353 DRE 703 219 16026 NNNNNNNNNNN 1 000000000 06 0000
CELINE KIM
OR DIANA B LEE
2614 JACKSON AVE APT 7A
LONG ISLAND CITY NY 11101-2963

03943530101000000021

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$5,118.85**
Deposits and Additions	4,091.00
ATM & Debit Card Withdrawals	-1,160.98
Electronic Withdrawals	-6,384.32
Ending Balance	**$1,664.55**

Your account ending in 6689 is linked to this account for overdraft protection.

The monthly service fee for this account was waived as an added feature of a linked Chase Premier Plus Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$5,118.85**
05/11	Payment Sent 05/09 Venmo *Hyo Joong Kim Visa Direct NY Card 2274	-80.00	5,038.85
05/11	Payment Sent 05/09 Venmo *William Chen New York NY Card 2274	-10.00	5,028.85
05/15	Zelle Payment To Paul Ramsingh 29235803324	-60.00	4,968.85
05/18	Payment Sent 05/16 Venmo *William Chen New York NY Card 2274	-79.36	4,889.49
05/18	Payment Sent 05/16 Venmo *Hyo Joong Kim New York NY Card 2274	-160.00	4,729.49
05/18	Payment Sent 05/16 Found* Found.App CA Card 2274	-100.00	4,629.49
05/18	Payment Sent 05/17 Venmo *Fnu Fharensia New York NY Card 2274	-17.00	4,612.49
05/22	Google LLC Payroll PPD ID: J770493581	**2,000.00**	6,612.49
05/26	Venmo Cashout PPD ID: 5264681992	**91.00**	6,703.49
05/26	Recurring Card Purchase 05/23 Spotify USA 877-7781161 NY Card 2274	-21.99	6,681.50
05/26	Payment Sent 05/23 Venmo *Hyo Joong Kim Visa Direct NY Card 2274	-160.00	6,521.50
05/26	Payment Sent 05/25 Venmo *Will Z New York NY Card 2274	-14.00	6,507.50
05/26	Con Ed of NY Cecony 22321123311 CCD ID: 2462467002	-62.92	6,444.58
06/02	Jackson Ave Owne Purchase 212-736-4492 Web ID: 3201463633	-3,279.02	3,165.56
06/03	Verizon Paymentrec PPD ID: 9783397101	-59.99	3,105.57

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
06/03	Chase Credit Crd Autopay PPD ID: 4760039224	-2,922.39	183.18
06/05	Google LLC Payroll PPD ID: J770493581	**2,000.00**	2,183.18
06/08	Payment Sent 06/08 Venmo *Cindy Chen Visa Direct NY Card 2274	-518.63	1,664.55
	Ending Balance		**$1,664.55**

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

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

Pay Statement

Period Start Date	07/13/2026
Period End Date	07/26/2026
Pay Date	07/31/2026
Document	40203611
Net Pay	**$3,705.27**

Pay Details

Celine Kim
26-14 jackson avenue
7A
Long island city, NY 11101
USA

Employee Number	000723852	Pay Group	Salaried Employees
SSN	XXX-XX-XXXX	Location	US-NYC-9TH
Job	Software Engineer	Cost Center	100181C000 - 81C:Analytics and Insight
Pay Rate	$96.1538		
Pay Frequency	Biweekly		

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Annual Bonus	0.000000	$0.0000	$0.00	$33,000.00
Ben in Kind Grs	0.000000	$0.0000	$0.00	$436.30
Group Term Life	0.000000	$0.0000	$15.23	$241.18
HSA ER Seed	0.000000	$0.0000	$0.00	$1,000.00
InternetStipend	0.000000	$0.0000	$0.00	$419.93
Peer Bonus	0.000000	$0.0000	$0.00	$175.00
Regular Pay	80.000000	$96.1538	$7,692.31	$121,807.72
Goog Stock Unit	0.000000	$0.0000	$0.00	$114,357.19
Spot Bonus	0.000000	$0.0000	$0.00	$300.00
Tuition Reim Tx	0.000000	$0.0000	$0.00	$226.17

Total Hours Worked 80.000000 Total Hours 80.000000

Deductions

Deduction	Employee Current	Employee YTD	Employer Current	Employer YTD
401K After-Tax	$1,500.00	$16,500.00	$0.00	$0.00
Ben in Kind Grs	$0.00	$436.30	$0.00	$0.00
Bonus 401K AT	$0.00	$5,000.00	$0.00	$0.00
Class C Offset	$0.00	$64,608.30	$0.00	$0.00
Accident Ins.	$1.60	$25.60	$0.00	$0.00
Critical illnes	$1.29	$20.64	$0.00	$0.00
Dental	$4.30	$68.80	$0.00	$0.00
Group Term Life	$15.23	$241.18	$0.00	$0.00
HSA Employee	$130.77	$2,092.32	$0.00	$0.00
HSA ER Update	$0.00	$1,000.00	$0.00	$0.00
Ltd Purpose FSA	$17.31	$276.96	$0.00	$0.00
LongTerm Dis	$27.23	$431.58	$0.00	$0.00
Transit PreTax	$0.00	$500.00	$0.00	$0.00
401K Pretax	$0.00	$24,500.00	$0.00	$12,250.00
Vision	$1.60	$25.60	$0.00	$0.00

Taxes

Tax	Based On	Current	YTD
Federal Income Tax	$7,553.56	$1,375.89	$49,167.32
Employee Medicare	$7,553.56	$177.51	$4,498.00
Social Security Employee Tax	$0.00	$0.00	$11,439.00
CA State Income Tax	$0.00	$0.00	$1,041.83
NY State Income Tax	$7,553.56	$448.21	$21,807.78
New York R	$7,553.56	$300.13	$10,021.54
NY Paid Family Leave Employee	$7,692.31	$0.00	$411.91
NY Disability Employee	$7,692.31	$1.20	$20.40

Paid Time Off

Plan	Current	Balance
Vacation	0.0000	260.8100

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx8680	Checking	$2,000.00
xxxxxx6689	Savings	$1,705.27
Total		$3,705.27

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay

Current	$7,707.54	$7,553.56	$2,302.94	$1,699.33	**$3,705.27**
YTD	$271,963.49	$243,499.81	$98,407.78	$115,727.28	$57,828.43

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

Pay Statement

Period Start Date	06/29/2026
Period End Date	07/12/2026
Pay Date	07/17/2026
Document	40055868
Net Pay	**$3,695.63**

Pay Details

Celine Kim
26-14 jackson avenue
7A
Long island city, NY 11101
USA

Employee Number	000723852	Pay Group	Salaried Employees
SSN	XXX-XX-XXXX	Location	US-NYC-9TH
Job	Software Engineer	Cost Center	100181C000 - 81C:Analytics and Insight
Pay Rate	$96.1538		
Pay Frequency	Biweekly		

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Annual Bonus	0.000000	$0.0000	$0.00	$33,000.00
Ben in Kind Grs			$39.60	$436.30
Group Term Life	0.000000	$0.0000	$15.23	$225.95
HSA ER Seed	0.000000	$0.0000	$0.00	$1,000.00
InternetStipend			$59.99	$419.93
Peer Bonus	0.000000	$0.0000	$0.00	$175.00
Regular Pay	80.000000	$96.1538	$7,692.31	$114,115.41
Goog Stock Unit	0.000000	$0.0000	$0.00	$97,967.45
Spot Bonus	0.000000	$0.0000	$0.00	$300.00
Tuition Reim Tx	0.000000	$0.0000	$0.00	$226.17

Total Hours Worked 80.000000 Total Hours 80.000000

Deductions

Deduction	Employee Current	Employee YTD	Employer Current	Employer YTD
401K After-Tax	$1,500.00	$15,000.00	$0.00	$0.00
Ben in Kind Grs	$39.60	$436.30	$0.00	$0.00
Bonus 401K AT	$0.00	$5,000.00	$0.00	$0.00
Class C Offset	$0.00	$54,823.62	$0.00	$0.00
Accident Ins.	$1.60	$24.00	$0.00	$0.00
Critical illnes	$1.29	$19.35	$0.00	$0.00
Dental	$4.30	$64.50	$0.00	$0.00
Group Term Life	$15.23	$225.95	$0.00	$0.00
HSA Employee	$130.77	$1,961.55	$0.00	$0.00
HSA ER Update	$0.00	$1,000.00	$0.00	$0.00
Ltd Purpose FSA	$17.31	$259.65	$0.00	$0.00
LongTerm Dis	$27.23	$404.35	$0.00	$0.00
Transit PreTax	$50.00	$500.00	$0.00	$0.00
401K Pretax	$0.00	$24,500.00	$0.00	$12,250.00
Vision	$1.60	$24.00	$0.00	$0.00

Taxes

Tax	Based On	Current	YTD
Federal Income Tax	$7,603.15	$1,387.02	$44,185.69
Employee Medicare	$7,603.15	$178.68	$3,935.33
Social Security Employee Tax	$0.00	$0.00	$11,439.00
CA State Income Tax	$0.00	$0.00	$909.82
NY State Income Tax	$7,603.15	$453.43	$19,573.99
New York R	$7,603.15	$302.24	$9,024.84
NY Paid Family Leave Employee	$7,791.90	$0.00	$411.91
NY Disability Employee	$7,791.90	$1.20	$19.20

Paid Time Off

Plan	Current	Balance
Vacation	0.0000	269.1200

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx8680	Checking	$2,000.00
xxxxxx6689	Savings	$1,695.63
Total		$3,695.63

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay

Current	$7,807.13	$7,603.15	$2,322.57	$1,788.93	**$3,695.63**
YTD	$247,866.21	$219,556.51	$89,499.78	$104,243.27	$54,123.16

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2025**

OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning , 2025, ending , 20 | See separate instructions.

☐ Filed pursuant to section 301.9100-2 ☐ Combat zone ☐ Deceased Spouse

☐ Other

Your first name and middle initial	Last name	Your social security number
CELINE	KIM	749 58 1718
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.	Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. ☒
2614 JACKSON AVE		7A	
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code	**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund.
LONG ISLAND CITY	NY	11101	
Foreign country name	Foreign province/state/county	Foreign postal code	☐ You ☐ Spouse

Filing Status
Check only one box.

☒ Single
☐ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS). Enter spouse's SSN above and full name here:
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

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

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

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

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.
(6) Check if	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled
(7) Credits	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents

☐ Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income

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

Attach Sch. B if required.

Line	Description			Box	Amount
1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	349,258.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 31			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions). Enter type and amount:			1h	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	349,258.
2a	Tax-exempt interest	2a	101.	2b	b Taxable interest 2,493.
3a	Qualified dividends	3a	3,841.	3b	b Ordinary dividends 4,396.
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b				
4a	IRA distributions	4a		4b	b Taxable amount
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐				
5a	Pensions and annuities	5a		5b	b Taxable amount
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐				
6a	Social security benefits	6a		6b	b Taxable amount
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐				
7a	Capital gain or (loss). Attach Schedule D if required			7a	121.
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)				
8	Additional income from Schedule 1, line 10			8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**			9	356,268.
10	Adjustments to income from Schedule 1, line 26			10	0.
11a	Subtract line 10 from line 9. This is your **adjusted gross income**			11a	356,268.

Tax and Credits

Line	Description	Box	Amount
11b	Amount from line 11a (adjusted gross income)	11b	356,268.
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	40,350.
13a	Qualified business income deduction from Form 8995 or Form 8995-A	13a	17.
b	Additional deductions from Schedule 1-A, line 38	13b	
14	Add lines 12e, 13a, and 13b	14	40,367.
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**	15	315,901.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	79,321.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	79,321.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	38.
21	Add lines 19 and 20	21	38.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	79,283.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	1,791.
24	Add lines 22 and 23. This is your **total tax**	24	81,074.

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

Line	Description	Box	Amount	Box	Amount
25	Federal income tax withheld from:				
a	Form(s) W-2	25a	69,504.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	1,555.		
d	Add lines 25a through 25c			25d	71,059.
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	71,059.

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

Refund

Line	Description	Box	Amount	Box	Amount
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 X X X X X X X X X **c** Type: ☐ Checking ☐ Savings				
d	Account number X X X X X X X X X X X X X X X X X				
36	Amount of line 34 you want **applied to your 2026 estimated tax**	36			

Direct deposit? See instructions.

Amount You Owe

Line	Description	Box	Amount	Box	Amount
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	10,104.
38	Estimated tax penalty (see instructions)	38	89.		

Third Party Designee

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

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

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		SOFTWARE ENGINEER	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 949-616-0418	Email address		

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

Paid Preparer Use Only

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