



225 West 35th Street, 14th Floor New York, NY 10001

Phone: 646-214-0321

Email: info@livingstoncre.com

534 West 42nd Street Condominium

Board Package Requirements for Sale

- Notice of intention to sell, lease, or refinance condominium unit
- Purchase application
- Copy of sales contract
- Credit application authorization
- Completed W9

All completed packages must be returned with a copy of the signed contract to:

Livingston Management Services
Attn: Steve Trebatch
225 West 35th Street, 14th Floor
New York, NY 10001

Please be sure to remit the proper amount on checks for the processing of this board package. Most applications take approximately 2-4 weeks to process from the date that all materials are received.

Schedule of Fees

- **\$500** – Resale application fee – From owner payable to Livingston Management Services, LLC
- **\$20** – Credit check fee (per each buyer 18+) payable by credit card on application

534 West 42nd Street Condominium

NOTICE OF INTENTION TO SELL, LEASE, OR REFINANCE CONDOMINIUM UNIT

The Undersigned, being the owner of Unit No.: 7, at

534 West 42nd Street Condominium

hereby notifies the residential Board of Managers in care of Livingston Management Services, LLC, the Managing Agent, that the undersigned has received a bona fide offer to SELL () LEASE () said Apartment from the below names prospective purchaser or lessee on the terms stated below, and that the undersigned intends to accept such offer.

NAME AND ADDRESS OF PROSPECTIVE PURCHASER OR LESSEE:

If a prospective purchaser or lessee is a corporation, name the designated officer. Director, stockholder, or employee of the corporation who will occupy the apartment unit and for how long a term. When and if designated occupant vacates the unit, another application must be filed and references submitted before occupancy can be allowed to successor designated occupant.

TERMS OF PROPOSED SALE OR LEASE.

Attached is a true copy of the contract of sale or lease setting forth all of the terms of agreement between the parties.

Purchase Price: \$985,000.00 Proposed Closing date: September 15th 2020

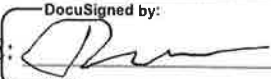
Monthly Rental: N/A Lease Term: N/A

Anticipated Occupancy Date: September 30th, 2020

Original Purchase Price (Upon acquisition by Owner): \$875,000

Date of Initial Acquisition by Owner: January 2013

OWNERS NAME: Tiiu Kuik

OWNERS SIGNATURE: 
8A91BE2046214EA...

OWNERS EMAIL ADDRESS: tiiuk87@gmail.com

8/1/20

Today's Date

Purchase Application For the Sale of a Condominium

BASIC INFORMATION

534 West 42nd Street Condominium

Condominium Name

534 West 42nd St, NY, NY 10036

Condominium Address

\$995,000.00

Purchase Price

9/2/20

Proposed Closing Date

9/30/20

Requested Move in Date:

Steve Trebatch, Livingston

Managing Agent

225 West 35th St #1400, NY NY 10001

Address

8

Number of Units

7

Unit #

Is Source of Down Payment a Gift? ☐ or Loan? ☐

\$1144.00

Common Charges

646-214-0335

Telephone

steve@livingny.com

Email

Text

SELLER'S INFORMATION

Tiiu Kuik

Seller(s)

105-115 Bennet Avenue Apt #45, New York, NY 10033

Present Address

917 330 3450

Home Telephone

Zoe Friereich

Office Telephone

347 244 5259

Cell Telephone

Seller's Attorney

306 16th Street, Brooklyn, NY 11215

Firm

zfattorney@gmail.com

Firm Address

Email

718 499 4898

Office Telephone

Cell Telephone

Facsimile

SELLER'S BROKER

Susan Stern

Seller's Broker

N/A

Office Telephone

646-207-8455

Cell Telephone

susan.stern@compass.com

Email

N/A

Facsimile

PURCHASER'S INFORMATION

Alexander Hwang

Purchaser(s)

310 West 120th St #3H, NY NY 10027

Present Address

N/A

Home Telephone

hwang.alexander@gmail.com

Email

\$738,750

Amount of Financing

If purchaser is a corporate entity:

N/A

Office Telephone

N/A

Facsimile

\$98,500.00

Deposit on Contract

917-828-4231

Cell Telephone

Name of Corporation

Address of Corporation

Telephone



REAL ESTATE BOARD OF NEW YORK

PURCHASER'S INFORMATION Continued

Errika Kalomiris		N/A	
Purchaser's Attorney		Firm	
1120 6th Ave, 4th Floor, NY NY 10036		ekalomiris@cs.com	
Firm Address		Email	
212-239-1900		917-324-0916	
Office Telephone		212-239-0993	
		Facsimile	
Name(s) Condominium Units would be held in (and type of joint ownership) [e.g. tenants in common, joint tenants with rights of survivorship, or tenants by the entirety]			
Chase			
Mortgage Lender		everett.m.bell@chase.com	
Everett Bell		Email	
Attorney for Lender		N/A	
855-777-9286		833-262-2592	
Office Telephone		Cell Telephone	
		Facsimile	

PURCHASER'S BROKER

Nell Tilbury		ntilbury@halstead.com	
Purchaser's Broker		Email	
212-381-8508		917-312-4953	
Office Telephone		N/A	
		Facsimile	

PERSONAL INFORMATION REGARDING APPLICANT(S)

Applicant

Co-Applicant

Name:	Alexander Hwang	
Residence Address:	310 W 120th ST, #3H, NY NY 10027	
Dates of Residence:	From: 2 / 28 / 15 To: Present / /	From: / / To: / /
Prior Address:		
(If less than 5 years at present address)		
Dates of Residence:	From: / / To: / /	From: / / To: / /
Employment Status:	Full-time <input checked="" type="checkbox"/> Part-time <input type="checkbox"/> Unemployed <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Unemployed <input type="checkbox"/>
	Retired <input type="checkbox"/> Student <input type="checkbox"/>	Retired <input type="checkbox"/> Student <input type="checkbox"/>
Are you self-employed?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Current Employer:	KKR	
Employer Address:	9 West 57th St, Suite 4200	
	NY NY 10019	
Period of Employment:	From: 10 / 31 / 2014 To: Present / /	From: / / To: / /
Years in Line of Work:	10	
Supervisor's Name:	Saleena Goel	
Business Telephone:	212-763-9053	
Prior Employer:		
(If less than 3 years in current job)		
Prior Employer Address:		
Period of Employment:		
Prior Supervisor's Name:		
Business Telephone:		
Income Estimate this year:	700,000	
Actual Income last year:	700,000	
Educational Background (Optional):	BSE, Duke University	



REAL ESTATE BOARD OF NEW YORK

ADDITIONAL INFORMATION REGARDING APPLICANT(S)

Alexander Hwang

Name(s) of all persons who will reside in the unit

(NOTE: If applicant is a corporate entity, a new lease package must be completed and sent to the Board each time occupancy changes.)

Schools and years attended of occupants (if different from purchaser) [optional]

N/A

Names of anyone in the building known to applicants

No

Are any pets to be maintained in the unit? If yes, note number and kind. (NOTE: Please refer to building rules)

N/A

Names of organizations to which applicants belongs (clubs, societies, board memberships, etc.) [optional]

Will occupancy be: Full-time ☒ Part Time ☐

If Part Time, what is the approximate number of days per month you will use the unit?

Do you plan to lease your unit? Yes ☐ No ☒ (NOTE: Please refer to building rules)

Do you plan to perform any alterations to the unit? Yes ☐ No ☒ (NOTE: Please refer to building Alteration Agreement)

If yes, please describe the plans: N/A

Will there be any business or profession conducted in the unit? Yes ☐ No ☒ (NOTE: Please refer to building rules)

If yes, please describe the nature of your business: N/A

If you do not plan to receive mail at the unit, please specify where monthly bills and correspondence should be sent:

Address of any additional residences owned or leased by applicant: 310 West 120th St #3H, NY NY 10027

Is this your first time purchasing a condominium? Yes ☐ No ☒

If no, where else have you owned before: 310 West 120th St #3H, NY NY 10027

Emergency Contact: Elizabeth Hwang

N/A

847-922-7283

ehwang@gmail.com

Office Telephone

Cell Telephone

E-mail

APPLICANT'S HOUSING HISTORY

N/A - Self

Current Landlord

Landlord's Address

Landlord Telephone Number

Current Rent

Reason for Moving

Dates of Occupancy

Location

Prior Landlord (If at present location less than 5 years)

Prior Landlord's Address

Prior Landlord Telephone Number

Prior Rent

Reason for Moving

Dates of Occupancy

BUSINESS AND PROFESSIONAL REFERENCES

1. Name:

Saleena Gool

Applicant

Co-Applicant

Address:

9 West 57th St, Suite 4200, NY NY 10019

2. Name:

Amanda Lansky

Address:

9 West 57th St, Suite 4200, NY NY 10019

PERSONAL REFERENCES

	<u>Applicant</u>	<u>Co-Applicant</u>
1. Name:	Eremal Nela	
Address:	525 West 52nd St #14DS NY NY 10019	
2. Name:	Jim Connors	
Address:	261 West 112th St #6B NY NY 10026	
3. Name:	Daniel Adams	
Address:	159 Madison Ave #12D NY NY 10016	
4. Name:	James Bartle	
Address:	21 West End Ave #4111 NY NY 10023	

BANK AND CREDIT REFERENCES

	<u>Applicant</u>	<u>Co-Applicant</u>
1. Bank Name:	Chase	
Address:	1370 6th Ave NY NY 10019	
Account #:	#1813	
Type:	Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Loan <input type="checkbox"/>	Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan <input type="checkbox"/>
2. Bank Name:	First Republic	
Address:	10 Columbus Circle NY NY 10019	
Account #:	#5875	
Type:	Checking <input type="checkbox"/> Savings <input checked="" type="checkbox"/> Loan <input type="checkbox"/>	Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan <input type="checkbox"/>
3. Stock Broker or CPA:	N/A	
Firm:		
Address:		
Phone:		
Fax:		
Email:		
Account #:		

DECLARATIONS

	<u>Applicant</u>	<u>Co-Applicant</u>
1. Are there any outstanding judgments against you?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have you been declared bankrupt in the last 7 years?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Have you had a property foreclosed upon or given title or a deed in lieu thereof in the last 7 years?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. In the last 5 years, have you been a party to any lawsuit?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Have you directly or indirectly been obligated on a loan that resulted in foreclosure or transfer of title in lieu of foreclosure or judgment?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Is any part of the down payment borrowed or a gift?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
8. Do you intend to occupy the unit as your primary residence?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Are you obligated to pay alimony or child support?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Do you or any member of your family have diplomatic status?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
11. Has any business you have controlled been the subject of bankruptcy in the last 7 years?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Are you a co-maker or endorser on a note?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
13. Have you ever been convicted of a felony or misdemeanor?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If yes, please describe: _____



REAL ESTATE BOARD OF NEW YORK

THE FOREGOING APPLICATION, INCLUDING ALL PERSONAL AND FINANCIAL INFORMATION, HAS BEEN CAREFULLY PREPARED, AND THE UNDERSIGNED HEREBY SOLEMNLY DECLARE(S) AND CERTIFIES THAT ALL THE INFORMATION IS TRUE AND CORRECT AND THAT THE FINANCIAL INFORMATION SUBMITTED IS A TRUE AND ACCURATE STATEMENT OF THE UNDERSIGNED AS OF THE DATE SET FORTH BY EACH SIGNATURE. THE UNDERSIGNED ALSO AGREE(S) THAT IN PROCESSING THIS APPLICATION, THE MANAGING AGENT NAMED HEREIN AND ITS EMPLOYEES AND AGENTS NEITHER BEAR NOR ASSUME ANY RESPONSIBILITY WHATSOEVER FOR THE VERIFICATION OR COMPLETENESS OF THE INFORMATION CONTAINED HEREIN. IN ADDITION, THE UNDERSIGNED HEREBY AUTHORIZE(S) THE MANAGING AGENT AND THE CONDOMINIUM ASSOCIATION TO SHARE SUCH PORTIONS OF THE APPLICATION AS THEY MAY REASONABLY BELIEVE NECESSARY TO FULFILL THE PURPOSES OF THIS APPLICATION WITH ANY OTHER PARTIES, AND FURTHER AGREE TO HOLD THE MANAGING AGENT, ITS EMPLOYEES AND AGENTS HARMLESS FROM ANY ERROR OR OMISSION IN THE TRANSFER OF THE INFORMATION OR THE DISTRIBUTION OF SUCH INFORMATION TO THIRD PARTIES.

Applicant: Date: Alexander Hwang Date: 8/1/20

Co-Applicant: _____ Date: _____

Discrimination is prohibited in Board admissions procedures under the following laws:

The Federal Fair Housing Act
The Civil Rights Act
The New York State and New York City Human Rights Laws

The New York City Human Rights Law provides that it is unlawful to refuse to sell, rent, lease, approve the sale, rental or lease or otherwise deny a housing accommodation based on actual or perceived race, creed, color, national origin, gender (including gender identity), age, disability, sexual orientation, marital status, partnership status, lawful source of income, alienage or citizenship status or because children are, may be, or would be residing in the accommodation. Where a housing accommodation or an interest is sought or occupied exclusively for residential purposes, the provisions shall be construed to prohibit discrimination in the sale, rental, or leasing of such housing accommodation or interest on account of a person's occupation. Complaints may be filed within one year of an unlawful discriminatory act at the Law Enforcement Bureau of the City's Commission on Human Rights.

The New York State Human Rights Law provides that it is unlawful to refuse to sell, rent, lease or otherwise deny a housing accommodation on the basis of race, creed, color, national origin, sex, age, disability, sexual orientation, military status, marital status, or familial status. Complaints may be filed within one year of an unlawful discriminatory act to the New York State Division of Human Rights or within three years of an unlawful discriminatory act in State Court. Complaints may not be filed with both the Division and the Court.

The Federal Fair Housing Act prohibits discrimination in housing practices on the basis of race, color, religion, sex, handicap, familial status, or national origin. Individuals who believe they have been victims of an illegal housing practice may file a complaint within one year of the unlawful discriminatory act with the Department of Housing and Urban Development (HUD) or file their own lawsuit in federal or state court. The Department of Justice brings suit on behalf of individuals based on referrals from HUD.

The Civil Rights Act provides that all citizens of the United States shall have the same right to inherit, purchase, lease, sell, hold, and convey real and personal property. The law concerns the rights of all persons to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property. Complaints may be filed with the Office for Civil Rights.

Financial Statement

Applicant: Alexander Hwang
Address: 310 West 120th St, #3H, NY NY 10027
28

Co-Applicant: N/A
Address: 310 West 120th St, #3H, NY NY 10027
15

Monthly Sources of Income and Projected Housing Expenses

Income:	Applicant	Co-Applicant	Expenses:	Applicant (after closing)	Co-Applicant (after closing)	Joint/Total (after closing)
Base monthly salary:	15,000		Maintenance:	1,144		
Overtime (monthly):			Apt. Financing:	3,100		
Bonuses (monthly):	40,000		Other Mortgages:	1,400		
Commissions (monthly):			Bank Loans:			
Dividends/Interest:			Auto Loans:			
Net rental income (Net):			Credit Card Debt:	2,000		
Other income (Itemize):						
TOTAL:	55,000		TOTAL:	7,644		

Assets & Liabilities

Assets:	Applicant	Co-Applicant	Liabilities	Applicant (present)	Co-Applicant (present)
Cash/Money Market Funds (Sch A):	275,000		Notes payable to banks:		
Contract deposit:	98,500		Notes payable to relatives:		
Stocks & bonds or Brokerage Accounts (Schedule B):			Notes payable to others:		
Investment in own business:			Install accounts payable:		
Accounts receivable:			Automobile:		
Real estate owned (Schedule C):	500,000		Other accounts payable:		
Automobiles:			Mortgages payable:	310,000	
Personal property & Furniture:			Unpaid real estate taxes:		
Life insurance(cash value):			Unpaid income taxes:		
Retirement funds/IRA:			Chattel mortgages:		
401k:			Loans on life insurance:		
KEOGH:			Credit card debt:		
Profit sharing/pension:			Other debts - itemize:		
Other assets (Schedule D):			TOTAL LIABILITIES		
TOTAL ASSETS:	873,500		NET WORTH::	563,500	

Itemized Schedule of Assets & Liabilities

Schedule A – Cash (attach additional pages if necessary) – Total should match cash line above

Applicant or Co-Applicant	Financial Institution	Type of account	Account Balance
Alexander Hwang	Chase	Checking	20,000
Alexander Hwang	First Republic	Checking	5,000
Alexander Hwang	Marcus	Savings	250,000

Itemized Schedule of Assets & Liabilities (continued)

Schedule B – Stock, Bonds and Mutual Funds (attach additional pages if necessary) – Total Should match Stocks & Bonds Line Above

Amount of shares	Description	Marketable value	Non-marketable value

Itemized Schedule of Assets & Liabilities (continued)

Schedule C – Real Estate (attach additional pages if necessary) – Total should match Real Estate line on previous page.

Applicant or Co-applicant	Property Address	Type of Property	Amount of Mortgage/Lease	Mortgage Payment	Insurance main, tax & misc.
Alexander Hwang	310 W 120th St, #3H, NY NY 10027	Condo	\$310,000	\$1,400 / month	\$356/month

Itemized Schedule of Assets & Liabilities (continued)

Schedule D – Other Assets (attach additional pages if necessary)

Explanation:

IF YOU ARE A PRINCIPAL OF OR ARE EMPLOYED BY A FAMILY BUSINESS, PLEASE COMPLETE THIS SECTION:

	Applicant	Co-Applicant
Dividend or partnership income (present year)		
Dividend or partnership income (prior year)		
Dividend or partnership income (second prior year)		

The foregoing application has been carefully prepared, and the undersigned hereby solemnly declare(s) and certify(s) that all information contained herein is complete, true and correct. The information is submitted as being a true and accurate statement of the financial condition of the undersigned on the 8/1/20 day of August, 2020.

X

Applicant

8/1/20

Date

X

Co-Applicant (if any)

8/1/20

Date

Credit Application

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

APPLICANT INFORMATION				
FIRST NAME Alexander Hwang	M.I. 	LAST NAME 	SUFFIX 	DATE OF BIRTH 5/13/86 SSN 117-72-4178
HOME PHONE ()	WORK PHONE ()	CELL PHONE 917,828-4231	EMAIL hwang.alexander@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 310 W 120th St, #3H		CITY NY	STATE NY	ZIP 10027
LANDLORD/MANAGING AGENT NAME self owned			LANDLORD/MA PHONE ()	
MONTHLY RENT	DATE IN 2/18/15	DATE OUT	REASON FOR LEAVING space	
PREVIOUS ADDRESS (if less than 2 years at current)				
STREET ADDRESS		CITY	STATE	ZIP
LANDLORD/MANAGING AGENT NAME			LANDLORD/MA PHONE ()	
MONTHLY RENT	DATE IN	DATE OUT	REASON FOR LEAVING	
BANK INFORMATION				
CHECKING ACCOUNT BANK NAME Chase		ACCOUNT NUMBER 788371813	PHONE NUMBER (212) 262-2422	
SAVINGS ACCOUNT BANK NAME First Republic		ACCOUNT NUMBER 80006155875	PHONE NUMBER (212) 331-0088	
OTHER ACCOUNT BANK NAME		ACCOUNT NUMBER	PHONE NUMBER ()	
EMPLOYMENT & INCOME INFORMATION				
OCCUPATION - PRESENT Investment Profes	EMPLOYER/COMPANY KKR	SUPERVISOR NAME Saleena Goel	SUPERVISOR PHONE 212,763-9053	ANNUAL SALARY 200,000 + \$500,000
OCCUPATION <input type="checkbox"/> ADD'L <input type="checkbox"/> PREVIOUS	EMPLOYER/COMPANY	SUPERVISOR NAME	SUPERVISOR PHONE ()	ANNUAL SALARY \$700,000
OTHER INCOME DESCRIPTION				ANNUAL INCOME
BUSINESS/PERSONAL REFERENCES				
NAME Eremal Nela	ADDRESS 525 West 52nd St #14DS NY NY 10019	PHONE () 917-816-9917	RELATIONSHIP friend	
NAME Amanda Lansky	ADDRESS 9 W 57th St #4200 NY NY 10019	PHONE ()	RELATIONSHIP colleague	
EMERGENCY CONTACT				
NAME Elizabeth Howng	ADDRESS 261 W 112th St #6B NY NY 10026	PHONE () 847 922 7283	RELATIONSHIP sister	
PETS				
PETS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		DESCRIPTION		
<p>I warrant that all statements above set forth are true. I hereby give my permission to communicate with my current and former landlord for the purpose of discussing any facts and circumstances of my current or former tenancy, as well as the other information listed above. I give my permission to communicate with my current employer(s) for the purpose of verifying the information listed above. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, OFAC search, and landlord/tenant court record search will be done in conjunction with my application. I hereby give my consent to the Landlord to obtain my consumer credit report for the purposes of tenant screening through On-Site.com. I understand that I may have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation.</p> <p>Alexander Hwang Digitally signed by Alexander Hwang Date: 2023.04.18 17:36:38 -0400</p>				
(Signed/Applicant)		Date		



NEW YORK CITY TENANT FAIR CHANCE ACT

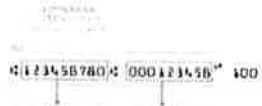
Pursuant to federal and state law NYC Admin. Code §20-807 et seq.:

- 1) If your application is denied or other adverse action is taken against you due to a screening report the landlord uses, the landlord must tell you so and how to contact the screening company to obtain a free copy of the report.
- 2) You may dispute inaccurate or incorrect information on the report directly with the screening company.
Our screening company is: On-Site.com, 2465 Latham Street, Floor 3, Mountain View, CA 94040 | Phone: (877) 222-0384 | Fax: (888) 774-0144 | www.on-site.com/documents
- 3) Annually, you may order a free screening report from www.annualcreditreport.com (in addition to a free report from each national consumer reporting agency if adverse action was taken against you).

BILLING INFORMATION FOR APPLICATION FEE

CARD TYPE <input checked="" type="checkbox"/> VISA <input checked="" type="checkbox"/> MASTERCARD <input type="checkbox"/> AMEX	CARD NUMBER 4147202409906391	EXPIRATION 01/24	BILLING ZIP CODE 10027
I authorize On-Site.com to charge \$135.00 per applicant to the above credit card. I agree to pay this charge according to the terms of my Cardholder Agreement. This fee is non-refundable and exclusive of any other fee. Payment does not bind the Landlord to any obligation to rent.			
Alexander Hwang (Name on Card (Print))		Alexander Hwang (Signature)	 Date

BANK INFORMATION FOR APPLICATION FEE (if NOT paying by credit card)

<input type="checkbox"/> Pay my application fee of \$135.00 to On-Site.com using my bank account.	
ROUTING NUMBER	
ACCOUNT NUMBER	



Request for Taxpayer Identification Number and Certification

Give form to the
requester. Do not
send to the IRS.

Print or type
See Specific Instructions on page 2.

Name (as shown on your income tax return)

Alexander Hwang

Business name, if different from above

Check appropriate box: ☒ Individual/
Sole proprietor

☐ Corporation

☐ Partnership

☐ Other ▶

☐ Exempt from backup
withholding

Address (number, street, and apt. or suite no.)

310 West 120th St, #3H

City, state, and ZIP code

NY, NY 10027

List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

1 1 7 7 2 4 1 7 8

or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign
Here

Signature of
U.S. person ▶

Date ▶

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

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 Alexander Hwang

Identity	From Application	From Equifax
Name:	Alexander Hwang	ALEXANDER HUANG ALEX HWANG
SSN:	117-72-****	117-72-****
Birth Date:	5/**/1986	5/**/1986

Addresses	From Application	From Equifax
	310 West 120th St #3H New York, NY 10027 - US	310 W 120TH ST. 3H NEW YORK, NY 10027 (Applicant) Reported 9/2020 438 W 49TH ST. 4D NEW YORK, NY 10019 (Applicant) Reported 5/2018 222 E 95TH ST. 10 NEW YORK, NY 10128 (Applicant) Reported 4/2011 2021 HOLLY HILL DR. DURHAM, NC 27713 (Applicant) Reported 4/2010

Employment	From Application	From Equifax
Applicant:	Investment Professional KKR \$700,000.00/Yr. Total annual Income: \$700,000.00	



Rental Report for Alexander Hwang, 9/8/2020 at Living Real Estate Group

Criminal History				
Requested For Alexander Hwang	Location Searched Multi-State: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	Period Searched 9/8/2013 - 9/8/2020	Requested 9/8/2020	Returned 9/8/2020
Results <i>No Records Found</i>				

National Sex Offender Registry History		
Requested For Alexander Hwang	Date Requested 9/8/2020	Date Returned 9/8/2020
Results No Records Found		

OFAC SDN Search		
Requested For	Results	Returned
Alexander Hwang	No records found	9/8/2020

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 848	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name FICO (Beacon) (Applicant)	Score 798	Score Factors Too many inquiries last 12 months Amount owed on revolving accounts is too high Lack of recent installment loan information
	Description The FICO score is a widely used risk model that uses credit report data to predict the likelihood of default. It is used most often by banks and credit grantors. The FICO score range is between 300 and 850 (the higher the score, the less risky the consumer). In the most recent study, the median FICO score was 711.	

Credit Accounts							
From Equifax							
Account Name JPMCB - CARD SERVICE (Applicant)	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
	9/2016	7/2020					\$1,544.00
	Monthly Payment	High Credit	Type	Comments			
	\$35.00	\$13,143.00	REVOLVING	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed			
	Payment History						
	<div style="text-align: center;"> A series of 36 monthly indicators are shown below the bars: Months 1-35: All green. Month 36: Yellow. </div>						

Account Name JPMCB - CARD SERVICE (Applicant)	Opened 10/2009	Last Active 7/2020	30-59	60-89	90+	Past Due	Balance \$35.00
	Monthly Payment \$35.00	High Credit \$2,829.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>8/206/204/202/2012/1910/198/196/194/192/1912/1810/18</div>						
Account Name CITIMORTGAGE (Applicant)	Opened 2/2015	Last Active 6/2017	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$345,000.00	Type MORTGAGE	Comments FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed			
	Payment History <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>7/175/173/171/1711/169/167/165/163/161/1611/159/15</div>						
Account Name JPMCB - CARD SERVICE (Applicant)	Opened 1/2014	Last Active 1/2018	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$7,798.00	Type REVOLVING	Comments ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			
	Payment History <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>4/202/2012/1910/198/196/194/192/1912/1810/188/186/18</div>						
Account Name CAPITAL ONE BANK USA (Applicant)	Opened 6/2011	Last Active 7/2020	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$5,586.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>9/207/205/203/201/2011/199/197/195/193/191/1911/18</div>						
Account Name AMERICAN EXPRESS (Applicant)	Opened 4/2016	Last Active 4/2017	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$5,516.00	Type REVOLVING	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>6/174/172/1712/1610/168/166/16</div>						
Account Name COMENITYBANK/WEST (Applicant)	Opened 12/2012	Last Active 1/2012	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$297.00	Type REVOLVING	Comments ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			
	Payment History <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>4/182/1812/1710/178/176/174/172/1712/1610/168/166/16</div>						
Account Name SYNCB/GAP (Applicant)	Opened 9/2008	Last Active 8/2013	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$201.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			



Rental Report for Alexander Hwang, 9/8/2020 at Living Real Estate Group

Account Name COMENITY BANK/EXPRES (Applicant)	Opened 4/2009	Last Active 6/2014	30-59	60-89	90+	Past Due	Balance \$0.00																																										
	Monthly Payment	High Credit \$129.00	Type REVOLVING	Comments ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed																																													
	Payment History																																																
	<table><tr><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></tr><tr><td>5/ 18</td><td></td><td>3/ 18</td><td></td><td>1/ 18</td><td></td><td>11/ 17</td><td></td><td>9/ 17</td><td></td><td>7/ 17</td><td></td><td>5/ 17</td><td></td><td>3/ 17</td><td></td><td>1/ 17</td><td></td><td>11/ 16</td><td></td><td>9/ 16</td><td>7/ 16</td></tr></table>							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5/ 18		3/ 18		1/ 18		11/ 17		9/ 17		7/ 17		5/ 17		3/ 17		1/ 17		11/ 16		9/ 16
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																													
5/ 18		3/ 18		1/ 18		11/ 17		9/ 17		7/ 17		5/ 17		3/ 17		1/ 17		11/ 16		9/ 16	7/ 16																												

Account Name SYNCB/GAP DC (Applicant)	Opened 3/2016	Last Active 2/2017	30-59	60-89	90+	Past Due	Balance \$0.00																																										
	Monthly Payment	High Credit \$78.00	Type REVOLVING	Comments ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed																																													
	Payment History																																																
	<table><tr><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></tr><tr><td>11/ 19</td><td></td><td>9/ 19</td><td></td><td>7/ 19</td><td></td><td>5/ 19</td><td></td><td>3/ 19</td><td></td><td>1/ 19</td><td></td><td>11/ 18</td><td></td><td>9/ 18</td><td></td><td>7/ 18</td><td></td><td>5/ 18</td><td></td><td>3/ 18</td><td>1/ 18</td></tr></table>							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11/ 19		9/ 19		7/ 19		5/ 19		3/ 19		1/ 19		11/ 18		9/ 18		7/ 18		5/ 18		3/ 18
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																													
11/ 19		9/ 19		7/ 19		5/ 19		3/ 19		1/ 19		11/ 18		9/ 18		7/ 18		5/ 18		3/ 18	1/ 18																												

Previous Credit Inquiries	
From Equifax	
7/2020	FACTUAL DATA/JPMCB H (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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