The Arch

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 **The Arch**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Maisto	Susanna	Kay	***-**-****	
BIRTH DATE	**PHONE #1**	**ALTERNATE PHONE**	**EMAIL**	
5/20/1998	(301) 385-5959		skmaisto@gmail.com	

CURRENT ADDRESS

STREET ADDRESS			CITY	
187 Chrystie Street Apt 2			New York	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
NY	10001	9/1/2026	current	$5,000.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Karen Primaylon			(212) 571-1105	

PREVIOUS ADDRESS

STREET ADDRESS			CITY	
29 Eld St Apt 3			New Haven	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
CT	06511	6/15/2024	8/31/2026	$1,940.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Martin Cook			(646) 417-4090	

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY		SALARY
Scientist	Columbia University		$72,116.00/Yr.
SUPERVISOR	**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Adeyemi Adeleye			current
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
500 W. 120th Street	New York	NY	10027
OCCUPATION	**EMPLOYER/COMPANY**		**SALARY**
Urgent Care Mental Health Specialist	PM Pediatric Care		$75,000.00/Yr.
SUPERVISOR	**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Jennifer Weber			current
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**
1823 86th St	Brooklyn	NY	11214

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

VEHICLE INFORMATION

1. MAKE	MODEL	YEAR
Hyundai	Tucson	2024
COLOR	**PLATE**	**STATE**
Black	BU97497	CT

OTHER INFORMATION	
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com	
UNIT APPLYING FOR: 219	**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 **The Arch** 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 **The Arch** 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 **The Arch**, 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 **The Arch** 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 **The Arch**, 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 SUSANNA KAY MAISTO SUBMITTED ONLINE on September 3, 2026

Signed by Susanna Kay Maisto
Thu Sep 3 2026 11:48:03 AM EDT
Key: 98E74065; IP Address: 10.33.14.4

Susanna Kay Maisto *(Applicant)* *Date*

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

Application Fee for Susanna Kay Maisto - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Susanna Maisto	XXXXXXXXXXXX9878	16887258	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

NYC 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 Susanna Kay Maisto

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 9/5/2026.**

Score for Susanna Kay Maisto: 835

	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)	$147,116.00
Total combined annual income to rent ratio	93.4 (based on rent of $3,150.00)
Total number of accounts	4
Accounts with no late payments	4 (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	$1,228.00 ($0.00 past due)
Outstanding revolving debt	$1,228.00 (26% 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:	Susanna Kay Maisto	SUSANNA MAISTO
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1998	5/**/1998

Addresses	From Application	From Equifax
	187 Chrystie Street Apt 2 New York, NY 10001 - US	504 LANARK WAY SILVER SPRING, MD 20901 (Applicant) Reported 8/2026 29 ELD ST. 3 NEW HAVEN, CT 06511 (Applicant) Reported 8/2026 167 WILLOW ST. 1 NEW HAVEN, CT 06511 (Applicant) Reported 7/2024 10122 GREENOCK RD. SILVER SPRING, MD 20901 (Applicant) Reported 12/2020

Employment	From Application	From Equifax
Applicant:	Scientist Columbia University $72,116.00/Yr. Urgent Care Mental Health Specialist PM Pediatric Care $75,000.00/Yr. Total annual Income: $147,116.00	

Restricted Person Search		
Requested For Susanna Kay Maisto	**Requested** 9/5/2026	**Returned** 9/5/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	835	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)	785	Lack of sufficient credit history on bankcard or revolving accounts The date that you opened your oldest account is too recent Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies

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
JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
12/2023	7/2026					$1,228.00

Monthly Payment	High Credit	Type	Comments
$40.00	$1,964.00	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
USAA FEDERAL SAVINGS (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
4/2022	12/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,273.00	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
NIH FCU (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
3/2021	4/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$499.00	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
4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CFNA/BRIDGESTONE RET (Applicant)	7/2025						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

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.

Marcus: by Goldman Sachs

Goldman Sachs Bank USA
PO Box 70379
Philadelphia, PA 19176-0379

Statement Period
08/01/2026 to 08/31/2026

Customer Service Information
Toll-free 1-855-730-7283
Marcus.com

333898-01-00

333898/1550044/STMT/43898/0000/000000/088833 000 01 000000
SUSANNA MAISTO
504 LANARK WAY
SILVER SPRING MD 20901-2323

ONLINE SAVINGS ACCOUNT STATEMENT

See reverse for important information

Account Number	300056945806
Account Name	Online Savings

STATEMENT SUMMARY as of 08/31/2026

Beginning Balance	$34,033.54
Deposits and Other Credits	$113,630.70
Interest Paid this Period	$167.91
Withdrawals and Other Debits	$35,000.00
Ending Balance	**$112,664.24**

EARNINGS DETAILS

Statement Period	08/01/2026 to 08/31/2026
Days in Statement Period	31
Annual Percentage Yield Earned	3.40%
Total Earnings Paid This Year	$713.77

ACCOUNT ACTIVITY

Date	Description	Credits	Debits	Balance
08/01/2026	Beginning Balance			$34,033.54
08/23/2026	DEPOSIT	$113,462.79		$147,496.33
08/25/2026	ACH Withdrawal Internet transfer to USAA FEDERAL SAVINGS BANK SAV account ****************0506		$35,000.00	$112,496.33
08/31/2026	Interest Paid	$167.91		$112,664.24
08/31/2026	**Ending Balance**			**$112,664.24**

Get the Marcus app
Scan to download or open the app.

Member FDIC

COLUMBIA UNIVERSITY
IN THE CITY OF NEW YORK

HENRY KRUMB SCHOOL OF MINES
DEPARTMENT OF EARTH AND ENVIRONMENTAL ENGINEERING

PERSONAL AND CONFIDENTIAL

July 16, 2026

Dr. Susanna Maisto
susanna.maisto@yale.edu

Dear Dr. Maisto:

I am pleased to offer you an appointment as a full-time Postdoctoral Research Scientist in the Department of Earth and Environmental Engineering at Columbia University, beginning 9/8/2026. This offer comes with the enthusiastic endorsement of the Department of Earth and Environmental Engineering and the approval of the Dean of the Fu Foundation School of Engineering and Applied Science, all of whom view your appointment as further enriching our academic community.

This appointment is contingent upon your having completed all requirements for the degree, including the deposit. Please note that if you have completed all of your degree requirements, including deposit, but have not been awarded your Ph.D. degree, you must provide a certifying letter from your Graduate School to that effect.

Columbia University is committed to a positive and inclusive environment that fosters collaboration, creativity, and career-enhancing opportunities for faculty, researchers, librarians, staff, students, and the community. We strive to ensure the highest professional and personal standards of behavior from our academic officers. Along with the signed conditional offer letter, you must complete the attached pre-hire attestation. The attestation asks that you disclose whether you have engaged in discriminatory, harassing, or retaliatory behavior; scientific misconduct; or other wrongful conduct, or inappropriate behavior or other policy violation. Formal execution of your appointment will not be completed until Columbia University can assess this information and make a determination of its effect.

Terms

Your initial appointment will be from 9/8/2026 to 9/7/2027. Reappointment for subsequent terms is dependent on funding, satisfactory progress in training, performance of all duties, and continued work eligibility. It is renewable for up to a total period of 5 years. Your appointment is also contingent upon your having a valid visa (as applicable), being in the United States, the verification of your identity, the eligibility to work in the United States, and having completed an I-9 form.

The annual salary for the period from 9/8/2026 to 9/7/2027 be set at $72,116.00, to be paid on a semi-monthly basis.

As a new hire to the University, you are also entitled to a one-time lump sum payment of $1,500 subject to taxes and applicable withholdings depending on your tax status on record.

Duties

We expect that you will work on the following research:

Perform experiments to study how water chemistry controls the defluorination of PFAS by nonthermal plasma in the laboratory of Prof. Adeyemi Adeleye.

The department is located in 918 S.W. Mudd on the Morningside campus. Please contact Veronica Erdman, the departmental administrator, at vee2104@columbia.edu, with any questions regarding your appointment.

Benefits

You will be entitled to the benefits associated with Officers of Research as outlined in https://humanresources.columbia.edu/benefits. Please contact the Benefits Office for information and assistance with enrollment at (212) 851-7000, 9 a.m. to 4 p.m., Monday through Friday. **Please be aware that you must sign up for health benefits within 31 days of the effective date of your appointment.**

In order to facilitate your transition to Columbia, we also ask that you attend an orientation session (https://humanresources.columbia.edu/orientation) as early in your employment as possible. The orientation will provide valuable information on Columbia, the resources available to you as a Columbia employee and guidance on the many benefits now available to you, including the deadlines for submitting your benefits paperwork. Your departmental administrator will provide more information about orientation and benefits enrollment.

Housing

Housing is more challenging in New York City than in many other places. Accordingly, all individuals with postdoctoral appointments are encouraged to start exploring options as quickly as possible. Whether you must seek out housing on the market or have been offered one of the small number of apartments available in the Columbia Housing portfolio, please see https://research.columbia.edu/postdoctoral-housing. This site has valuable information about resources both at Columbia and externally to help you find housing that meets your needs.

Your employment is contingent upon verification of your identity and eligibility to work in the United States. The verification process requires that you complete a Form I-9 in compliance with the Immigration Reform and Control Act of 1986. For further information about the process of completing the form I-9, please see human resources orientation and new hire information. If you have worked at Columbia University within the past two years, you have already completed the I-9 and should not need to complete this step again unless your visa is expiring or has expired.

In addition to the I-9, you will also need to complete the Invention Agreement form and the New York State mandated Notice and Acknowledgement of Wage Rate and Designated Pay Day form before your status as employee can be activated. Please contact Veronica Erdman for more information about these required forms. She may be reached by email at vee2104@columbia.edu.

You may also wish to review and avail yourself of the resources made available by the University's Office of Postdoctoral Affairs at https://research.columbia.edu/office-postdoctoral-affairs. In addition, as a Postdoctoral Research Scientist, your appointment is covered by a collective bargaining agreement between the University and Columbia Postdoctoral Workers-UAW Local 4100. The agreement can be found at https://humanresources.columbia.edu/content/columbia-postdoctoral-workers-uaw-local-4100. The Union office contact can be found at https://humanresources.columbia.edu/content/labor-and-employee-relations.

Additional policies and resources are available at:

- Columbia University Office of Postdoctoral Affairs (OPA) https://research.columbia.edu/office-postdoctoral-affairs, including the Columbia University Individual Development Plan (IDP) Program https://research.columbia.edu/individual-development-plan
- Columbia University Office of Institutional Equity (OIE) https://institutionalequity.columbia.edu/
- Columbia University International Students and Scholars Office (ISSO) https://isso.columbia.edu/

Policies

The rules and policies of Columbia University are outlined in the Faculty Handbook at https://facultyhandbook.columbia.edu

New York City Workers' Bill of Rights
In accordance with New York City's Worker's Bill of Rights legislation, we are providing all new employees with a link to the rights and protections workers can expect: https://www.nyc.gov/site/dca/workers/workersrights/know-your-worker-rights.page

New York State HERO Act
In accordance with New York State's hero act, we are providing all new employees with a copy of the prevention plan that Columbia has adopted to protect against the transmission of any airborne infectious diseases in the workplace as designated by the NYS Commissioner of Health (it does not apply to the current covid-19 pandemic). The plan can be found here:

https://research.columbia.edu/sites/default/files/content/EHS/COVID-19/HeroActPlan.pdf

Lactation Policy
In compliance with applicable laws, we provide all new employees with a copy of the university's lactation policy, which can be found here:
https://universitypolicies.columbia.edu/content/lactation-policy

We are excited at the prospect of your joining our department and would be delighted if you choose to accept our offer. If you are in agreement with the terms outlined above, please sign in the space provided below and return a copy by email to Veronica Erdman at vee2104@columbia.edu.

If you have any questions or need additional information, do not hesitate to contact me.

Sincerely,

Adeyemi Adeleye
Assistant Professor, Principal Investigator
Earth and Environmental Engineering
Columbia University

cc: Andrea El-Nems
Departmental Administrator

Susanna Maisto

Dr. Susanna Maisto (Signature) | 7/29/2026 Date

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
SUSANNA K	MAISTO	212 53 0336
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
		226 81 3657

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
29 ELD ST		3
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
NEW HAVEN	CT	06511
Foreign country name	Foreign province/state/county	Foreign postal code

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. ☒

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: SARA E SPAIN
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

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

Digital Assets

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

Dependents

(see instructions)

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

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

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

Income

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

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	34,286.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 31			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions). Enter type and amount:			1h	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	34,286.
2a	Tax-exempt interest	2a		b Taxable interest 2b	8,674.
3a	Qualified dividends	3a	1,928.	b Ordinary dividends 3b	2,950.
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b				
4a	IRA distributions	4a	20,146.	b Taxable amount 4b	20,146.
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐				
5a	Pensions and annuities	5a		b Taxable amount 5b	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐				
6a	Social security benefits	6a		b Taxable amount 6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐				
7a	Capital gain or (loss). Attach Schedule D if required			7a	380.
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)				
8	Additional income from Schedule 1, line 10			8	28,383.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**			9	94,819.
10	Adjustments to income from Schedule 1, line 26			10	0.
11a	Subtract line 10 from line 9. This is your **adjusted gross income**			11a	94,819.

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	94,819.
12a	Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent		
b	☐ Spouse itemizes on a separate return **c** ☐ You were a dual-status alien		
d	**You:** ☐ Were born before January 2, 1961 ☐ Are blind		
	Spouse: ☐ Was born before January 2, 1961 ☐ Is blind		
e	**Standard deduction or itemized deductions** (from Schedule A)	12e	15,750.
13a	Qualified business income deduction from Form 8995 or Form 8995-A	13a	3.
b	Additional deductions from Schedule 1-A, line 38	13b	
14	Add lines 12e, 13a, and 13b	14	15,753.
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**	15	79,066.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	12,151.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	12,151.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	149.
21	Add lines 19 and 20	21	149.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	12,002.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax**	24	12,002.

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	2,065.		
b	Form(s) 1099	25b	3,022.		
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	5,087.
26	2025 estimated tax payments and amount applied from 2024 return			26	
	If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):				
27a	Earned income credit (EIC)	27a			
b	Clergy filing Schedule SE (see instructions) ☐				
c	If you do not want to claim the EIC, check here ☐				
28	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here ☐	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Refundable adoption credit from Form 8839, line 13	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27a, 28, 29, 30, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	5,087.

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

Refund

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

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	7,180.
38	Estimated tax penalty (see instructions)	38	265.		

Third Party Designee

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

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

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		STUDENT	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. 301-385-5959	Email address		

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

Paid Preparer Use Only

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

The Arch

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 **The Arch**.

APPLICANT INFORMATION				
LAST NAME Spain	FIRST NAME Sara	M.I. Elizabeth	SSN ***-**-****	DRIVER'S LICENSE #
BIRTH DATE 3/6/1998	PHONE #1 (423) 258-2024	ALTERNATE PHONE	EMAIL saraspain11@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 187 Chrystie St Apt 2			CITY New York	
STATE NY	ZIP 10002	DATE IN 9/1/2026	DATE OUT current	MONTHLY RENT $5,000.00 / Mo.
LANDLORD NAME Karen Primaylon			LANDLORD PHONE (212) 571-1105	
PREVIOUS ADDRESS				
STREET ADDRESS 29 Eld St, Apt 3			CITY New Haven	
STATE CT	ZIP 06511	DATE IN 7/1/2024	DATE OUT 7/31/2026	MONTHLY RENT $1,940.00 / Mo.
LANDLORD NAME Martin Cook			LANDLORD PHONE (646) 417-4090	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Mental Health Clinician	EMPLOYER/COMPANY PM Pediatrics		SALARY $75,000.00/Yr.
SUPERVISOR Jennifer Weber	SUPERVISOR PHONE	START DATE	END DATE current
EMPLOYER ADDRESS 1823 86th St	CITY Brooklyn	STATE NY	ZIP 11214
OCCUPATION Post Doctoral Fellow	EMPLOYER/COMPANY Columbia University		SALARY $72,116.00/Yr.
SUPERVISOR Adeyemi Adeleye	SUPERVISOR PHONE	START DATE	END DATE current
EMPLOYER ADDRESS	CITY	STATE	ZIP

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 Hyundai	MODEL Tucson	YEAR 2024
COLOR Black	PLATE BU97497	STATE CT

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**
219	

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 **The Arch** 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 **The Arch** 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 **The Arch**, 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 **The Arch** 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 **The Arch**, 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 SARA ELIZABETH SPAIN SUBMITTED ONLINE on September 3, 2026

Signed by Sara Elizabeth Spain
Thu Sep 3 2026 01:17:24 PM EDT
Key: 997F9C55; IP Address: 10.33.14.4

Sara Elizabeth Spain *(Applicant)* *Date*

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

Application Fee for Sara Elizabeth Spain - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Sara Elizabeth Spain	XXXXXXXXXXXX6032	16887413	$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 Sara Elizabeth Spain

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 9/5/2026.**

Score for Sara Elizabeth Spain: 670

	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)	$147,116.00
Total combined annual income to rent ratio	93.4 (based on rent of $3,150.00)
Total number of accounts	11
Accounts with no late payments	11 (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	$128,799.00 ($0.00 past due)
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$128,799.00 ($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:	Sara Elizabeth Spain	SARA ELIZABETH SPAIN
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1998	3/**/1998

Addresses	From Application	From Equifax
	187 Chrystie St Apt 2 New York, NY 10002 - US	29 ELD ST. 3 NEW HAVEN, CT 06511 (Applicant) Reported 8/2026 354 CANNER ST. 611 NEW HAVEN, CT 06511 (Applicant) Reported 7/2026 1204 RIDGECREST ST. MORRISTOWN, TN 37814 (Applicant) Reported 11/2025 513 PROSPECT ST. 2 NEW HAVEN, CT 06511 (Applicant) Reported 11/2025

Employment	From Application	From Equifax
Applicant:	Mental Health Clinician PM Pediatrics $75,000.00/Yr. Post Doctoral Fellow Columbia University $72,116.00/Yr. Total annual Income: $147,116.00	

Restricted Person Search		
Requested For Sara Elizabeth Spain	**Requested** 9/5/2026	**Returned** 9/5/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	670	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)	677	The balances on your accounts are too high compared to loan amounts The date that you opened your oldest account is too recent Lack of sufficient relevant real estate account information Lack of sufficient relevant bankcard or revolving account information

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
DEPT OF ED (Applicant)	8/2021	6/2026					$47,250.00

Monthly Payment	High Credit	Type	Comments
	$41,178.00	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
DEPT OF ED (Applicant)	8/2021	6/2026					$22,969.00

Monthly Payment	High Credit	Type	Comments
	$20,500.00	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
DEPT OF ED (Applicant)	8/2020	6/2026					$20,541.00

Monthly Payment	High Credit	Type	Comments
	$18,796.00	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
DEPT OF ED (Applicant)	8/2023	6/2026					$19,596.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	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
DEPT OF ED (Applicant)	9/2022	6/2026					$18,443.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$16,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	1/2024	1/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	5/2024	1/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$16,593.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2019	1/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2018	1/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2017	1/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2016	1/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

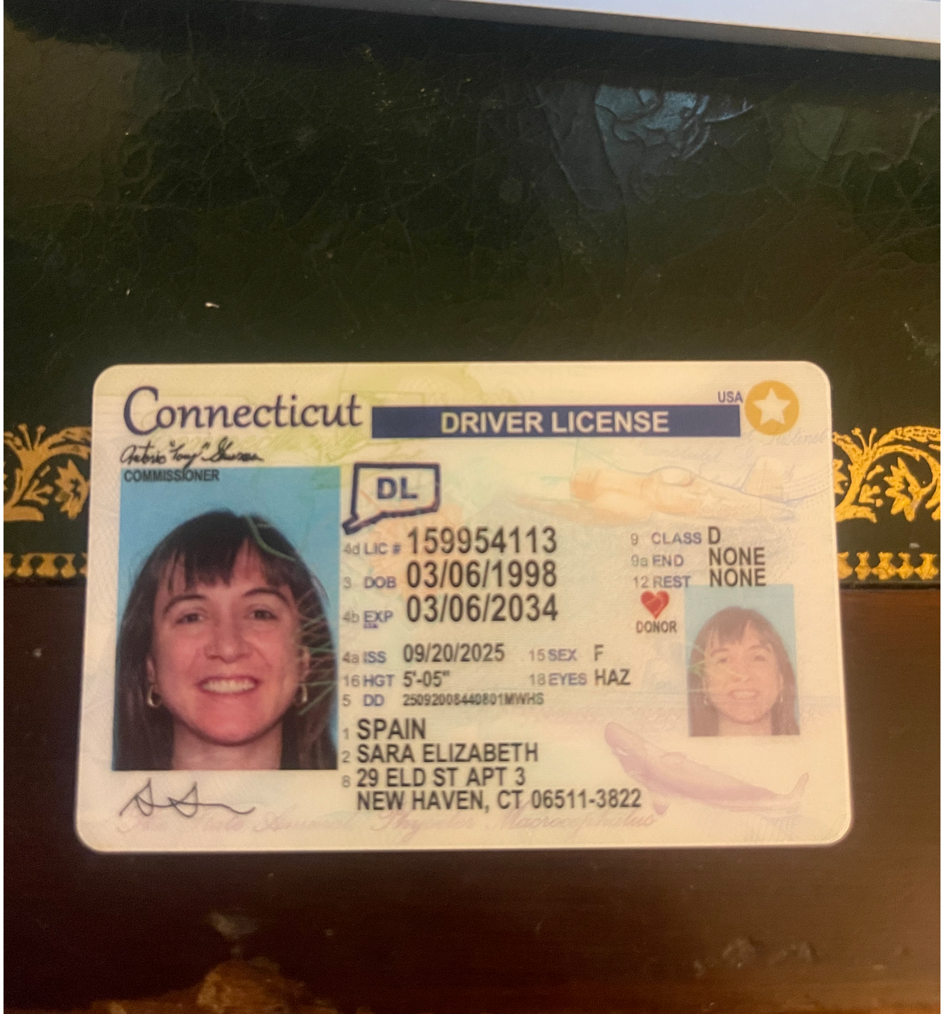
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

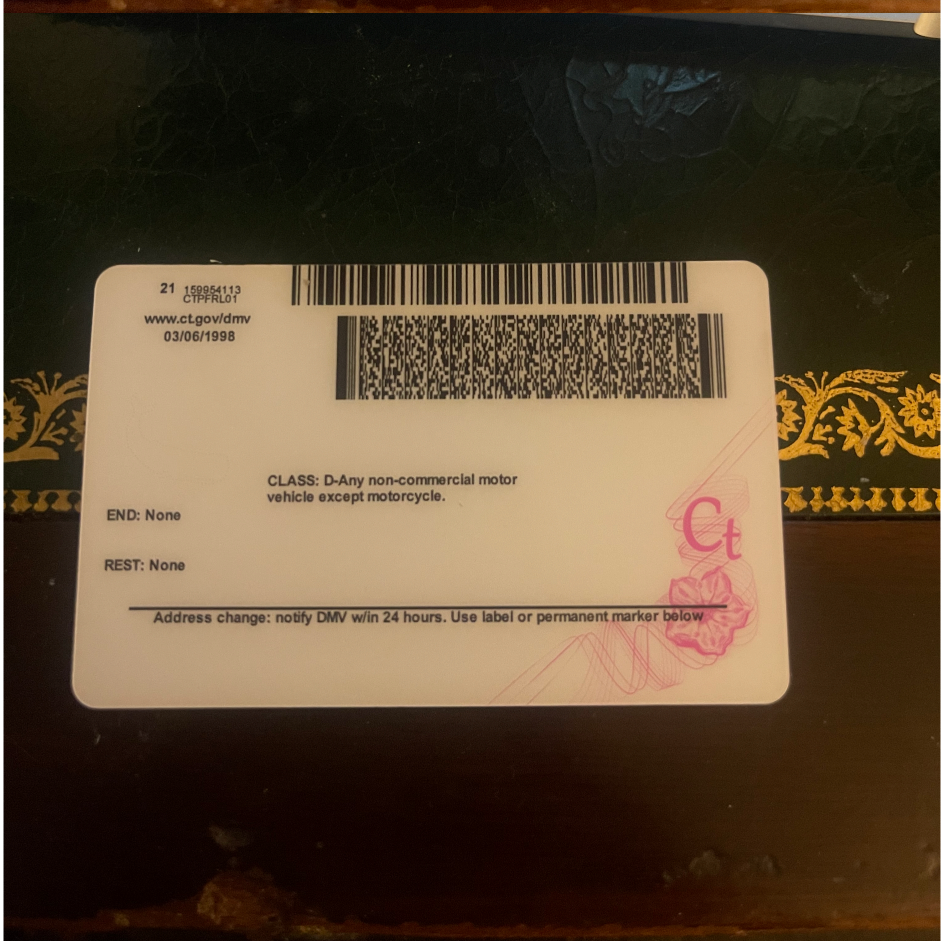
A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

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

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



Connecticut
DRIVER LICENSE
USA
COMMISSIONER
DL
4d LIC # 159954113
3 DOB 03/06/1998
4b EXP 03/06/2034
4a ISS 09/20/2025
15 SEX F
16 HGT 5'-05"
18 EYES HAZ
5 DD 25092008440801MWHS
9 CLASS D
9a END NONE
12 REST NONE
DONOR
1 SPAIN
2 SARA ELIZABETH
8 29 ELD ST APT 3
NEW HAVEN, CT 06511-3822



21 159954113
CTPFRL01
www.ct.gov/dmv
03/06/1998
CLASS: D-Any non-commercial motor
vehicle except motorcycle.
END: None
REST: None
Address change: notify DMV w/in 24 hours. Use label or permanent marker below
Ct

08/14/2026

Dear Sara Beth Spain,

Congratulations on your new role with PM Pediatric Care! We are excited that you're joining our team of dedicated professionals who work together every day to deliver world-class health care with a human connection.

I'm pleased to confirm the following details of your employment offer:

- ***Start Date:*** We anticipate that your "at will" employment with PM Pediatric Care will begin on or around 09/21/2026

- ***Job Title:*** Urgent Care Mental Health Specialist

- ***Shift Type:*** Full time

- ***Compensation:*** As a salaried employee, you will be paid $75,000.00 annually, less all applicable taxes and withholdings, payable on a biweekly basis every other Thursday.

Schedule:
Monday: 10-6pm
Tuesday: 12-8pm
Wednesday: 11-7pm
Thursday: 12-8pm
Friday: 11-7pm

The schedule outlined above is your assigned work schedule. Changes to this schedule, whether temporary or permanent, require prior approval from the Vice President of Mental Health. Exceptions may be made in the case of a documented emergencies.

Please note that this offer is contingent upon the successful completion of any required background check, reference check, credentialing, and vaccination documentation, if applicable.

If your position requires licensure and/or certification through your state, professional organization, or as identified in your job description, it is your responsibility to renew those professional credentials before they expire and keep them in good standing. It is your responsibility to provide these documents to be verified prior to hire and each time they are renewed.

Should you decide to leave your employment with PM Pediatrics, we ask that you provide your supervisor with four (4) weeks of advanced written notice.

You agree that during the term of your employment and until the end of one (1) year following the expiration or termination of your employment for any reason or no reason, you shall not: (i) solicit any patients of PM Pediatric Care other than on behalf of PM Pediatric Care; (ii) solicit any of the referrers of patients who had referred to PM

Pediatric Care during the term of your employment; or (iii) solicit any individuals who, during the term of your employment, had been employees or independent contractors of PM Pediatric Care or of any contractor of PM Pediatric Care.

As the Chief People Officer, I develop, implement, and support programs, policies, and processes that further the core values at PM Pediatric Care and allow us to fulfill our mission of becoming the obvious choice for parents whose children need immediate medical care. I look forward to having you join our team!

Please indicate your acceptance of this offer by electronically signing below.
This offer is valid for five (5) days from the date of issue.

Regards,

Melanie Manne

CandidateSign1
____
Candidate Global Name

Date: SignDate1

Congratulations and best wishes as you start your new role!

If you have any questions, please feel free to contact Recruiter Daniella King at DMurray@pmpediatrics.com

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

SARA ELIZABETH SPAIN
29 ELD ST APT 3
NEW HAVEN, CT 06511-3822

Your Adv SafeBalance Banking

for July 25, 2026 to August 24, 2026

Account number: 3850 2939 6685

SARA ELIZABETH SPAIN

Account summary

Beginning balance on July 25, 2026	$464.43
Deposits and other additions	2,906.52
Withdrawals and other subtractions	-2,934.41
Service fees	-9.95
Ending balance on August 24, 2026	**$426.59**

2025 W-2 and EARNINGS SUMMARY

W-2 Employee Reference Copy — Wage and Tax Statement **2025** OMB No. 1545-0029
Copy C for employee's records.

d Control number	Dept.	Corp.	Employer use only
103463 ATLA/ZP7	ADUBHD		A

c Employer's name, address, and ZIP code SUI REIMB

CORNELL SCOTT-HILL
HEALTH CORP
400 COLUMBUS AVENUE
NEW HAVEN CT 06519-1233

Batch #05247

e/f Employee's name, address, and ZIP code

SARA ELIZABETH SPAIN
29 ELD STREET
APT 3
NEW HAVEN CT 06511

b Employer's FED ID number: 06-0870990	a Employee's SSA number: XXX-XX-3657
1 Wages, tips, other comp.: 54381.76	2 Federal income tax withheld: 4442.35
3 Social security wages: 57363.19	4 Social security tax withheld: 3556.52
5 Medicare wages and tips: 57363.19	6 Medicare tax withheld: 831.77
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12: D 2981.43
14 Other: 286.82 CTPL	12b
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
15 State: CT — Employer's state ID no.: 006552780-000	16 State wages, tips, etc.: 54381.76
17 State income tax: 1974.78	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

This blue section is your Earnings Summary which provides more detailed information on the generation of your W-2 statement. The reverse side includes instructions and other general information.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	CT. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	59,626.23	59,626.23	59,626.23	59,626.23
Less 401(k) (D-Box 12)	2,981.43	N/A	N/A	2,981.43
Less Other Cafe 125	2,263.04	2,263.04	2,263.04	2,263.04
Reported W-2 Wages	**54,381.76**	**57,363.19**	**57,363.19**	**54,381.76**

2. Employee Name and Address.

SARA ELIZABETH SPAIN
29 ELD STREET
APT 3
NEW HAVEN CT 06511

1 Wages, tips, other comp.: 54381.76	2 Federal income tax withheld: 4442.35
3 Social security wages: 57363.19	4 Social security tax withheld: 3556.52
5 Medicare wages and tips: 57363.19	6 Medicare tax withheld: 831.77
d Control number: 103463 ATLA/ZP7 — Dept.: ADUBHD — Corp.	Employer use only: A
c Employer's name, address, and ZIP code — SUI REIMB — CORNELL SCOTT-HILL HEALTH CORP, 400 COLUMBUS AVENUE, NEW HAVEN CT 06519-1233	
b Employer's FED ID number: 06-0870990	a Employee's SSA number: XXX-XX-3657
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12: D 2981.43
14 Other: 286.82 CTPL	12b / 12c / 12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
e/f Employee's name, address and ZIP code — SARA ELIZABETH SPAIN, 29 ELD STREET, APT 3, NEW HAVEN CT 06511	
15 State: CT — Employer's state ID no.: 006552780-000	16 State wages, tips, etc.: 54381.76
17 State income tax: 1974.78	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

W-2 Federal Filing Copy — Wage and Tax Statement **2025** OMB No. 1545-0029
Copy B to be filed with employee's Federal Income Tax Return.

1 Wages, tips, other comp.: 54381.76	2 Federal income tax withheld: 4442.35
3 Social security wages: 57363.19	4 Social security tax withheld: 3556.52
5 Medicare wages and tips: 57363.19	6 Medicare tax withheld: 831.77
d Control number: 103463 ATLA/ZP7 — Dept.: ADUBHD — Corp.	Employer use only: A
c Employer's name, address, and ZIP code — SUI REIMB — CORNELL SCOTT-HILL HEALTH CORP, 400 COLUMBUS AVENUE, NEW HAVEN CT 06519-1233	
b Employer's FED ID number: 06-0870990	a Employee's SSA number: XXX-XX-3657
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a: D 2981.43
14 Other: 286.82 CTPL	12b / 12c / 12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
e/f Employee's name, address and ZIP code — SARA ELIZABETH SPAIN, 29 ELD STREET, APT 3, NEW HAVEN CT 06511	
15 State: CT — Employer's state ID no.: 006552780-000	16 State wages, tips, etc.: 54381.76
17 State income tax: 1974.78	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

W-2 CT.State Reference Copy — Wage and Tax Statement **2025** OMB No. 1545-0029
Copy 2 to be filed with employee's State Income Tax Return.

1 Wages, tips, other comp.: 54381.76	2 Federal income tax withheld: 4442.35
3 Social security wages: 57363.19	4 Social security tax withheld: 3556.52
5 Medicare wages and tips: 57363.19	6 Medicare tax withheld: 831.77
d Control number: 103463 ATLA/ZP7 — Dept.: ADUBHD — Corp.	Employer use only: A
c Employer's name, address, and ZIP code — SUI REIMB — CORNELL SCOTT-HILL HEALTH CORP, 400 COLUMBUS AVENUE, NEW HAVEN CT 06519-1233	
b Employer's FED ID number: 06-0870990	a Employee's SSA number: XXX-XX-3657
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a: D 2981.43
14 Other: 286.82 CTPL	12b / 12c / 12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay
e/f Employee's name, address and ZIP code — SARA ELIZABETH SPAIN, 29 ELD STREET, APT 3, NEW HAVEN CT 06511	
15 State: CT — Employer's state ID no.: 006552780-000	16 State wages, tips, etc.: 54381.76
17 State income tax: 1974.78	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

W-2 CT.State Filing Copy — Wage and Tax Statement **2025** OMB No. 1545-0029
Copy 2 to be filed with employee's State Income Tax Return.

Bluebird Partners 1994 LLC
29 Eld Street
New Haven CT 06511

Email – bluebirdpartnersllc@aol.com
646 417 4090

To Whom it May Concern

Re:- Susanna Maistro & Sara Spain

We are pleased to provide this landlord reference letter for the above named.

- Sarah and Susanna rented from us for 4 years until August 1st 2026
- Rent was always paid on time, and in full, without need for any reminder
- There were no deductions made
- We would have been happy to renew their lease and they were excellent residents.
- They left their apartment clean and in good order. They were very respectful and well liked by their neighbors.

We are a small family owned company with 26 apartments in the East Rock neighborhood of New Haven.

Please do not hesitate to get in touch with the undersigned should you need additional information

Sincerely

Martin Cook

Martin Cook
Owner
Bluebird Partners 1994 LLC