MNS Rentals

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 **MNS Rentals**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Blair	William	Maurice	***-**-****	
BIRTH DATE	**PHONE #1**	**ALTERNATE PHONE**	**EMAIL**	
3/3/2004	(903) 236-3430		reeseblair04@gmail.com	

CURRENT ADDRESS

STREET ADDRESS			CITY	
38 Westland Ave Apt 26			Boston	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
MA	02115	9/1/2023	current	$3,800.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Westland Ave LLC			(617) 221-7861	

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY		SALARY
Investor	Self-Employed		$60,000.00/Yr.
SUPERVISOR	**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Self			current
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
38 Westland Ave Apt 26	Boston	MA	02115

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Streeteasy.com

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
2C	We are very excited to move to New York City, and are hoping this will be the right place for us. Both of us recently finished being full-time students, and will now be self-employed. Both myself, Morris, and Blair have a combined savings of over 250k liquid, which we will use to pay rent. We look forward to hopefully hearing from you soon.

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 **MNS Rentals** 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 **MNS Rentals** 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 **MNS Rentals**, 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 **MNS Rentals** 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 **MNS Rentals**, 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 WILLIAM MAURICE BLAIR, IV SUBMITTED ONLINE on August 12, 2026

Signed by William Maurice Blair, IV
Wed Aug 12 2026 01:54:29 PM EDT
Key: 093CD378; IP Address: 10.33.14.4

William Maurice Blair, IV *(Applicant)* *Date*

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

Application Fee for William Maurice Blair, IV - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Amanda Montgomery	XXXXXXXXXXXX0774	16845859	$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 January 1, 2025, in NYC, it is illegal for most housing providers to discriminate on the basis of a conviction history in rentals or sales, including co-ops and condos.

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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 William Maurice Blair, IV

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 8/16/2026**.

Score for William Maurice Blair, IV: 640

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$60,000.00
Total combined annual income to rent ratio	21.25 (based on rent of $4,000.00)
Total number of accounts	1
Accounts with no late payments	1 (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	$0.00 ($0.00 past due)
Outstanding revolving debt	$0.00 (0% 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
Rental History records found	0

Identity	From Application	From Equifax
Name:	William Maurice Blair, IV	WILLIAM BLAIR
SSN:	***-**-****	***-**-****
Birth Date:	3/**/2004	3/**/2004

Addresses	From Application	From Equifax
	38 Westland Ave Apt 26 Boston, MA 02115 - US	38 WESTLAND AVE. 29 BOSTON, MA 02115 (Applicant) Reported 7/2026

Employment	From Application	From Equifax
Applicant:	Investor Self-Employed $60,000.00/Yr. Total annual Income: $60,000.00	

Restricted Person Search		
Requested For William Maurice Blair, IV	**Requested** 8/12/2026	**Returned** 8/12/2026
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name	**Score**	**Score Factors**
RealPage AI Score (Applicant)	640	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	649	You have too few credit accounts No open bankcard or revolving accounts in your credit file The date that you opened your oldest account is too recent You have too many inquiries on your credit report.

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
CAPITAL ONE BANK USA (Applicant)	4/2025	6/2026					$0.00

Monthly Payment	High Credit	Type	Comments
	$856.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Previous Credit Inquiries

From Equifax

5/2025	CBNA (Applicant)
4/2025	CAPITAL ONE (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

Texas USA

DRIVER LICENSE

DRIVER LICENSE

Director:

UNDER 21 UNTIL
03/03/2025

4d. DL: 45859021

9. Class: C

3. DOB: 03/03/2004

4b. Exp: 03/03/2030

4a. Iss: 08/27/2023

12. Rest: NONE

9a. End: NONE

DONOR

1. BLAIR
2. WILLIAM MAURICE IV
8. 1214 LESLEY LN
LONGVIEW, TX 75604

16. Hgt: 5'-08"

15. Sex: M 18. Eyes: BRO

5. DD: 06629380282217585532

WILLIAM M BLAIR
38 Westland Ave
Apt 26
Boston MA 02115-3943

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Jul 1 - Jul 31, 2026

$43.54 TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jul 1	Jul 31
Bankroll	$115.32	**$14.18**
Bruhman	$13.60	**$29.36**
Savings	$0.00	**$0.00**
All Accounts	$128.92	**$43.54**

Cashflow Summary

+ $0.02 INTEREST EARNED THIS PERIOD

Bankroll - 36317654502

360 CHECKING

0.07%	$0.28	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jul 1	**Opening Balance**			**$115.32**
Jul 2	Deposit from Bruhman XXXXXXX7360	Credit	+ $5.00	$120.32
Jul 2	Debit Card Purchase - UBER EATS 866 576 1039 CA	Debit	- $63.33	$56.99
Jul 2	Debit Card Purchase - UBER EATS 866 576 1039 CA	Debit	- $3.00	$53.99
Jul 2	Digital Card Purchase - APPLE COM BILL 866 712 7753 CA	Debit	- $9.99	$44.00
Jul 3	Debit Card Purchase - LINKTREE LINKTREE 6506743116 CA	Debit	- $15.94	$28.06
Jul 4	Instant transfer received from COINBASE - MMU1T78CPB1RBAG	Credit	+ $45.14	$73.20
Jul 4	Debit Card Purchase - QDOBA 3198 BOSTON MA	Debit	- $19.47	$53.73
Jul 4	Debit Card Purchase - UBER EATS 866 576 1039 CA	Debit	- $24.59	$29.14
Jul 4	Debit Card Purchase - UBER EATS 866 576 1039 CA	Debit	- $2.50	$26.64
Jul 4	Instant transfer received from COINBASE - MMHZ5F5EGF9OWOL	Credit	+ $68.77	$95.41
Jul 5	Debit Card Purchase - UBER ONE MEMBERSHIP 866 576 1039 CA	Debit	- $9.99	$85.42
Jul 5	Debit Card Purchase - UBER EATS 866 576 1039 CA	Debit	- $33.79	$51.63
Jul 5	Debit Card Purchase - UBER EATS 866 576 1039 CA	Debit	- $2.50	$49.13
Jul 7	Instant transfer received from COINBASE - MMAG4ZT7AFZKVEM	Credit	+ $24.45	$73.58
Jul 7	Debit Card Purchase - QDOBA 3198 BOSTON MA	Debit	- $24.34	$49.24
Jul 7	Debit Card Purchase - HEMENWAY VARIETY BOSTON MA	Debit	- $14.01	$35.23
Jul 7	Instant transfer received from COINBASE - MMOCB6RFEDZZDER	Credit	+ $53.62	$88.85
Jul 7	Instant transfer received from COINBASE - MM0HP5YZNHODA0Y	Credit	+ $49.12	$137.97
Jul 7	Instant transfer received from COINBASE - MMVZ809BVAQMPNI	Credit	+ $182.74	$320.71
Jul 7	Zelle money sent to ALEKSANDR SANZHANOV	Debit	- $250.00	$70.71

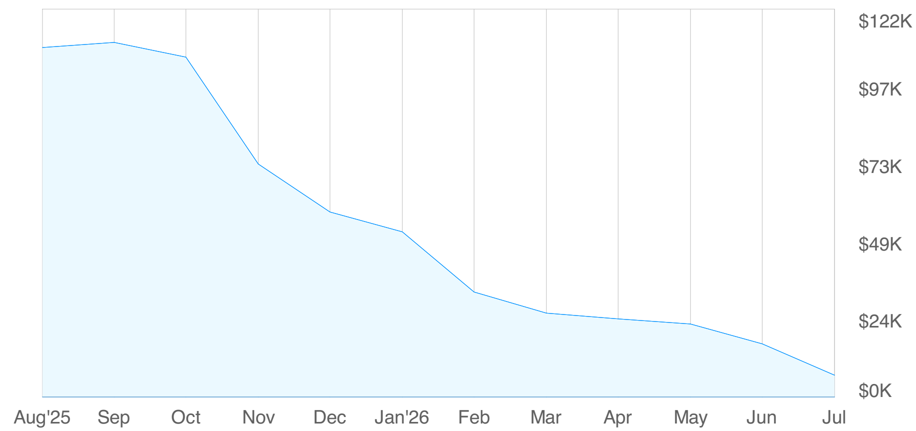
Schwab One® Account of

WILLIAM BLAIR IV

Account Number	Statement Period
8501-6833	July 1-31, 2026

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
$7,627.21	$17,381.19



	This Statement	YTD
Beginning Account Value	**$17,381.19**	$58,643.07
Deposits	**0.00**	0.00
Withdrawals	**(3,850.00)**	(34,100.00)
Dividends and Interest	**0.00**	311.80
Market Appreciation/(Depreciation)	**(5,880.58)**	(16,439.47)
Expenses	**(23.40)**	(788.19)
Ending Account Value	**$7,627.21**	**$7,627.21**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency.
Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

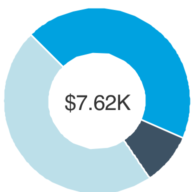
WILLIAM BLAIR IV
38 Westland Ave
Apt #29
BOSTON MA 02115

Schwab One® Account of

WILLIAM BLAIR IV

Account Number	Statement Period
****-*833	July 1-31, 2026

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	3,374.96	44%
Equities	694.25	9%
Options	3,558.00	47%
Total	**$7,627.21**	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
	Cash	3,374.96	44%
TQQQ	CALL PROSHR QQQ 3X	3,310.00	43%
HIMS	HIMS & HERS HEALTH INC	694.25	9%
TQQQ	CALL PROSHR QQQ 3X	248.00	3%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	3,272.17	(12,709.59)	(9,437.42)	0.00	0.00	0.00
YTD			(21,925.35)			0.00
Unrealized						**$1,257.74**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Schwab One® Interest	0.00	0.00	0.00	0.03
Cash Dividends	0.00	0.00	0.00	311.77
Total Income	**$0.00**	**$0.00**	**$0.00**	**$311.80**

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
($13,497.55)	**($1,795.11)**	**$6,392.25**	**$27,235.20**

Margin Loan Rate as of 07/29	Interest Paid on Margin Loan - This Period **	Interest Paid on Margin Loan - YTD **
11.825%	**($23.40)**	**($788.19)**

* Values include any cash plus the amount available using margin borrowing.
** Certain margin loan interest may be deductible; consult your tax advisor
For more information about margin rates, please visit schwab.com/margin/margin-rates-and-requirements.

PERSONAL PROPERTY SCHEDULE — AUDIO & ELECTRONIC EQUIPMENT

William M. Blair IV · 38 Westland Ave, Apt 26, Boston, MA 02115

Item	Qty	MSRP (unit)	MSRP (total)	Market Low	Market High
SECTION A — DOCUMENTED BY VINTAGE KING RECEIPTS					
Avid — Pro Tools MTRX II Interface Base Unit	2	$6,999	$13,998	$9,099	$10,499
Avid — Pro Tools MTRX Pristine 8 DA Card	6	$2,299	$13,794	$8,276	$9,656
Avid — Pro Tools MTRX 8 Line Pristine AD Card	4	$2,299	$9,196	$5,518	$6,437
Avid — Pro Tools HDX Core Card	1		$4,999	$2,250	$2,999
Avid — Pro Tools Ultimate Perpetual License	1		$1,499	$450	$750
Universal Audio — UAD-2 Satellite TB3 OCTO Core	1		$999	$250	$400
Avid — MTRX Thunderbolt 3 Module	1		$799	$479	$559
WesAudio — Titan 500 Series Rack Frame	1		$1,088	$707	$816
Section subtotal			**$46,372**	**$27,028**	**$32,115**

Item	Qty	MSRP (unit)	MSRP (total)	Market Low	Market High
SECTION B — AUDIO EQUIPMENT (NO RECEIPT ON FILE)					
Universal Audio — Apollo x16	1		$3,500	$1,925	$2,275
Digital Audio Denmark — MOM Monitor Operating Module	1		$1,300	$780	$910
WesAudio — Prometheus 500 Series EQ	1		$1,300	$845	$975
Purple Audio — Sweet Ten 500 Series Rack	1		$1,100	$715	$825
20U Industrial Equipment Rack	1		$1,000	$450	$550
WesAudio — Dione 500 Series Bus Compressor	1		$1,000	$650	$750
Rupert Neve Designs — R6 500 Series Rack (6-space)	1		$1,000	$600	$700
Aphex — Dual RPA Preamp	1		$1,000	$450	$550
Cranborne Audio — Carnaby HE Harmonic EQ 500	1		$900	$585	$675
Meris — 440 Mic Preamp / Mixer 500 Series	1		$700	$420	$490
Elysia — karacter 500	1		$700	$455	$525
Black Lion Audio — Seventeen 500 Series Compressor	1		$700	$385	$455
Radial — Six Pack 500 Series Rack	1		$700	$385	$455
Fredenstein — F606 500 Series Rack	1		$700	$350	$420
Cranborne Audio — Camden 500 Preamp	2	$600	$1,200	$720	$840
Akai Professional — MPK Key 61 Controller Keyboard	1		$500	$225	$275
Radial — ProD8 8-Channel DI (1U)	1		$500	$275	$325
Lindell Audio — 77X 500 Series	1		$500	$250	$300
Solid State Logic — UltraViolet EQ 500	1		$500	$300	$350
Focusrite — OctoPre 8-Channel Preamp	1		$500	$200	$250
Black Lion Audio — Auteur MkII 500 Series Mic Preamp / DI	2	$429	$858	$472	$558
Radial — EXTC Stereo Reamp Unit	1		$400	$220	$260
Radial — 500 Series 4-Ch Line Splitter / Mixer	1		$400	$220	$260
Black Lion Audio — PG-2 120V Power Conditioner	1		$300	$150	$180
Yamaha — HS5 Studio Monitor	3	$200	$600	$300	$360
Behringer — Ultrapatch Pro Patchbay	3	$60	$180	$63	$81
Behringer — MS8000	3	$69	$207	$72	$93
SPL — 7.1 Surround Monitor Controller + add-on module	1		$3,000	$1,350	$1,800
Section subtotal			**$25,245**	**$13,812**	**$16,487**

Item	Qty	MSRP (unit)	MSRP (total)	Market Low	Market High
SECTION C — STUDIO WORKSTATION & PERIPHERALS					
ASUS — ROG Astral GeForce RTX 5090	1		$3,500	$2,275	$2,800
ASUS — ROG Maximus Z890 Extreme Motherboard	2	$1,200	$2,400	$1,200	$1,440
Intel — Core Ultra 9 285K CPU	2	$600	$1,200	$600	$720
be quiet! — Dark Power Pro 13 1300W PSU	2	$400	$800	$360	$440
Corsair — iCUE LINK LX120 Fan	34	$35	$1,190	$417	$536
Corsair — 9000D Airflow Case	1		$500	$200	$250
G.Skill — Trident Z5 DDR5 48GB module	2	$350	$700	$350	$455
EKWB — EK Water Block (RTX 5090)	1		$300	$120	$150
Corsair — MAKR 75 Custom Keyboard	2	$250	$500	$225	$275
EKWB — Quantum Surface P480M Radiator	2	$150	$300	$105	$135

SECTION A — DOCUMENTED BY VINTAGE KING RECEIPTS					
Corsair — XD Series Pump / Reservoir	2	$150	$300	$105	$135
EKWB — Quantum Surface S480 Radiator	2	$130	$260	$91	$117
EKWB — Velocity 3 CPU Water Block	1		$130	$52	$65
EKWB — Water Cooling Fittings (assorted)	25	$16	$400	$120	$160
Corsair — AIO Liquid Cooler	1		$120	$42	$54
Logitech — G502 X Mouse	2	$80	$160	$64	$80
Section subtotal			**$12,760**	**$6,326**	**$7,812**

SECTION D — PEDALBOARD					
GigRig — G3S Switching System	1		$1,200	$720	$840
Strymon — TimeLine Delay	1		$450	$293	$338
Strymon — NightSky Reverb	1		$450	$293	$338
Strymon — Volante Magnetic Echo	1		$400	$240	$280
Strymon — Mobius Modulation	1		$400	$240	$280
Meris — Hedra 3-Voice Pitch Shifter (PEDAL)	1		$400	$240	$280
Old Blood Noise Endeavors — Dark Star Pad Reverb	1		$350	$210	$245
Wampler — Terraform Modulation	1		$300	$180	$210
Wampler — Pantheon Dual Overdrive Deluxe	1		$300	$180	$210
OB One — Signal Blender	1		$280	$154	$182
Walrus Audio — Mira Optical Compressor	1		$250	$150	$175
Fender — The Trapper Dual Fuzz	1		$230	$127	$150
Peterson — StroboStomp HD Tuner	1		$150	$98	$113
Morley — Wah Pedal	1		$180	$90	$108
Temple Audio — TRIO 43 Pedalboard + case	1		$700	$385	$455
GigRig — Generator Modular Power Supply	1		$450	$248	$293
Chase Bliss Audio — Clean Compressor	1		$399	$239	$279
FMR Audio — RNLA7239 Levelling Amplifier	1		$329	$181	$214
Beetronics — Zzombee Filtron	1		$329	$197	$230
Old Blood Noise Endeavors — Beam Splitter	1		$299	$179	$209
Foxrox Electronics — Foxy Tone Box (rhinestone fuzz)	1		$270	$162	$189
29 Pedals — EUNA Buffer / Preamp	1		$249	$149	$174
Frost Giant Electronics — Osiris Overdrive	1		$229	$137	$160
Goodwood Audio — 4-Way Splitter / Junction Box	1		$200	$110	$130
JHS Pedals — Morning Glory V4 Overdrive	1		$199	$109	$129
Stone Deaf Effects — Noise gate pedal	1		$250	$138	$163
Section subtotal			**$9,243**	**$5,448**	**$6,373**

TOTAL — ALL SECTIONS			**$93,620**	**$52,614**	**$62,786**

Market values are owner estimates pending verification. MSRP for Section A reflects documented purchase prices from Vintage King Audio invoices; supporting receipts attached.

MNS Rentals

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 **MNS Rentals**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Montgomery	Amanda	Elizabeth	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
11/12/1973	(617) 835-1360		amontgomery@sycamorelp.com

CURRENT ADDRESS

STREET ADDRESS	CITY
12753 Via Esperia	Del Mar

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
CA	92014	10/15/2016	current	$10,000.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
Self	(617) 835-1360

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Finance-asset management	Sycamore Tree Capital	$600,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Jack Yang	(646) 387-2351		current

EMPLOYER ADDRESS	CITY	STATE	ZIP
2101 Cedar Springs Rd	Dallas	tx	92014

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?

NO

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

NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.

NO

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?

Streeteasy.com

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
2C	We are very excited to move to New York City, and are hoping this will be the right place for us. Both of us recently finished being full-time students, and will now be self-employed. Both myself, Morris, and Blair have a combined savings of over 250k liquid, which we will use to pay rent. We look forward to hopefully hearing from you soon.

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 **MNS Rentals** 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 **MNS Rentals** 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 **MNS Rentals**, 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 **MNS Rentals** 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 **MNS Rentals**, 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 AMANDA ELIZABETH MONTGOMERY (GUARANTOR) SUBMITTED ONLINE on August 12, 2026

Signed by Amanda Elizabeth Montgomery
Wed Aug 12 2026 01:54:30 PM EDT
Key: 6A40E141; IP Address: 10.33.14.4

Amanda Elizabeth Montgomery *(Guarantor)* *Date*

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

Application Fee for Amanda Elizabeth Montgomery (Guarantor) - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Amanda Montgomery	XXXXXXXXXXXX0774	16845861	$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 Amanda Elizabeth Montgomery (Guarantor)

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 8/16/2026**.

Score for Amanda Elizabeth Montgomery (Guarantor): 770

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 80.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No Foreclosures	Pass/Fail	
No Utility Collections	Pass/Fail	
No rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$600,000.00
Total combined annual income to rent ratio	150.0 (based on rent of $4,000.00)
Total number of accounts	26
Accounts with no late payments	25 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (1 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	$1,990,405.00 ($2,351.00 past due)
Outstanding revolving debt	$27,128.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$1,963,277.00 ($2,351.00 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:	Amanda Elizabeth Montgomery (Guarantor)	AMANDA ELIZABETH MONTGOMERY AMANDA ELIZABETH MORRIS
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1973	11/**/1973

Addresses	From Application	From Equifax
	12753 Via Esperia Del Mar, CA 92014 - US	12753 VIA ESPERIA DEL MAR, CA 92014 (Applicant) Reported 8/2026 12503 EL CAMINO REAL UNIT B SAN DIEGO, CA 92130 (Applicant) Reported 9/2017 6307 OLEANDER WAY SAN DIEGO, CA 92130 (Applicant) Reported 1/2016 7895 VIA MONTEBELLO UNIT 5 SAN DIEGO, CA 92129 (Applicant) Reported 8/2014 305 W 50TH ST. 20G NEW YORK, NY 10019 (Applicant) Reported 3/2013 52 SAVILLE ST. CAMBRIDGE, MA 02138 (Applicant) Reported 1/2011 4126 ROCHESTER RD. SAN DIEGO, CA 92116 (Applicant) Reported 1/2011

Employment	From Application	From Equifax
Applicant:	Finance-asset management Sycamore Tree Capital $600,000.00/Yr. Total annual Income: $600,000.00	SHARP REES STEALY ME

Restricted Person Search

Requested For	Requested	Returned
Amanda Elizabeth Montgomery	8/12/2026	8/12/2026

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	770	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	731	The total of your delinquent or derogatory account balances is too high Total of all balances on bankcard or revolving accounts is too high The date that you opened your oldest account is too recent Open real estate account balances are too high compared to their 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
FREEDOM MORTGAGE (Applicant)	3/2021	5/2026					$1,429,025.00

Monthly Payment	High Credit	Type	Comments
$10,381.00	$1,684,170.00	MORTGAGE	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 ENGLAND MORT (Applicant)	5/2020	6/2026	1	0	0	$2,351.00	$313,947.00

Monthly Payment	High Credit	Type	Comments
$2,326.00	$359,000.00	MORTGAGE	FREDDIE MAC ACCOUNT Rate/Status 2: Not more than two payments past due

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
LOANCARE SERVICING C (Applicant)	3/2021	7/2026					$216,338.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,569.00	$243,750.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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)	5/2007	6/2026					$8,975.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$164.00	$29,522.00	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)	5/2015	6/2026					$5,646.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$56.00	$27,457.00	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
BANK OF AMERICA (Applicant)	5/2026	6/2026					$5,597.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$117.00	$5,597.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0
7/26	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	9/2017	7/2026					$4,852.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$48.00	$35,542.00	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
SLOAN/NELNET SERVICE (Applicant)	6/2006	6/2026					$2,198.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$59.00	$18,551.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
BANK OF AMERICA (Applicant)	8/2025	6/2026					$2,058.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$17,182.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SLOAN/NELNET SERVICE (Applicant)	6/2006	6/2026					$1,769.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$47.00	$14,923.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
FREEDOM MORTGAGE (Applicant)	10/2016	4/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,795,187.00	MORTGAGE	REFINANCED 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
FREEDOM MORTGAGE (Applicant)	5/2020	2/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,691,251.00	MORTGAGE	REFINANCED Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0
3/21		1/21		11/20		9/20		7/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PENNYMAC LOAN SERVIC (Applicant)	3/2016	8/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$525,550.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NEW AMERICAN FUNDING (Applicant)	2/2019	4/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$355,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF ENGLAND MORT (Applicant)	3/2021	3/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$243,750.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0
6/21		4/21

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ACS/NELNET (Applicant)	6/2006	7/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$33,474.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FEDERAL SAVINGS (Applicant)	10/2009	6/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$23,010.00	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
USAA FEDERAL SAVINGS (Applicant)	10/2020	10/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$22,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	9/2018	12/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$15,187.00	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
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	1/2023	1/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$9,448.00	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
3/24		1/24		11/23		9/23		7/23		5/23		3/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	2/2024	8/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$8,677.00	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
9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	2/2022	11/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,173.00	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
1/23		11/22		9/22		7/22		5/22		3/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	12/2009	7/2026					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,206.00	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
JPMCB CARD SERVICES (Applicant)	1/2024	2/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$537.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST			

Payment History

0	0	0
4/24		2/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/BANANA REP DC (Applicant)	8/2017	9/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$212.00	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
1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/BANANA REP DC (Applicant)	2/2020	2/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$187.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY 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
7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20	

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.

California USA DRIVER LICENSE

DL D7977592

CLASS CM1

EXP 11/12/2026

END NONE

LN MONTGOMERY

FN AMANDA ELIZABETH

12753 VIA ESPERIA

DEL MAR, CA 92014

DOB 11/12/1973

RSTR NONE

DONOR

11121973

SEX F HAIR BLN EYES BLU

HGT 5'-09" WGT 142 lb

ISS 09/22/2023

DD 12/19/2019519T5/DDFD/26

August 12, 2026

Re: Employment and Income Verification

To Whom It May Concern:

This letter serves as employment and income verification for Amanda Montgomery, co-employed by TriNet HR IV LLC and Sycamore Tree Capital Partners, LP. TriNet HR IV LLC is a wholly-owned subsidiary of TriNet Group, Inc. ("TriNet").

TriNet is a Professional Employer Organization ("PEO") that provides payroll, benefit, and HR services to its thousands of customer companies. On 04/01/2020, Sycamore Tree Capital Partners, LP engaged TriNet to provide the above-referenced services to Sycamore Tree Capital Partners, LP's employees. As part of this co-employment arrangement, TriNet becomes the employer of record for Sycamore Tree Capital Partners, LP's employees for payroll and benefits purposes, while Sycamore Tree Capital Partners, LP remains the employer that hires, supervises, and otherwise controls the work of its employees at Sycamore Tree Capital Partners, LP work locations.

Amanda Montgomery's date of hire with TriNet was 04/18/2022. According to information provided to us by Sycamore Tree Capital Partners, LP: Amanda Montgomery's date of hire with Sycamore Tree Capital Partners, LP is 04/18/2022; Amanda Montgomery's current job title is Managing Director; and their current annual wage is $300,000.00.

Kind regards,

TriNet HR IV LLC

This is a system-generated letter from TriNet's online employee portal. Please contact the TriNet Verifications Team at verifications@TriNet.com if you have any questions.

EARNINGS STATEMENT

trinet

Sycamore Tree Capital Partners, LP
DBA: Sycamore Tree Capital Partners

2101 Cedar Springs Road
Suite 1250
Dallas, TX 75201

Check No: 5582659

Check Date: 07/31/2026

Pay Period: 07/16/2026 - 07/31/2026

Amanda Montgomery

NON-NEGOTIABLE

12753 Via Esperia
Del Mar , CA 92014-3718

Employee ID: 00010381158
Location: CA - Remote, Remote
Business Title: Managing Director

Department: 9WTRBDDEPT
Pay Rate: $300,000.00 Annual

Net Pay
USD **$7,706.48**

Current Hours and Earnings

Description	Earnings Range	Rate	Hours	Units	Earnings
Regular		0.000	0.00	0.00	12,500.00
Gross Pay			**0.00**	**0.00**	**12,500.00**
Fed Taxable Gross					**12,541.50**

YTD Hours and Earnings

Description	Hours	Units	Earnings
Regular	1,160.00	0.00	147,051.30
Holiday Pay	56.00	0.00	7,115.40
Nondiscretionary Retention BNS	0.00	0.00	143,898.86
Discretionary Supplemental BNS	0.00	0.00	273,217.00
Gross Pay	**1,216.00**	**0.00**	**571,282.56**
Fed Taxable Gross			**547,363.56**

Taxes and Deductions

Taxes	Current	Plan Year	Year-to-Date
Fed Withholding	2,853.45		159,881.94
Fed MED/EE	181.85		8,292.02
Fed OASDI/EE	0.00		11,439.00
Fed Addl Med	112.87		3,346.77
CA Withholding	1,095.44		59,101.16
CA OASDI/EE	161.02		7,405.97
Total Taxes	**4,404.63**		**249,466.86**
Before-Tax Deductions	**Current**	**Plan Year**	**Year-to-Date**
401k/Roth Combination	0.00	0.00	24,500.00
Health Care FSA B	137.50	2,750.00	1,925.00
Total Before Tax Deductions	**137.50**	**2,750.00**	26,425.00
After-Tax Deductions	**Current**		**Year-to-Date**
Supplemental Life Insu	241.39		3,379.46
Supplemental AD and D	10.00		140.00
401k/Roth Combination	0.00		8,000.00
Total After Tax Deductions	**251.39**		**11,519.46**
Total Deductions	**388.89**		**37,944.46**
Net Pay	**7,706.48**		**283,871.24**

Tax Withholding

Description	Federal	CA State
Marital Status	Married- 2 inc	S/M-2 inc
Allowance/Credit	0.00	0.00
Addl. Income	0.00	0.00
Deductions	0.00	
Addl. Amt.	0.00	0.00

Company-Paid Benefits

Taxable Benefits	Current	Year-to-Date
Basic Life	155.25	2,173.50
LTD	23.75	332.50
Total Taxable	**179.00**	**2,506.00**
Non-Taxable Benefits	**Current**	**Year-to-Date**
UHC	1,121.00	15,694.00
Delta Dental	55.10	771.40
Aetna Vision	11.24	157.36
Basic Life	98.00	1,372.00
STD	2.04	28.56
401k/Roth Combination	0.00	937.50
401k/Roth Combination	0.00	357.55
Total Non-Taxable	**1,287.38**	**19,318.37**
Total Benefits	**1,466.38**	**21,824.37**

Time Off

Description	EIB	SICK	DTO
Start Balance	0.00	0.00	-
+Earned	0.00	80.00	-
-Taken	0.00	0.00	-
+Adjustments	0.00	0.00	-
End Balance	**0.00**	**80.00**	-

Direct Deposit

Account Type	Account No.	Deposit Amount
Checking	4757	7,706.48
Total		**7,706.48**

EARNINGS STATEMENT

trinet

Sycamore Tree Capital Partners, LP
DBA: Sycamore Tree Capital Partners

2101 Cedar Springs Road
Suite 1250
Dallas, TX 75201

Check No: 5557765

Check Date: 07/15/2026

Pay Period: 07/01/2026 - 07/15/2026

Amanda Montgomery

NON-NEGOTIABLE

12753 Via Esperia
Del Mar , CA 92014-3718

Employee ID: 00010381158
Location: CA - Remote, Remote
Business Title: Managing Director

Department: 9WTRBDDEPT
Pay Rate: $300,000.00 Annual

Net Pay
USD **$7,706.48**

Current Hours and Earnings

Description	Earnings Range	Rate	Hours	Units	Earnings
Holiday Pay		144.230	8.00	0.00	1,153.85
Regular		0.000	0.00	0.00	11,346.15
Gross Pay			**8.00**	**0.00**	**12,500.00**
Fed Taxable Gross					**12,541.50**

YTD Hours and Earnings

Description	Hours	Units	Earnings
Holiday Pay	56.00	0.00	7,115.40
Regular	1,064.00	0.00	134,551.30
Nondiscretionary Retention BNS	0.00	0.00	143,898.86
Discretionary Supplemental BNS	0.00	0.00	273,217.00
Gross Pay	**1,120.00**	**0.00**	**558,782.56**
Fed Taxable Gross			**534,822.06**

Taxes and Deductions

Taxes	Current		Year-to-Date
Fed Withholding	2,853.45		157,028.49
Fed MED/EE	181.85		8,110.17
Fed OASDI/EE	0.00		11,439.00
Fed Addl Med	112.87		3,233.90
CA Withholding	1,095.44		58,005.72
CA OASDI/EE	161.02		7,244.95
Total Taxes	**4,404.63**		**245,062.23**
Before-Tax Deductions	**Current**	**Plan Year**	**Year-to-Date**
401k/Roth Combination	0.00	0.00	24,500.00
Health Care FSA B	137.50	2,612.50	1,787.50
Total Before Tax Deductions	**137.50**	**2,612.50**	26,287.50
After-Tax Deductions	**Current**		**Year-to-Date**
Supplemental Life Insu	241.39		3,138.07
Supplemental AD and D	10.00		130.00
401k/Roth Combination	0.00		8,000.00
Total After Tax Deductions	**251.39**		**11,268.07**
Total Deductions	**388.89**		**37,555.57**
Net Pay	**7,706.48**		**276,164.76**

Tax Withholding

Description	Federal	CA State
Marital Status	Married- 2 inc	S/M-2 inc
Allowance/Credit	0.00	0.00
Addl. Income	0.00	0.00
Deductions	0.00	
Addl. Amt.	0.00	0.00

Company-Paid Benefits

Taxable Benefits	Current	Year-to-Date
Basic Life	155.25	2,018.25
LTD	23.75	308.75
Total Taxable	**179.00**	**2,327.00**
Non-Taxable Benefits	**Current**	**Year-to-Date**
UHC	1,121.00	14,573.00
Delta Dental	55.10	716.30
Aetna Vision	11.24	146.12
Basic Life	98.00	1,274.00
STD	2.04	26.52
401k/Roth Combination	0.00	937.50
401k/Roth Combination	0.00	357.55
Total Non-Taxable	**1,287.38**	**18,030.99**
Total Benefits	**1,466.38**	**20,357.99**

Time Off

Description	EIB	SICK	DTO
Start Balance	0.00	0.00	-
+Earned	0.00	80.00	-
-Taken	0.00	0.00	-
+Adjustments	0.00	0.00	-
End Balance	**0.00**	**80.00**	-

Direct Deposit

Account Type	Account No.	Deposit Amount
Checking	4757	7,706.48
Total		7,706.48

EARNINGS STATEMENT

trinet

Sycamore Tree Capital Partners, LP
DBA: Sycamore Tree Capital Partners

2101 Cedar Springs Road
Suite 1250
Dallas, TX 75201

Check No: 5540953

Check Date: 06/30/2026

Pay Period: 06/16/2026 - 06/30/2026

Amanda Montgomery

NON-NEGOTIABLE

12753 Via Esperia
Del Mar , CA 92014-3718

Employee ID: 00010381158
Location: CA - Remote, Remote
Business Title: Managing Director

Department: 9WTRBDDEPT
Pay Rate: $300,000.00 Annual

Net Pay
USD **$7,706.47**

Current Hours and Earnings

Description	Earnings Range	Rate	Hours	Units	Earnings
Holiday Pay		144.230	8.00	0.00	1,153.85
Regular		0.000	0.00	0.00	11,346.15
Gross Pay			**8.00**	**0.00**	**12,500.00**
Fed Taxable Gross					**12,541.50**

YTD Hours and Earnings

Description	Hours	Units	Earnings
Holiday Pay	48.00	0.00	5,961.55
Regular	984.00	0.00	123,205.15
Nondiscretionary Retention BNS	0.00	0.00	143,898.86
Discretionary Supplemental BNS	0.00	0.00	273,217.00
Gross Pay	**1,032.00**	**0.00**	**546,282.56**
Fed Taxable Gross			**522,280.56**

Taxes and Deductions

Taxes	Current		Year-to-Date
Fed Withholding	2,853.45		154,175.04
Fed MED/EE	181.85		7,928.32
Fed OASDI/EE	0.00		11,439.00
Fed Addl Med	112.88		3,121.03
CA Withholding	1,095.44		56,910.28
CA OASDI/EE	161.02		7,083.93
Total Taxes	**4,404.64**		**240,657.60**
Before-Tax Deductions	**Current**	**Plan Year**	**Year-to-Date**
401k/Roth Combination	0.00	0.00	24,500.00
Health Care FSA B	137.50	2,475.00	1,650.00
Total Before Tax Deductions	**137.50**	**2,475.00**	26,150.00
After-Tax Deductions	**Current**		**Year-to-Date**
Supplemental Life Insu	241.39		2,896.68
Supplemental AD and D	10.00		120.00
401k/Roth Combination	0.00		8,000.00
Total After Tax Deductions	**251.39**		**11,016.68**
Total Deductions	**388.89**		**37,166.68**
Net Pay	**7,706.47**		**268,458.28**

Tax Withholding

Description	Federal	CA State
Marital Status	Married- 2 inc	S/M-2 inc
Allowance/Credit	0.00	0.00
Addl. Income	0.00	0.00
Deductions	0.00	
Addl. Amt.	0.00	0.00

Company-Paid Benefits

Taxable Benefits	Current	Year-to-Date
Basic Life	155.25	1,863.00
LTD	23.75	285.00
Total Taxable	**179.00**	**2,148.00**
Non-Taxable Benefits	**Current**	**Year-to-Date**
UHC	1,121.00	13,452.00
Delta Dental	55.10	661.20
Aetna Vision	11.24	134.88
Basic Life	98.00	1,176.00
STD	2.04	24.48
401k/Roth Combination	0.00	937.50
401k/Roth Combination	0.00	357.55
Total Non-Taxable	**1,287.38**	**16,743.61**
Total Benefits	**1,466.38**	**18,891.61**

Time Off

Description	EIB	SICK	DTO
Start Balance	0.00	0.00	-
+Earned	0.00	80.00	-
-Taken	0.00	0.00	-
+Adjustments	0.00	0.00	-
End Balance	**0.00**	**80.00**	-

Direct Deposit

Account Type	Account No.	Deposit Amount
Checking	4757	7,706.47
Total		7,706.47

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

USAA CLASSIC CHECKING

for Account Number: 0132704757
Statement Period: 06/27/2026 to 07/27/2026

AMANDA E MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014-3718

Activity Summary

Beginning Balance	$16,451.42
4 Deposits/Credits	$15,769.71
16 Withdrawals/Debits	$26,306.62
Service Charges and ATM Service Fee	$0.00
Ending Balance	$5,914.51

Fees	Total For This Period	Total Year-to-Date
Total Overdraft (OD) Fees	$0.00	$0.00
Total Non-Sufficient Funds (NSF) Fees	$0.00	$0.00

The total year-to-date is for the calendar year in which this statement period began.

Note: Fee reversals/refunds won't be reflected in this table. They'll be listed in the transaction section.

Transactions

Date	Description	Debits	Credits	Balance
06/27	Beginning Balance			$16,451.42
06/29	ACH DEP 070126 VACP TREAS 310 XXVA BENEF ***********3600		$356.66	$16,808.08
06/29	CHECK # 721	$2,351.10		$14,456.98

Transactions (continued)

Date	Description	Debits	Credits	Balance
06/30	ACH DEP 063026 TriNet Ambrose PAYROLL ***********1158		$7,706.47	$22,163.45
07/01	USAA FUNDS TRANSFER DB TO Amanda Montgomery CHECKING #6997, CONF# 7601289297	$6,500.00		$15,663.45
07/01	ACH WITHDRAWAL 070126 SCHWAB ADV ACH CONTRIB ***********7367	$50.00		$15,613.45
07/01	ACH WITHDRAWAL 070126 VENMO PAYMENT ***********0357	$200.00		$15,413.45
07/02	RECURRING DEB CARD PURCH 070126 6513070126 APF*Sani Management & D 212-8046888 NY	$1,909.99		$13,503.46
07/09	EXTERNAL BILL PAYMENT VERIZON WIRELESS BILL PMT 619000H0FLRP	$223.88		$13,279.58
07/13	EXTERNAL BILL PAYMENT BANK OF AMERICA CREDIT CARD BI619400E0C6HR	$10,000.00		$3,279.58
07/13	ACH WITHDRAWAL 071326 VENMO PURCHASE ***********5002	$247.84		$3,031.74
07/14	ACH DEP 071526 TriNet Ambrose PAYROLL ***********1158		$7,706.48	$10,738.22
07/14	ACH WITHDRAWAL 071426 NELNET LOAN SERV PAYMENT ***********5639	$106.90		$10,631.32
07/15	ACH WITHDRAWAL 071526 EVERSOURCE WEB_PAY ***********2426	$107.41		$10,523.91
07/15	ACH WITHDRAWAL 071526 VENMO PAYMENT ***********5533	$425.00		$10,098.91
07/22	EXTERNAL BILL PAYMENT BANK OF AMERICA CREDIT CARD BI620300O0J5VC	$164.00		$9,934.91
07/22	EXTERNAL BILL PAYMENT Bank of America Credit Card BI620300N0HCX6	$3,711.75		$6,223.16
07/27	OD ADVANCE TRANSFER OUT OVERDRAFT PROTECTION TO 6997	$98.80		$6,124.36

Transactions (continued)

Date	Description	Debits	Credits	Balance
07/27	ACH WITHDRAWAL 072726 NGRID06 NGRID06 ***********1608	$9.95		$6,114.41
07/27	ACH WITHDRAWAL 072726 VENMO PAYMENT ***********6555	$200.00		$5,914.41
07/27	IOD INTEREST PAID		$0.10	$5,914.51
07/27	Ending Balance	-	-	$5,914.51

Interest Paid Information

Your interest paid was calculated using your daily ledger balance resulting in 31 days where interest earned was equal to one half of one cent or more for an annual percentage yield earned of 0.01%.

IMPORTANT INFORMATION

The ending balance includes items that have posted to your account. You may have been charged fees if your account didn't have enough available funds to pay for an item. Please see the available balance section in the USAA Federal Savings Bank Depository Agreement and Disclosures for details.

You can review and obtain copies of your recent checks at no cost through the USAA Mobile App, usaa.com or by calling us.

Please examine this statement promptly and carefully. If you fail to notify us of an error or unauthorized transaction within 60 calendar days, this statement will be considered correct, and you may be liable for subsequent unauthorized transactions. All items credited are subject to verification.

In case of errors or questions about your electronic transfers telephone us at 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS), #8722 on a mobile device or write us at USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, Texas 78288-0544 or email us through the "Contact Us" link on usaa.com, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. 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 the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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

TERMS AND CONDITIONS

All transactions are subject to the Depository Agreement and Disclosures.

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

USAA CLASSIC CHECKING

for Account Number: 0132704757
Statement Period: 05/28/2026 to 06/26/2026

AMANDA E MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014-3718

Activity Summary

Beginning Balance	$12,420.67
11 Deposits/Credits	$29,811.13
17 Withdrawals/Debits	$25,780.38
Service Charges and ATM Service Fee	$0.00
Ending Balance	$16,451.42

Fees	Total For This Period	Total Year-to-Date
Total Overdraft (OD) Fees	$0.00	$0.00
Total Non-Sufficient Funds (NSF) Fees	$0.00	$0.00

The total year-to-date is for the calendar year in which this statement period began.

Note: Fee reversals/refunds won't be reflected in this table. They'll be listed in the transaction section.

Transactions

Date	Description	Debits	Credits	Balance
05/28	Beginning Balance			$12,420.67
05/28	ACH DEP 060126 VACP TREAS 310 XXVA BENEF ***********3600		$356.66	$12,777.33
05/29	USAA CREDIT Zelle: William Blair 7594387301		$200.00	$12,977.33

Transactions (continued)

Date	Description	Debits	Credits	Balance
05/29	USAA CREDIT Zelle: William Morris 7594381469		$400.00	$13,377.33
05/29	DEPOSIT@MOBILE		$1,369.46	$14,746.79
05/29	ACH DEP 052926 TriNet Ambrose PAYROLL ***********1158		$6,614.80	$21,361.59
06/01	USAA FUNDS TRANSFER DB TO Amanda Montgomery CHECKING #3087, CONF# 7558855709	$400.00		$20,961.59
06/01	USAA FUNDS TRANSFER DB TO Amanda Montgomery CHECKING #6997, CONF# 7517828357	$6,500.00		$14,461.59
06/01	ACH WITHDRAWAL 060126 SCHWAB ADV ACH CONTRIB ***********1428	$50.00		$14,411.59
06/02	RECURRING DEB CARD PURCH 060126 6513060126 APF*Sani Management & D 212-8046888 NY	$1,909.99		$12,501.60
06/02	ACH WITHDRAWAL 060226 VENMO PAYMENT ***********2336	$200.00		$12,301.60
06/10	DEPOSIT@MOBILE		$3,812.52	$16,114.12
06/10	EXTERNAL BILL PAYMENT VERIZON WIRELESS BILL PMT 616100K0G9NL	$223.88		$15,890.24
06/15	USAA FUNDS TRANSFER CR FROM Amanda Montgomery #4749, CONF# 7637768051		$5,000.00	$20,890.24
06/15	ACH DEP 061526 TriNet Ambrose PAYROLL ***********1158		$7,706.47	$28,596.71
06/15	USAA FUNDS TRANSFER DB TO Amanda Montgomery CHECKING #3087, CONF# 7603083417	$400.00		$28,196.71
06/15	EXTERNAL BILL PAYMENT Bank of America Credit Card BI616600C00TZ5	$1,000.00		$27,196.71
06/15	WIRE TRANSFER DEBIT 1242350620260615	$5,000.00		$22,196.71
06/15	EXTERNAL BILL PAYMENT BANK OF AMERICA CREDIT CARD BI616600B0F3MH	$9,000.00		$13,196.71

Transactions (continued)

Date	Description	Debits	Credits	Balance
06/15	ACH WITHDRAWAL 061526 NELNET LOAN SERV PAYMENT ***********5639	$106.90		$13,089.81
06/15	ACH WITHDRAWAL 061526 EVERSOURCE WEB_PAY ***********2526	$113.64		$12,976.17
06/15	WIRE FEE	$20.00		$12,956.17
06/16	ACH WITHDRAWAL 061626 VENMO PAYMENT ***********6395	$75.00		$12,881.17
06/22	USAA FUNDS TRANSFER CR FROM Amanda Montgomery #9257, CONF# 7654462127		$2,351.10	$15,232.27
06/22	EXTERNAL BILL PAYMENT BANK OF AMERICA CREDIT CARD BI617300A08XWR	$109.00		$15,123.27
06/22	EXTERNAL BILL PAYMENT Bank of America Credit Card BI617300I0EJBH	$662.02		$14,461.25
06/23	DEPOSIT@MOBILE		$2,000.00	$16,461.25
06/24	ACH WITHDRAWAL 062426 NGRID06 NGRID06 ***********1608	$9.95		$16,451.30
06/26	IOD INTEREST PAID		$0.12	$16,451.42
06/26	Ending Balance	-	-	$16,451.42

Interest Paid Information

Your interest paid was calculated using your daily ledger balance resulting in 30 days where interest earned was equal to one half of one cent or more for an annual percentage yield earned of 0.01%.

IMPORTANT INFORMATION

The ending balance includes items that have posted to your account. You may have been charged fees if your account didn't have enough available funds to pay for an item. Please see the available balance section in the USAA Federal Savings Bank Depository Agreement and Disclosures for details.

You can review and obtain copies of your recent checks at no cost through the USAA Mobile App, usaa.com or by calling us.

Please examine this statement promptly and carefully. If you fail to notify us of an error or unauthorized transaction within 60 calendar days, this statement will be considered correct, and you may be liable for subsequent unauthorized transactions. All items credited are subject to verification.

In case of errors or questions about your electronic transfers telephone us at 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS), #8722 on a mobile device or write us at USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, Texas 78288-0544 or email us through the "Contact Us" link on usaa.com, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. 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 the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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

TERMS AND CONDITIONS

All transactions are subject to the Depository Agreement and Disclosures.

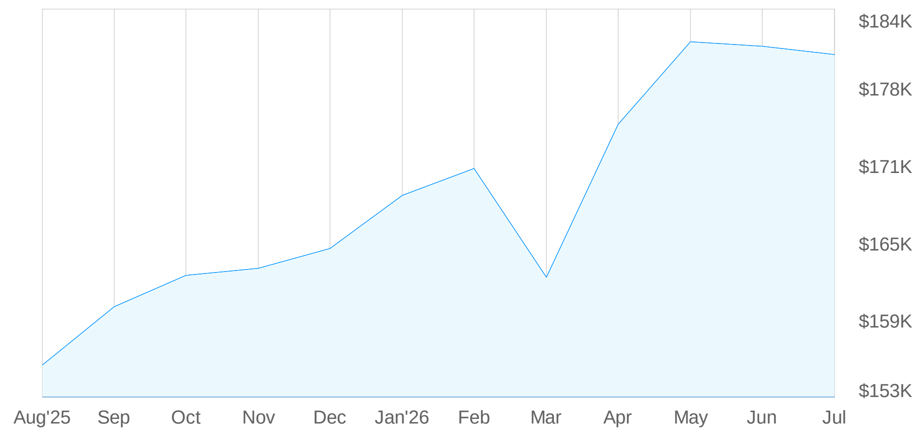
Schwab Personal Choice Retirement Account® (PCRA) of

CHARLES SCHWAB BANK CUST
ALLIANZ ASSET EXEC DEF COMP PL
FBO A MONTGOMERY

Account Number	Statement Period
6499-6425	July 1-31, 2026

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
$180,563.89	$181,187.59



	This Statement	YTD
Beginning Account Value	**$181,187.59**	$165,446.02
Deposits	**0.00**	0.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**136.85**	1,853.92
Market Appreciation/(Depreciation)	**(760.55)**	13,263.95
Expenses	**0.00**	0.00
Ending Account Value	**$180,563.89**	**$180,563.89**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Your Retirement Plan Provider

CHARLES SCHWAB TRUST BANK
EXEC DEF COMP ALLIANZ ASSET
2360 CORPORATE CIR STE 400
HENDERSON NV 89074-7739

The custodian of your brokerage account is: Charles Schwab & Co., Inc. Member SIPC. For questions about this statement, please contact the Schwab dedicated PCRA Call Center at 1-888-393-PCRA (7272).

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Online Assistance

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CHARLES SCHWAB BANK CUST
ALLIANZ ASSET EXEC DEF COMP PL
FBO A MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014-3718

07/31-00000-ID223

Schwab Personal Choice Retirement Account® (PCRA) of

CHARLES SCHWAB BANK CUST
ALLIANZ ASSET EXEC DEF COMP PL
FBO A MONTGOMERY

Account Number
****-*425

Statement Period
July 1-31, 2026

Asset Allocation

Investment Objective: Growth	This Period	Current Allocation
Cash and Cash Investments	96.71	<1%
Exchange Traded Funds	180,467.18	100%
Total	**$180,563.89**	100%

Top Account Holdings This Period

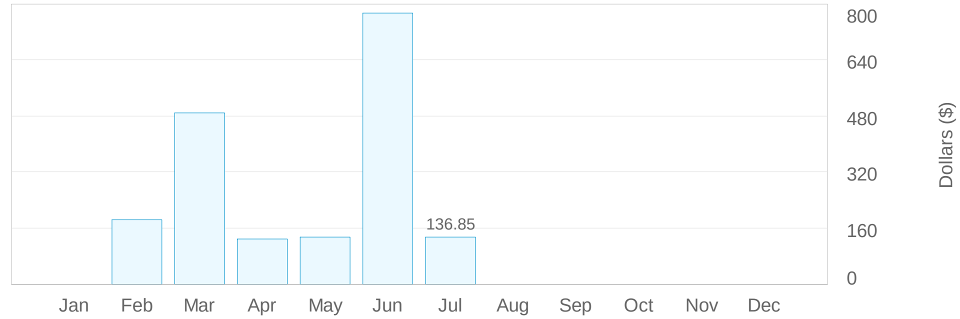
SYMBOL CUSIP	Description	Market Value	% of Accounts
VT	VANGUARD TOTAL WORLD	131,205.52	73%
CLOA	ISHARES AAA CLO ACTIVE	36,437.22	20%
VGK	VANGUARD FTSE EUROPE	12,125.17	7%
TQQQ	PROSHARES ULTRAPRO QQQ	699.27	<1%
	CHARLES SCHWAB BANK	96.71	<1%

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD			(37.04)
Unrealized			**$36,411.37**

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



	This Period	YTD
Cash Dividends	136.85	1,853.92
Total Income	**$136.85**	**$1,853.92**

A Message About Your Account

Yield to Maturity Temporarily Unavailable

Fixed Income Reporting: For accounts that include fixed income holdings, Yield to Maturity data in the Fixed Income section is temporarily unavailable. As an alternative, please refer to

Rollover IRA of

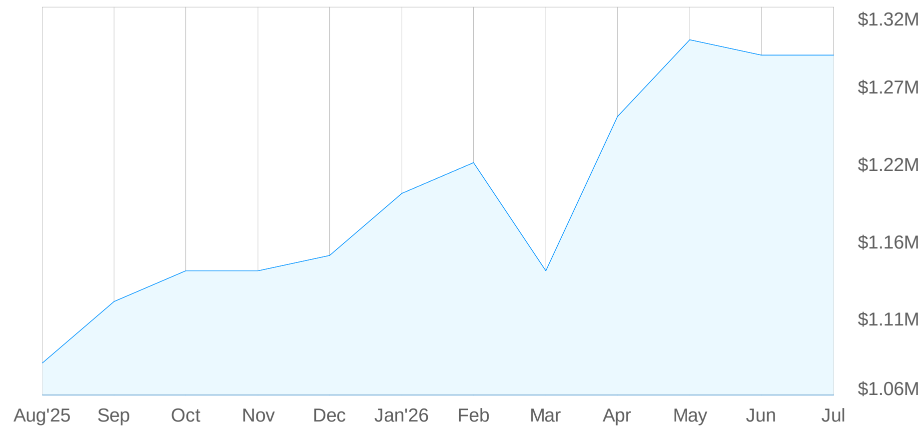
AMANDA ELIZABETH MONTGOMERY
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
2234-5439

Statement Period
July 1-31, 2026

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
$1,285,467.95	$1,291,287.17



	This Statement	YTD
Beginning Account Value	**$1,291,287.17**	$1,161,986.33
Deposits	**0.00**	0.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**247.86**	14,626.78
Market Appreciation/(Depreciation)	**(6,067.08)**	108,854.84
Expenses	**0.00**	0.00
Ending Account Value	**$1,285,467.95**	**$1,285,467.95**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Your Consultant

Brian Warren
VP_ Financial Consultant
1 877-903-8068
brian.warren@Schwab.com

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

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Online Assistance

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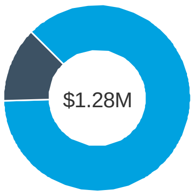
AMANDA ELIZABETH MONTGOMERY
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
12753 VIA ESPERIA
DEL MAR CA 92014-3718

07/31-00000-ID211

AMANDA ELIZABETH MONTGOMERY
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number	Statement Period
****-*439	July 1-31, 2026

Asset Allocation



Investment Objective: Growth

	This Period	Current Allocation
Cash and Cash Investments	93.94	<1%
Mutual Funds	1,121,061.66	87%
Exchange Traded Funds	164,312.35	13%
Total	**$1,285,467.95**	100%

Top Account Holdings This Period

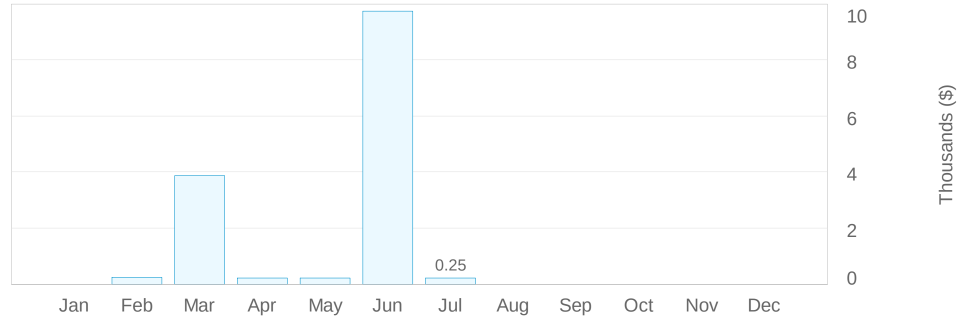
SYMBOL CUSIP	Description	Market Value	% of Accounts
PRQZX	PIMCO REALPATH BLEND 2055...	1,121,061.66	87%
VT	VANGUARD TOTAL WORLD	97,620.96	8%
CLOA	ISHARES AAA CLO ACTIVE	65,992.12	5%
TQQQ	PROSHARES ULTRAPRO QQQ	699.27	<1%
	Bank Sweep	93.94	<1%

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD			0.00
Unrealized			**$21,326.46** i

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



	This Period	YTD
Cash Dividends	247.86	14,626.78
Total Income	**$247.86**	**$14,626.78**

Retirement Details

Contributions	2025	2026
Total YTD ($)	**0.00**	**0.00**

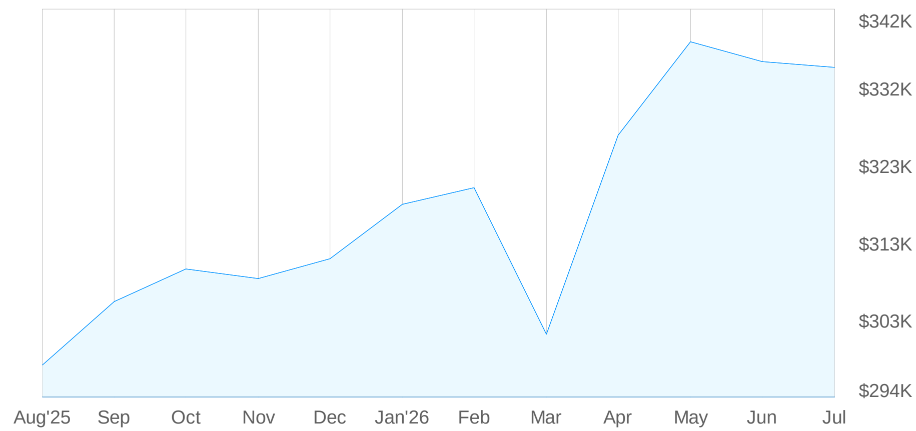
Roth Contributory IRA of

AMANDA ELIZABETH MONTGOMERY
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number	Statement Period
5748-2513	July 1-31, 2026

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
$335,429.29	$336,124.24



	This Statement	YTD
Beginning Account Value	**$336,124.24**	$311,521.58
Deposits	**0.00**	0.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**153.29**	2,929.93
Market Appreciation/(Depreciation)	**(848.24)**	20,977.78
Expenses	**0.00**	0.00
Ending Account Value	**$335,429.29**	**$335,429.29**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Your Consultant

Brian Warren
VP_ Financial Consultant
1 877-903-8068
brian.warren@Schwab.com

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AMANDA ELIZABETH MONTGOMERY
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA
12753 VIA ESPERIA
DEL MAR CA 92014-3718

07/31-00000-ID221

Roth Contributory IRA of

AMANDA ELIZABETH MONTGOMERY
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number	Statement Period
****-*513	July 1-31, 2026

Asset Allocation

Investment Objective: Growth	This Period	Current Allocation
Cash and Cash Investments	82.95	<1%
Exchange Traded Funds	335,346.34	100%
Total	**$335,429.29**	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
VT	VANGUARD TOTAL WORLD	218,598.59	65%
CLOA	ISHARES AAA CLO ACTIVE	40,812.19	12%
VGK	VANGUARD FTSE EUROPE	36,470.24	11%
INDA	ISHARES MSCI INDIA ETF	13,446.00	4%
JEMA	JPMORGAN ACTIVEBUILDERS	10,489.82	3%

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD			(108.06)
Unrealized			**$49,921.51**

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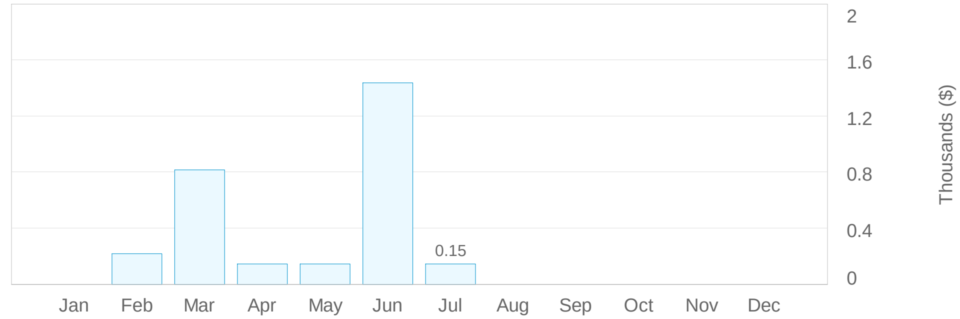
Income Summary



	This Period	YTD
Cash Dividends	153.29	2,929.93
Total Income	**$153.29**	**$2,929.93**

Retirement Details

Contributions	2025	2026
Total YTD ($)	**0.00**	**0.00**

A Message About Your Account

Yield to Maturity Temporarily Unavailable

Fixed Income Reporting: For accounts that include fixed income holdings, Yield to Maturity data in the Fixed Income section is temporarily unavailable. As an alternative, please refer to

Schwab One® Account of

AMANDA ELIZABETH MONTGOMERY
DESIGNATED BENE PLAN/TOD

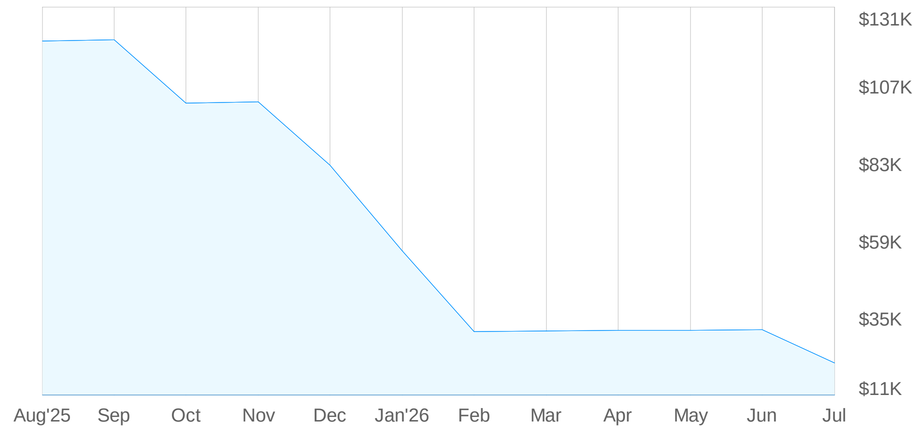
Account Number
3698-5616

Account Nickname
AM Brokerage

Statement Period
July 1-31, 2026

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
$21,456.76	$31,696.26



	This Statement	YTD
Beginning Account Value	**$31,696.26**	$82,524.13
Deposits	**0.00**	0.00
Withdrawals	**(10,400.00)**	(62,100.00)
Dividends and Interest	**119.46**	794.40
Market Appreciation/(Depreciation)	**41.04**	246.45
Expenses	**0.00**	(8.22)
Ending Account Value	**$21,456.76**	**$21,456.76**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Your Consultant

Brian Warren
VP_ Financial Consultant
1 877-903-8068
brian.warren@Schwab.com

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AMANDA ELIZABETH MONTGOMERY
DESIGNATED BENE PLAN/TOD
12753 VIA ESPERIA
DEL MAR CA 92014-3718

07/31-00000-ID215

Schwab One® Account of

AMANDA ELIZABETH MONTGOMERY
DESIGNATED BENE PLAN/TOD

Account Nickname
AM Brokerage

Statement Period
July 1-31, 2026

Asset Allocation

Investment Objective: Growth	This Period	Current Allocation
Cash and Cash Investments	49.32	<1%
Exchange Traded Funds	21,407.44	100%
Total	**$21,456.76**	100%

Top Account Holdings This Period

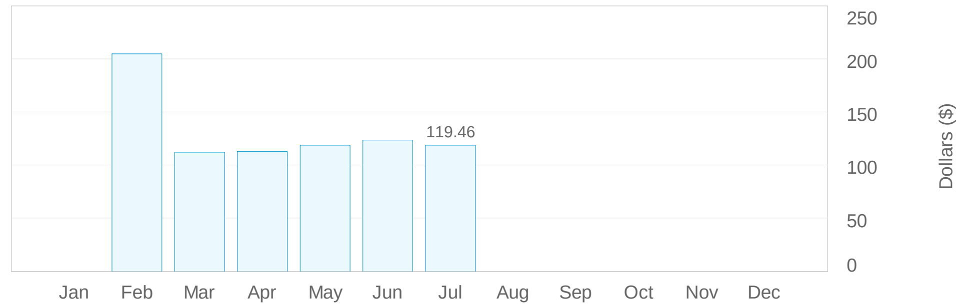
SYMBOL CUSIP	Description	Market Value	% of Accounts
CLOA	ISHARES AAA CLO ACTIVE	21,407.44	100%
	Bank Sweep	49.32	<1%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	22.50	0.00	22.50
YTD			56.52			22.50
Unrealized						**$72.03**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	0.04
Cash Dividends	0.00	119.46	0.00	794.36
Total Income	**$0.00**	**$119.46**	**$0.00**	**$794.40**

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
$0.00	**$0.00**	**$49.32**	**$197.28**

Margin Loan Rates Vary by Balance	Interest Paid on Margin Loan - This Period **	Interest Paid on Margin Loan - YTD **
9.825% - 11.575%	**$0.00**	**($8.22)**

* Values include any cash plus the amount available using margin borrowing.
** Certain margin loan interest may be deductible; consult your tax advisor
For more information about margin rates, please visit schwab.com/margin/margin-rates-and-requirements.

A Message About Your Account

Yield to Maturity Temporarily Unavailable

Fixed Income Reporting: For accounts that include fixed income holdings, Yield to Maturity data in the Fixed Income section is temporarily unavailable. As an alternative, please refer to your previous statement or trade confirmation for yield to maturity.

Empower
P.O. Box 173764
Denver, CO 80217-3764

trinet

TRINET SELECT 401(K) PLAN SYCAMORE TREE CAPITAL PARTNERS

AMANDA MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014

Statement Period:	04/01/2026 - 06/30/2026
Participant ID:	6666757
Plan:	276927-01

Go Paperless: You can receive all future benefit statements and other plan notices and disclosures electronically by logging into your account online, clicking on your initials at the top of the homepage and updating your *Communication Preferences*. If you have questions, see the "Where can I go for help?" section below for website and call center contact information.

What is my account balance?

$171,843.54

As of 06/30/2026

Where can I go for help?

Website:	trinetselect401k.com
Phone:	1-833-401-7528
TTY:	1-800-766-4952
Mail:	Empower P.O. Box 173764 Denver, CO 80217-3764

How has my account changed?

	Employee	Employer	Total
Balance as of March 31, 2026	**$150,179.95**	**$1,252.09**	**$151,432.04**
Change in Value	19,895.25	165.93	20,061.18
Expenses	-17.87	-0.13	-18.00
Dividends	365.24	3.08	368.32
Balance as of June 30, 2026	**$170,422.57**	**$1,420.97**	**$171,843.54**
Vested Balance as of June 30, 2026	**$170,422.57**	**$1,139.28**	**$171,561.85**

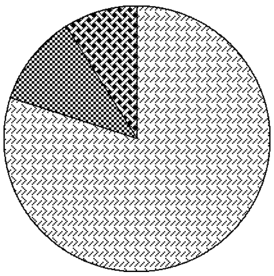
Vesting information provided as of June 30, 2026

EMPOWER

TRINET SELECT 401(K) PLAN SYCAMORE TREE CAPITAL PARTNERS

AMANDA MONTGOMERY
6666757

How will my future contributions be invested?

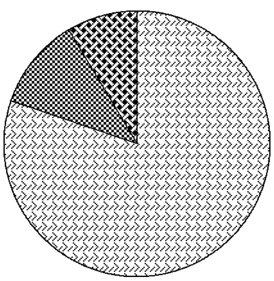


80% Asset Allocation
- 80% Vanguard Target Retire 2065 Trust Select

11% International Funds
- 7% American Funds New World R6
- 4% American Funds Eupac R6

9% Small Cap Funds
- 9% Nomura Small Cap Value R6

How is my account invested?



80.19% Asset Allocation
11.17% International Funds
8.64% Small Cap Funds

	Beginning Balance	Deposits	Dividends /Change in Value	Transfers	Withdrawals /Expenses	Ending Balance	Ending Units/ Shares
Asset Allocation							
Vanguard Target Retire 2065 Trust Select	122,164.72		15,675.82		-14.50	137,826.04	8,517.107
International Funds							
American Funds Eupac R6	5,833.88		847.67		-0.72	6,680.83	104.830
American Funds New World R6	10,568.56		1,942.12		-1.26	12,509.42	115.114
Small Cap Funds							
Nomura Small Cap Value R6	12,864.88		1,963.89		-1.52	14,827.25	181.329
Totals	**151,432.04**		**20,429.50**		**-18.00**	**171,843.54**	

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
Amanda	Montgomery	544 04 6306
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Emily E	Cole	215 92 7362

Home address (number and street). If you have a P.O. box, see instructions.: 12753 Via Esperia | 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. ☒

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Del Mar	CA	920143718

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

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

Filing Status

Check only one box.

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

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

Digital Assets

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

Dependents

(see instructions)

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

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name	William J			
(2) Last name	Morris			
(3) SSN	620-45-2550			
(4) Relationship	Son			
(5) Check if lived with you more than half of 2025	(a) ☒ Yes (b) ☒ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.
(6) Check if	☒ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled
(7) Credits	☐ Child tax credit ☒ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents

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

Income

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

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	1,256,263.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 31			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions). Enter type and amount:			1h	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	1,256,263.
2a	Tax-exempt interest	2a	0.	2b Taxable interest	186.
3a	Qualified dividends	3a	107.	3b Ordinary dividends	5,414.
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b				
4a	IRA distributions	4a		4b Taxable amount	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐				
5a	Pensions and annuities	5a		5b Taxable amount	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐				
6a	Social security benefits	6a		6b Taxable amount	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐				
7a	Capital gain or (loss). Attach Schedule D if required			7a	-3,000.
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)				
8	Additional income from Schedule 1, line 10			8	130,690.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**			9	1,389,553.
10	Adjustments to income from Schedule 1, line 26			10	1,750.
11a	Subtract line 10 from line 9. This is your **adjusted gross income**			11a	1,387,803.

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	1,387,803.
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	76,182.
13a	Qualified business income deduction from Form 8995 or Form 8995-A	13a	638.
b	Additional deductions from Schedule 1-A, line 38	13b	
14	Add lines 12e, 13a, and 13b	14	76,820.
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**	15	1,310,983.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ ____	16	409,108.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	409,108.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	409,108.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	13,871.
24	Add lines 22 and 23. This is your **total tax**	24	422,979.

Standard deduction for—
- Single or Married filing separately, $15,750
- Married filing jointly or Qualifying surviving spouse, $31,500
- Head of household, $23,625
- If you checked a box on line 12a, 12b, 12c, or 12d, see inst.

Payments and Refundable Credits

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	276,976.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	7,846.		
d	Add lines 25a through 25c			25d	284,822.
26	2025 estimated tax payments and amount applied from 2024 return			26	88,761.
	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	373,583.

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

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐	35a	
b	Routing number 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

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	49,396.
38	Estimated tax penalty (see instructions)	38	

Third Party Designee

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

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

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Investment Management	
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.)
		Physician	
Phone no. (617)835-1360	Email address		

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

Paid Preparer Use Only

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

OMB No. 1545-0029

REISSUED STATEMENT

d Control Number	1 Wages, tips, other compensation	2 Federal income tax withheld
9WTR	642444.63	138758.75
b Employer identification number (EIN)	3 Social security wages	4 Social security tax withheld
13-3867443	176100.00	10918.20
a Employee's social security number	5 Medicare wages and tips	6 Medicare tax withheld
544-04-6306	657944.63	13661.70

c Employer's name, address and ZIP code

TRINET HR IV, LLC
SUITE 600
1 PARK PLACE
DUBLIN CA 94568-7983

7 Social security tips	8 Allocated tips	9
10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box 12 — Code C — 2958.12
12b Code D — 15500.00	12c Code AA — 15500.00	12d Code DD — 24807.00

13 Statutory employee	Retirement plan	Third-party sick pay	14 Other
	X		

e Employee's name, address and ZIP code

AMANDA MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014-3718

2025 Form W-2

15 State	Employer's state I.D. no.	16 State wages, tips, etc.
CA	166-7270-1	642444.63

17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
61351.94	654986.51	7859.84	CASDI166-7270-1

Wage and Tax Statement

Copy C - For EMPLOYEE'S RECORDS (See Notice to Employee on back of Copy B.)

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

Department of the Treasury – Internal Revenue Service

OMB No. 1545-0029

REISSUED STATEMENT

d Control Number	1 Wages, tips, other compensation	2 Federal income tax withheld
9WTR	642444.63	138758.75
b Employer identification number (EIN)	3 Social security wages	4 Social security tax withheld
13-3867443	176100.00	10918.20
a Employee's social security number	5 Medicare wages and tips	6 Medicare tax withheld
544-04-6306	657944.63	13661.70

c Employer's name, address and ZIP code

TRINET HR IV, LLC
SUITE 600
1 PARK PLACE
DUBLIN CA 94568-7983

7 Social security tips	8 Allocated tips	9
10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box 12 — Code C — 2958.12
12b Code D — 15500.00	12c Code AA — 15500.00	12d Code DD — 24807.00

13 Statutory employee	Retirement plan	Third-party sick pay	14 Other
	X		

e Employee's name, address and ZIP code

AMANDA MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014-3718

2025 Form W-2

15 State	Employer's state I.D. no.	16 State wages, tips, etc.
CA	166-7270-1	642444.63

17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
61351.94	654986.51	7859.84	CASDI166-7270-1

Wage and Tax Statement

Copy B - To Be Filed With Employee's FEDERAL Tax Return.

This information is being furnished to the Internal Revenue Service.

Department of the Treasury – Internal Revenue Service

OMB No. 1545-0029

REISSUED STATEMENT

d Control Number	1 Wages, tips, other compensation	2 Federal income tax withheld
9WTR	642444.63	138758.75
b Employer identification number (EIN)	3 Social security wages	4 Social security tax withheld
13-3867443	176100.00	10918.20
a Employee's social security number	5 Medicare wages and tips	6 Medicare tax withheld
544-04-6306	657944.63	13661.70

c Employer's name, address and ZIP code

TRINET HR IV, LLC
SUITE 600
1 PARK PLACE
DUBLIN CA 94568-7983

7 Social security tips	8 Allocated tips	9
10 Dependent care benefits	11 Nonqualified plans	12a Code C — 2958.12
12b Code D — 15500.00	12c Code AA — 15500.00	12d Code DD — 24807.00

13 Statutory employee	Retirement plan	Third-party sick pay	14 Other
	X		

e Employee's name, address and ZIP code

AMANDA MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014-3718

2025 Form W-2

15 State	Employer's state I.D. no.	16 State wages, tips, etc.
CA	166-7270-1	642444.63

17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
61351.94	654986.51	7859.84	CASDI166-7270-1

Wage and Tax Statement

Copy 2 - To Be Filed With Employee's State, City, or Local Income Tax Return.

Department of the Treasury – Internal Revenue Service

OMB No. 1545-0029

REISSUED STATEMENT

d Control Number	1 Wages, tips, other compensation	2 Federal income tax withheld
9WTR	642444.63	138758.75
b Employer identification number (EIN)	3 Social security wages	4 Social security tax withheld
13-3867443	176100.00	10918.20
a Employee's social security number	5 Medicare wages and tips	6 Medicare tax withheld
544-04-6306	657944.63	13661.70

c Employer's name, address and ZIP code

TRINET HR IV, LLC
SUITE 600
1 PARK PLACE
DUBLIN CA 94568-7983

7 Social security tips	8 Allocated tips	9
10 Dependent care benefits	11 Nonqualified plans	12a Code C — 2958.12
12b Code D — 15500.00	12c Code AA — 15500.00	12d Code DD — 24807.00

13 Statutory employee	Retirement plan	Third-party sick pay	14 Other
	X		

e Employee's name, address and ZIP code

AMANDA MONTGOMERY
12753 VIA ESPERIA
DEL MAR CA 92014-3718

2025 Form W-2

15 State	Employer's state I.D. no.	16 State wages, tips, etc.
CA	166-7270-1	642444.63

17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
61351.94	654986.51	7859.84	CASDI166-7270-1

Wage and Tax Statement

Copy 2 - To Be Filed With Employee's State, City, or Local Income Tax Return.

Department of the Treasury – Internal Revenue Service

Form 1040 — Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2024

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

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning ________, 2024, ending ________, 20____ | See separate instructions.

Your first name and middle initial	Amanda E
Last name	Montgomery
Your social security number	544 04 6306
If joint return, spouse's first name and middle initial	Emily e
Last name	Cole
Spouse's social security number	215 92 7362
Home address (number and street). If you have a P.O. box, see instructions.	12753 Via Esperia
Apt. no.	
City, town, or post office. If you have a foreign address, also complete spaces below.	Del Mar
State	CA
ZIP code	920143718
Foreign country name	
Foreign province/state/county	
Foreign postal code	

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

Filing Status Check only one box.

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

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

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

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
William J	Morris	620-45-2550	Son	☐	☒
				☐	☐
				☐	☐
				☐	☐

Income

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

Attach Sch. B if required.

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	1,073,160.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	1,073,160.
2a	Tax-exempt interest 2a 0.		
b	Taxable interest	2b	580.
3a	Qualified dividends 3a 147.		
b	Ordinary dividends	3b	1,980.
4a	IRA distributions 4a		
b	Taxable amount	4b	
5a	Pensions and annuities 5a		
b	Taxable amount	5b	
6a	Social security benefits 6a		
b	Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	4.
8	Additional income from Schedule 1, line 10	8	81,275.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	1,156,999.
10	Adjustments to income from Schedule 1, line 26	10	1,089.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	1,155,910.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	88,198.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	17,007.
14	Add lines 12 and 13	14	105,205.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	1,050,705.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	314,860.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	314,860.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	
21	Add lines 19 and 20			21	
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	314,860.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	10,624.
24	Add lines 22 and 23. This is your **total tax**			24	325,484.

Payments

If you have a qualifying child, attach Sch. EIC.

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	233,353.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	6,333.		
d	Add lines 25a through 25c			25d	239,686.
26	2024 estimated tax payments and amount applied from 2023 return			26	66,900.
27	Earned income credit (EIC) No	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	306,586.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number 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 2025 estimated tax**	36			

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	18,898.
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

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

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Investment Management	
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.)
		Physician	
Phone no. (617)835-1360	Email address		

Paid Preparer Use Only

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