150 CLERMONT AVE

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 **150 CLERMONT AVE**.

APPLICANT INFORMATION				
LAST NAME Kreisler	FIRST NAME Daniel	M.I. Leonard	SSN ***-**-****	DRIVER'S LICENSE #
BIRTH DATE 8/21/1956	PHONE #1 (914) 356-3087	ALTERNATE PHONE	EMAIL dlkreisler@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 26 Crestview Drive			CITY Pleasantville	
STATE NY	ZIP 10570	DATE IN 6/30/1995	DATE OUT current	MONTHLY RENT $0.00 / Mo.
LANDLORD NAME Self			LANDLORD PHONE (914) 356-3087	
EMPLOYMENT & INCOME INFORMATION				
OCCUPATION Retired		EMPLOYER/COMPANY Self-Employed		SALARY $1,000,000.00/Yr.
SUPERVISOR Self		SUPERVISOR PHONE	START DATE	END DATE current
EMPLOYER ADDRESS 26 Crestview Drive		CITY PLEASANTVILLE	STATE NY	ZIP Pleasantville

BACKGROUND INFORMATION
Have you ever filed for bankruptcy? NO
Have you ever willfully or intentionally refused to pay rent when due? NO
Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name. NO

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

VEHICLE INFORMATION		
1. MAKE BMW	MODEL X5	YEAR 2023
COLOR BLACK	PLATE BYD7766	STATE NY
2. MAKE BMW	MODEL 4 SERIES	YEAR 2024
COLOR GRAY	PLATE KLG1118	STATE NY

OTHER INFORMATION	
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com	
UNIT APPLYING FOR: 3B	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION

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 **150 CLERMONT AVE** 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 **150 CLERMONT AVE** 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 **150 CLERMONT AVE**, 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 **150 CLERMONT AVE** 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 **150 CLERMONT AVE**, 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 DANIEL LEONARD KREISLER (GUARANTOR) SUBMITTED ONLINE on August 28, 2026

Signed by Daniel Leonard Kreisler
Fri Aug 28 2026 08:57:16 AM EDT
Key: 99B66CE7; IP Address: 10.33.14.4

Daniel Leonard Kreisler *(Guarantor)* *Date*

The following charge(s) will appear on your card statement as *"150 CLERMONT AVE"*

Application Fee for Daniel Leonard Kreisler (Guarantor) - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Daniel Leonard Kreisler	XXXXXXXXXXXX6144	16876803	$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.

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

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Exemptions for Housing Providers

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

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

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

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Daniel Leonard Kreisler (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 8/30/2026**.

Score for Daniel Leonard Kreisler (Guarantor): 855

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 30.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$1,000,000.00
Total combined annual income to rent ratio	259.74 (based on rent of $3,850.00)
Total number of accounts	20
Accounts with no late payments	20 (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	$1,057,576.00 ($0.00 past due)
Outstanding revolving debt	$24,892.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$1,032,684.00 ($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:	Daniel Leonard Kreisler (Guarantor)	DANIEL L. KREISLER DANIEL L KREISLER
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1956	8/**/1956

Addresses	From Application	From Equifax
	26 Crestview Drive Pleasantville, NY 10570 - US	26 CRESTVIEW DR. PLEASANTVILLE, NY 10570 (Applicant) Reported 8/2026

Employment	From Application	From Equifax
Applicant:	Retired Self-Employed $1,000,000.00/Yr. Total annual Income: $1,000,000.00	

Restricted Person Search		
Requested For Daniel Leonard Kreisler	**Requested** 8/30/2026	**Returned** 8/30/2026
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 855	**Score Factors** Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	804	Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB - HOME LENDING (Applicant)	3/2021	7/2026					$1,026,636.00

Monthly Payment	High Credit	Type	Comments
$9,913.00	$1,500,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed

Payment History

8/26		6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	2/2001	7/2026					$22,955.00

Monthly Payment	High Credit	Type	Comments
$230.00	$87,087.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

8/26		6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	2/2024	6/2026					$6,048.00

Monthly Payment	High Credit	Type	Comments
$864.00	$31,104.00	INSTALLMENT	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		3/25		1/25		11/24		9/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	7/2016	7/2026					$1,801.00

Monthly Payment	High Credit	Type	Comments
	$15,480.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

8/26		6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	8/2010	7/2026					$92.00

Monthly Payment	High Credit	Type	Comments
$40.00	$27,783.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

8/26		6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	1/2025	6/2026					$44.00

Monthly Payment	High Credit	Type	Comments
	$13,995.00	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
7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ROCKET MORTGAGE (Applicant)	5/2016	2/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,750,000.00	MORTGAGE	VARIABLE/ADJUSTABLE 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
4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	4/2021	1/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$25,423.00	INSTALLMENT	LEASE - FULL TERMINATION 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
3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	7/2014	5/2026					$0.00

Monthly Payment	High Credit	Type	Comments
	$16,043.00	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
VOLKSWAGEN CREDIT (Applicant)	12/2017	12/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$14,792.00	INSTALLMENT	LEASE - FULL TERMINATION 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
1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	1/2025						$0.00

Monthly Payment	High Credit	Type	Comments
	$8,126.00	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
8/26		6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Applicant)	3/2016	12/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,905.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	1/2007	9/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,860.00	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)	6/2013	7/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,345.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	7/2011	10/2012					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,147.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/PIER 1 (Applicant)	7/2018	8/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$902.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	5/2018	7/2026					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$814.00	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
CAP1/KOHLS DEPARTMEN (Applicant)	7/2015	1/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$311.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
TD BANK USA/TARGET C (Applicant)	5/2016	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$264.00	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
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
CAPITAL ONE BANK USA (Applicant)	2/2012						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

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

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

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

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


NEW YORK STATE
USA
DRIVER LICENSE
ID 494 613 547
Class D
KREISLER
DANIEL,LEONARD
26 CRESTVIEW DR
PLEASANTVILLE, NY 10570
Sex M
Height 5'-09"
Eyes BRO
DOB 08/21/1956
Expires 08/21/2027
E NONE
R NONE
Issued 02/11/2019
AUG 56
EXCELSIOR
Organ Donor

DANIEL L KREISLER
RANDI KREISLER
26 CRESTVIEW DR
PLEASANTVILLE NY 10570-1421

Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
Investment Account(s)					
D.L.KREISLER & RANDI KREISLER	E22472006[1]	13,080,440.39	13,042,119.16	(38,321.23)	5
D.L.KREISLER & RANDI KREISLER	36218061[2]	0.00	0.00	0.00	21
DANIEL & RANDI KREISLER Parametric Tax Managed - Large Cap US Eq S&P 500 - LH Parametric Portfolio Associates LLC	F94455006	8,197,596.46	8,218,199.04	20,602.58	22
D. L KREISLER & R. KREISLER WCM Focused Growth Int'l WCM Investment Management, LLC	F96876001	723,099.31	702,419.77	(20,679.54)	63
D & R KREISLER Parametric Tax Managed - MSCI EAFE ADR - LH Parametric Portfolio Associates LLC	F97382009	3,214,398.74	3,266,658.77	52,260.03	81
Total Value		**$25,215,534.90**	**$25,229,396.74**	**$13,861.84**	

This account summary is provided for informational purposes and includes assets at different entities.

(1) Assets held at JPMorgan Chase Bank, N.A., except for exchange-listed options, which are held at J.P. Morgan Securities LLC ("JPMS"). The Asset Account Statement reflects brokerage transactions executed through JPMS, see "Portfolio Activity Detail." Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.

(2) Assets held in Margin Account at J.P. Morgan Securities LLC ("JPMS"), member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail." Such transactions are executed through and cleared by JPMS.

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account

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

Primary Account: 000000742077206
For the Period 7/1/26 to 7/31/26

00027616 DPI 802 211 21326 NNNNNNNNNNN P 1 000000000 D1 0000
DANIEL L KREISLER
OR RANDI KREISLER JTWROS
26 CRESTVIEW DR
PLEASANTVILLE NY 10570-1421

0027616040100000000024

Banking Account(s)

Table of Contents

J.P. Morgan Team

Jeff Connors	(877) 876-7861
Duncan Stickel	
For assistance after business hours, 7 days a week.	(800) 576-6209
We accept operator relay calls	
Online access: **www.jpmorganonline.com**	

Consolidated Summary

Assets	Account Number	Prior Period Value	Current Period Value	Change In Value
Checking				
Private Client Checking Plus	000000742077206	67,431.12	45,682.60	(21,748.52)
Savings				
Private Client Savings	000003375818902	0.00	0.00	0.00
Total Assets		**$67,431.12**	**$45,682.60**	**($21,748.52)**

000000742077206
DANIEL L KREISLER
OR RANDI KREISLER JTWROS

Primary Account: 000000742077206
For the Period 7/1/26 to 7/31/26

Private Client Checking Plus

Checking Account Summary	Amount
Beginning Balance	**67,431.12**
Deposits & Credits	40,547.71
Checks Paid	(1,313.56)
ATM & Debit Card Transactions	(203.75)
Payments & Transfers	(57,178.92)
Fees, Charges & Other Withdrawals	(3,600.00)
Ending Balance	**$45,682.60**

Annual Percentage Yield Earned This Period*	0.01%
Interest Paid This Period	$0.39
Interest Paid Year-to-Date	$2.30

10276160402000000064

**Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.*

Deposits & Credits

Date	Description	Amount
07/02	Schwab Brokerage Moneylink 5862Xxxxx381886 PPD ID: 9005586224	7,500.00
07/09	ATM Surcharge Refund 07/09 57 West Bay Road Osterville MA Card 2374	3.75
07/22	Transfer From Exxxx2006 To 0Xxxxxxxx Xx7206	25,000.00
07/27	Zelle Payment From Richard Kreisler 30126999424	1,914.00
07/28	Morgan Stanley ACH Credit Altbfxlqj PPD ID: 6427014001	6,129.57
07/31	Interest Payment	0.39
Total Deposits & Credits		**$40,547.71**

Checks Paid

Check Number	Date Paid	Amount
1224	07/01	750.00
1226	07/06	563.56
Total Checks Paid		**($1,313.56)**

You can view images of the checks above at JPMorganOnline.com. To enroll in JPMorgan Online, please contact your J.P. Morgan Team.

ATM & Debit Card Transactions

Date	Description	Amount
07/09	Non-Chase ATM Withdraw 07/09 57 West Bay Road Osterville MA Card 2374	203.75
Total ATM & Debit Card Transactions		**($203.75)**

Payments & Transfers

Date	Description	Amount
07/01	JPMorgan Chase Chase ACH 1910Xxxxx0 PPD ID: 1000008113	9,913.81
07/01	Optimum 7882 Cable Pmnt 3431Xxxx PPD ID: 9078820002	249.17
07/02	American Express ACH Pmt A5968 Web ID: 9493560001	92.60
07/03	American Express ACH Pmt A9570 Web ID: 9493560001	1,159.59
07/06	Unitedhealthcare Premium 085193085519 Web ID: 1836282001	297.00
07/06	Unitedhealthcare Premium 012942993177 Web ID: 1836282001	297.00
07/06	Unitedhcmedicare Medinspymt 000001414723616 Web ID: 9000447048	163.70
07/06	Unitedhcmedicare Medinspymt 000001416339855 Web ID: 9000447048	163.70
07/06	Verizon Wireless Payments 0782Xxxxx300001 PPD ID: 7223344794	249.71
07/06	Seaside Pools Sale Web ID: 9215986202	1,076.11
07/08	Venmo Payment 1051525867256 Web ID: 3264681992	48.00
07/08	Zelle Payment To Dahlia Jpm99Corys65	280.00
07/13	Citi Autopay Payment 252062345550055 Web ID: Citicardap	30,260.59

000000742077206
DANIEL L KREISLER
OR RANDI KREISLER JTWROS

Primary Account: 000000742077206
For the Period 7/1/26 to 7/31/26

Payments & Transfers CONTINUED

Date	Description	Amount
07/14	Eversource Web_Pay 40313779062326 Web ID: 1202042013	570.98
07/14	Con Ed of NY Cecony 87613720009 CCD ID: 2462467002	453.99
07/14	Venmo Payment 1051650062340 Web ID: 3264681992	125.00
07/17	Bmwfinancial Svs Bmwfs Pymt 3663Xxxxx PPD ID: 1222568977	864.02
07/20	Cms Medicare Premiums 0000 PPD ID: 7505008009	780.90
07/20	Cms Medicare Premiums 0000 PPD ID: 7505008009	780.90
07/20	Venmo Payment 1051787741010 Web ID: 3264681992	150.00
07/20	Venmo Payment 1051808159982 Web ID: 3264681992	400.00
07/22	Venmo Payment 1051837595490 Web ID: 3264681992	1,455.00
07/22	Zelle Payment To Dahlia Jpm99Cq8Gxri	280.00
07/24	Coastal Irrigati Coastal Ir St-T6N7Z5O9L7Z5 Web ID: 1800948598	631.25
07/27	Paypal Purchase Consumrrpts Web ID: Paypalsi77	25.00
07/28	Nys Dtf Bill Pyt Tax Paymnt 000000147686717 Web ID: E146013200	4,013.93
07/31	Venmo Payment 1052029662418 Web ID: 3264681992	40.00
07/31	Optimum 7882 Cable Pmnt 3431Xxxx PPD ID: 9078820002	249.22
07/31	Seaside Pools Sale Web ID: 9215986202	1,550.00
07/31	Seaside Pools Sale Web ID: 9215986202	557.75
Total Payments & Transfers		**($57,178.92)**

Fees, Charges & Other Withdrawals

Date	Description	Amount
07/28	07/28 Withdrawal	3,600.00
Total Fees, Charges & Other Withdrawals		**($3,600.00)**

10276160403000000064

000003375818902
DANIEL L KREISLER OR
RANDI KREISLER JTWROS

Primary Account: 000000742077206
For the Period 7/1/26 to 7/31/26

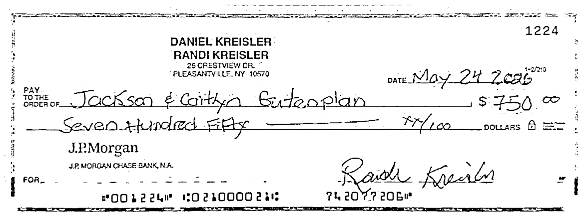
Private Client Savings

Savings Account Summary	Amount
Beginning Balance	0.00
Ending Balance	$0.00

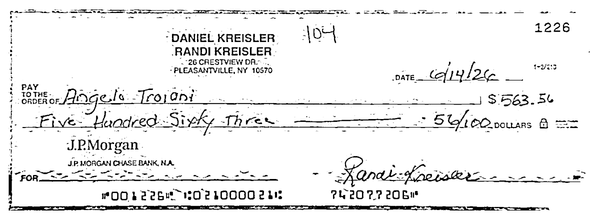
Your Private Client Savings account earned a preferred interest rate this statement period, as a result of your maintaining a qualifying Private Client Checking Plus account. Please contact your J.P. Morgan service team to learn more.

Private Client Checking Plus

000000742077206 DANIEL L KREISLER OR RANDI KREISLER JTWROS


DANIEL KREISLER
RANDI KREISLER
26 CRESTVIEW DR.
PLEASANTVILLE, NY 10570
1224
DATE May 24 2026
PAY TO THE ORDER OF Jackson & Caitlyn Gutenplan $ 750.00
Seven Hundred Fifty xx/100 DOLLARS
J.P.Morgan
J.P. MORGAN CHASE BANK, N.A.
FOR
Randi Kreisler
⑈001224⑈ ⑆021000021⑆ 742077206⑈

005980733676 JUL 01 #0000001224 $750.00


DANIEL KREISLER
RANDI KREISLER
26 CRESTVIEW DR.
PLEASANTVILLE, NY 10570
104
1226
DATE 6/14/26
PAY TO THE ORDER OF Angelo Troiani $ 563.56
Five Hundred Sixty Three 56/100 DOLLARS
J.P.Morgan
J.P. MORGAN CHASE BANK, N.A.
FOR
Randi Kreisler
⑈001226⑈ ⑆021000021⑆ 742077206⑈

003880366940 JUL 06 #0000001226 $563.56

CHASE Electronic Ticket

EWithdrawal

Business Date: 07/28/2026 Calendar Date: 07/28/2026 Time: 2:19 PM

Customer Name: RANDI KREISLER

PIN CODE AUTHORIZED

DIN: 930060020139 Amount: $3600.00

AUX 0060020139 RT 500001017 AN 742077206 TC

005590852143 JUL 28 #0000000000 $3,600.00

1027616040400000064

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

In Case of Errors or Questions About Non-Electronic Funds Transfers:

Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

Form **1040** Department of the Treasury - Internal Revenue Service

U.S. Individual Income Tax Return **2023** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

For the year Jan. 1 - Dec. 31, 2023, or other tax year beginning , ending — See separate instructions.

Your first name and middle initial	Last name	Your social security number
DANIEL	KREISLER	063 40 5647
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
RANDI	KREISLER	023 54 1969

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	
26 CRESTVIEW DRIVE		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
PLEASANTVILLE	NY	10570
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

Digital Assets At any time during 2023, 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, 1959 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instr. 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

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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	
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	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	
2a	Tax-exempt interest	2a	243,802.	b Taxable interest 2b	330,854.
3a	Qualified dividends	3a	412,322.	b Ordinary dividends 3b	477,917.
4a	IRA distributions	4a		b Taxable amount 4b	2,598.
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	-3,000.
8	Additional income from Schedule 1, line 10			8	17,140.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	825,509.
10	Adjustments to income from Schedule 1, line 26			10	8,300.
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	817,209.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	156,593.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	3,563.
14	Add lines 12 and 13			14	160,156.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	657,053.

Attach Sch. B if required.

Standard Deduction for -
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under Standard Deduction, see instructions.

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2023)

313921 12-04-23

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	112,544.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	112,544.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	13,730.
21	Add lines 19 and 20			21	13,730.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	98,814.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	21,554.
24	Add lines 22 and 23. This is your **total tax**			24	120,368.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a			
b	Form(s) 1099 SEE STATEMENT 6	25b	8.		
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	8.
26	2023 estimated tax payments and amount applied from 2022 return STATEMENT 5			26	99,265.
27	Earned income credit (EIC)	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	25,000.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	25,000.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	124,273.

If you have a qualifying child, 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	3,905.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
b	Routing number	c Type: ☐ Checking ☐ Savings			
d	Account number				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	3,116.		

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	
38	Estimated tax penalty (see instructions)	38	789.		

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 JOHN TOBIN Phone no. 914-833-2200 Personal identification number (PIN) 10538

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 RETIRED | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation RETIRED | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

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

Phone no. 914-741-0107 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
JOHN TOBIN			P00593418	☐ Self-employed

Firm's name TOBIN & COMPANY, CPA'S — Phone no. 9148332200

Firm's address 2500 WESTCHESTER AVENUE PURCHASE, NY 10577 — Firm's EIN 13-3632313

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2023)

313922 12-04-23

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 , ending — See separate instructions.

Your first name and middle initial	Last name	Your social security number
DANIEL	KREISLER	***-**-5647
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
RANDI	KREISLER	***-**-1969

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.		
26 CRESTVIEW DRIVE			
City, town, or post office. If you have a foreign address, also complete spaces below.		State	ZIP code
PLEASANTVILLE		NY	10570
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 instr. 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
				☐	☐
				☐	☐
				☐	☐
				☐	☐

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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	
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	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	
2a	Tax-exempt interest 2a 209,721. b Taxable interest	2b	450,856.
3a	Qualified dividends 3a 445,282. b Ordinary dividends	3b	535,544.
4a	IRA distributions 4a b Taxable amount	4b	2,794.
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	-3,000.
8	Additional income from Schedule 1, line 10	8	447,279.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	1,433,473.
10	Adjustments to income from Schedule 1, line 26	10	7,225.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	1,426,248.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	404,648.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	6,952.
14	Add lines 12 and 13	14	411,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	1,014,648.

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.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2024)

LHA 413921 12-30-24

Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	228,366.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	228,366.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	18,392.
21	Add lines 19 and 20			21	18,392.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	209,974.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	39,658.
24	Add lines 22 and 23. This is your **total tax**			24	249,632.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a			
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	
26	2024 estimated tax payments and amount applied from 2023 return STATEMENT 8			26	133,116.
27	Earned income credit (EIC)	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	50,000.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	50,000.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	183,116.

If you have a qualifying child, 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	c Type: ☐ Checking ☐ Savings			
d	Account number				
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	69,016.
38	Estimated tax penalty (see instructions)	38	2,500.		

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 JOHN TOBIN Phone no. 914-833-2200 Personal identification number (PIN) 10538

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: RETIRED | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation: RETIRED | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

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

Phone no. 914-741-0107 | Email address

Paid Preparer Use Only

Preparer's name: JOHN TOBIN | Preparer's signature | Date | PTIN: P00593418 | Check if: ☐ Self-employed

Firm's name: TOBIN & COMPANY, CPA'S | Phone no. 9148332200

Firm's address: 2500 WESTCHESTER AVENUE PURCHASE, NY 10577 | Firm's EIN **-***2313

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2024)

SEE STMT FOR INT AND PEN NOT INCLUDED. TOTAL DUE $73387

413922 12-08-24