

1 Wages, tips, other compensation		2 Federal income tax withheld	
272033.09		58732.96	
3 Social security wages		4 Social security tax withheld	
127200.00		7886.40	
5 Medicare wages and tips		6 Medicare tax withheld	
290033.09		5015.78	
a Employee's SSA number		Employer use only	
135-15-0549			
b Employer's FED ID number		d Control number	
06-1454513		00329049	
c Employer's name, address, and ZIP code			
Deloitte Consulting LLP 4022 Sells Drive Hermitage TN 37076-2903			
7 Social security tips		8 Allocated tips	
9 Verification code		10 Dependent care benefits	
		1185.00	
11 Nonqualified plans		12a See instructions for box 12	
		DD 22445.02	
13 Statutory Employee	Retirement plan	Third-Party Sick pay	12b
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	D 18000.00
14 Other UI/HC/WD-		12c	
142.38			
		12d	
e Employee's first name and initial Last name Suff.			
Baris Sarer 262 1st Street #4 Hoboken NJ 07030			
f Employee's address and ZIP code			
15 State	Employer's state ID	18 Local wages, tips, etc	
NJ	061-454-513/000		
16 State wages, tips, etc.		19 Local income tax	
283330.09		33.50	
17 State income tax		20 Locality name	
11032.62		FLI	
Form OMB. No. 1545-0008 <b>W-2 Wage and Tax Statement 2017</b> Copy C for Employee's records			

1 Wages, tips, other compensation		2 Federal income tax withheld	
272033.09		58732.96	
3 Social security wages		4 Social security tax withheld	
127200.00		7886.40	
5 Medicare wages and tips		6 Medicare tax withheld	
290033.09		5015.78	
a Employee's SSA number		Employer use only	
135-15-0549			
b Employer's FED ID number		d Control number	
06-1454513		00329049	
c Employer's name, address, and ZIP code			
Deloitte Consulting LLP 4022 Sells Drive Hermitage TN 37076-2903			
7 Social security tips		8 Allocated tips	
9 Verification code		10 Dependent care benefits	
		1185.00	
11 Nonqualified plans		12a See instructions for box 12	
		DD 22445.02	
13 Statutory Employee	Retirement plan	Third-Party Sick pay	12b
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	D 18000.00
14 Other UI/HC/WD-		12c	
142.38			
		12d	
e Employee's first name and initial Last name Suff.			
Baris Sarer 262 1st Street #4 Hoboken NJ 07030			
f Employee's address and ZIP code			
15 State	Employer's state ID	18 Local wages, tips, etc	
NJ	061-454-513/000		
16 State wages, tips, etc.		19 Local income tax	
283330.09		33.50	
17 State income tax		20 Locality name	
11032.62		FLI	
Form OMB. No. 1545-0008 <b>W-2 Wage and Tax Statement 2017</b> Copy 2 To Be Filed With Employee's STATE Income Tax Return			

1 Wages, tips, other compensation		2 Federal income tax withheld	
272033.09		58732.96	
3 Social security wages		4 Social security tax withheld	
127200.00		7886.40	
5 Medicare wages and tips		6 Medicare tax withheld	
290033.09		5015.78	
a Employee's SSA number		Employer use only	
135-15-0549			
b Employer's FED ID number		d Control number	
06-1454513		00329049	
c Employer's name, address, and ZIP code			
Deloitte Consulting LLP 4022 Sells Drive Hermitage TN 37076-2903			
7 Social security tips		8 Allocated tips	
9 Verification code		10 Dependent care benefits	
		1185.00	
11 Nonqualified plans		12a See instructions for box 12	
		DD 22445.02	
13 Statutory Employee	Retirement plan	Third-Party Sick pay	12b
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	D 18000.00
14 Other UI/HC/WD-		12c	
142.38			
		12d	
e Employee's first name and initial Last name Suff.			
Baris Sarer 262 1st Street #4 Hoboken NJ 07030			
f Employee's address and ZIP code			
15 State	Employer's state ID	18 Local wages, tips, etc	
NJ	061-454-513/000		
16 State wages, tips, etc.		19 Local income tax	
283330.09		33.50	
17 State income tax		20 Locality name	
11032.62		FLI	
Form OMB. No. 1545-0008 <b>W-2 Wage and Tax Statement 2017</b> Copy B To Be Filed With Employee's FEDERAL Tax Return			

1 Wages, tips, other compensation		2 Federal income tax withheld	
272033.09		58732.96	
3 Social security wages		4 Social security tax withheld	
127200.00		7886.40	
5 Medicare wages and tips		6 Medicare tax withheld	
290033.09		5015.78	
a Employee's SSA number		Employer use only	
135-15-0549			
b Employer's FED ID number		d Control number	
06-1454513		00329049	
c Employer's name, address, and ZIP code			
Deloitte Consulting LLP 4022 Sells Drive Hermitage TN 37076-2903			
7 Social security tips		8 Allocated tips	
9 Verification code		10 Dependent care benefits	
		1185.00	
11 Nonqualified plans		12a See instructions for box 12	
		DD 22445.02	
13 Statutory Employee	Retirement plan	Third-Party Sick pay	12b
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	D 18000.00
14 Other UI/HC/WD-		12c	
142.38			
		12d	
e Employee's first name and initial Last name Suff.			
Baris Sarer 262 1st Street #4 Hoboken NJ 07030			
f Employee's address and ZIP code			
15 State	Employer's state ID	18 Local wages, tips, etc	
NJ	061-454-513/000		
16 State wages, tips, etc.		19 Local income tax	
283330.09		33.50	
17 State income tax		20 Locality name	
11032.62		FLI	
Form OMB. No. 1545-0008 <b>W-2 Wage and Tax Statement 2017</b> Copy 2 To Be Filed With Employee's CITY or LOCAL Income Tax Return			





June 30, 2018

Deloitte Services LP  
30 Rockefeller Plaza  
Suite 1500  
New York, NY 10112  
USA

[www.deloitte.com](http://www.deloitte.com)

Baris Sarer

The information in this letter reflects your personal employment details from our internal electronic records system. The following details are provided for your reference.

---

Name:	Baris Sarer
Address:	262 1st Street #4, Hoboken, NJ 07030
Title:	DC Senior Manager
Entity:	Deloitte Consulting LLP
Most recent hire date:	October 31, 2011
Current salary:	\$240,000.00
Original hire date:	October 31, 2011
Full-time or Part-time (employee status):	Full-time

This letter is provided as a courtesy, and is information from our internal electronic records system. No modifications can be made to this template.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jennifer S. Strickland".

Specialist  
Employee Life Cycle Events  
Core Talent Services  
[useleprograms@deloitte.com](mailto:useleprograms@deloitte.com)

## Compensation Statement - Effective August 27, 2017

The information below represents your job title and **Total Cash Compensation** (Base Salary plus AIP Bonus) paid in September 2017.

### Personal Information

Name:	Baris Sarer
Job Title:	DC Senior Manager
Work Schedule:	100%

### Compensation Summary

Previous Base Salary:	\$230,000
Increase in Base Salary:	\$10,000 / 4.3%
	Merit \$ / %: \$10,000 / 4.3%
New Base Salary:	\$240,000
Bonus Awarded:	\$60,000 / 26.1%
Total Cash Compensation (New Base Salary + Bonus):	\$300,000
Bonus potential at current level if the Deloitte US Firms / Consulting meet plan:	Performance based

In addition to Base Salary and AIP, Deloitte's Total Rewards Package includes a number of other financial and nonfinancial benefits. The benefits contributions and reimbursement options available to you can make up a significant portion of our Total Rewards Package. Please be sure to go to your Compensation card on TalentOnDemand to review the key components of your Total Rewards.

For questions about this statement, please contact the Call Center using the "Have a question" link on the TalentOnDemand portal.





**THE CITY OF NEW YORK**  
DEPARTMENT OF HEALTH  
AND MENTAL HYGIENE

Michael R. Bloomberg    Thomas R. Frieden, MD, MPH  
Mayor                      Commissioner

# **WINDOW GUARDS REQUIRED**

## **Notice to Tenant or Occupant**

*You are required by law to have window guards installed in all windows if a child 10 years of age or younger lives in your apartment.*

*Your landlord is required by law to install window guards in your apartment: if a child 10 years of age or younger lives in your apartment,*

**OR**

*if you ask him to install window guards at any time (you need not give a reason).*

*It is a violation of law to refuse, interfere with installation, or remove window guards where required.*

### **CHECK ALL THAT APPLY**



**CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT**



**WINDOW GUARDS ARE INSTALLED IN ALL WINDOWS**



**NO CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT**



**WINDOW GUARDS ARE NOT INSTALLED IN ALL WINDOWS**



**I WANT WINDOW GUARDS EVEN THOUGH I HAVE NO CHILDREN 10 YEARS OF AGE OR YOUNGER**



**WINDOW GUARDS NEED MAINTENANCE OR REPAIR**



**WINDOW GUARDS DO NOT NEED MAINTENANCE OR REPAIR**

BARIS SARER  
Occupant (Print)

Tenant's Signature: *[Signature]*

7/9/18  
Date

10 Paric ave  
Tenant's Address

9H  
Apt No.

### **RETURN THIS FORM TO:**

AKAM Associates, Inc.  
260 Madison Ave, 12th Floor  
New York, NY 10016

**For Further Information Call:  
Window Falls Prevention (212) 676-2162**

**\*Except windows giving access to fire escapes or a window on the first floor that is a required means of egress from the dwelling unit**

**THE REAL ESTATE BOARD OF NEW YORK, INC.  
SPRINKLER DISCLOSURE LEASE RIDER**

Pursuant to the New York State Real Property Law, Article 7, Section 231-a, effective December 3, 2014 all residential leases must contain a conspicuous notice as to the existence or non-existence of a Sprinkler System in the Leased Premises.

Name of tenant(s): Baris Sarer

Lease Premises Address: 10 Park Ave NYC

Apartment Number: 9H (the "Leased Premises")

Date of Lease: 8/15/18

**CHECK ONE:**

1. ☐ There is **NO** Maintained and Operative Sprinkler System in the Leased Premises.
2. ☒ There is a Maintained and Operative Sprinkler System in the Leased Premises.

A. The last date on which the Sprinkler System was maintained and inspected was on \_\_\_\_\_.

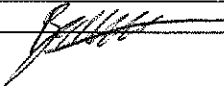
A "Sprinkler System" is a system of piping and appurtenances designed and installed in accordance with generally accepted standards so that heat from a fire will automatically cause water to be discharged over the fire area to extinguish it or prevent its further spread (Executive Law of New York, Article 6-C, Section 155-a(5)).

---

**Acknowledgment & Signatures:**

I, the Tenant, have read the disclosure set forth above. I understand that this notice, as to the existence or non-existence of a Sprinkler System is being provided to me to help me make an informed decision about the Leased Premises in accordance with New York State Real Property Law Article 7, Section 231-a.

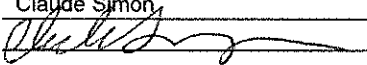
Tenant :      Name: Baris Sarer

                 Signature:       Date 7/9/18

                 Name: \_\_\_\_\_

                 Signature: \_\_\_\_\_      Date: \_\_\_\_\_

Owner        Name: Claude Simon

                 Signature:       Date 7-9-18





**APPLICANT CONTACT INFORMATION**

Tenant's Name: Baris Sarer	Personal Email: bsarer@gmail.com
Business Name: Deloitte Consulting	Business Email: bsarer@deloitte.com
Address: 262 1st Street #4	Cell Phone: 9173754648
City/State/Zip: Hoboken, NJ 07030	Business Phone:
Please list any other contact information (vacation home, beeper)	

Co-Tenant's Name:	Personal Email:
Business Name:	Business Email:
Address:	Cell Phone:
City/State/Zip:	Business Phone:
Please list any other contact information (vacation home, beeper)	

<b>Emergency Contact Information: (other than Tenant)</b>	
Name: Buket Sarer	
Relationship to Tenant(s): spouse	Email: buket_sarer@yahoo.com
Home Phone:	Cell Phone: 646-357-2125

Ten Park uses the BuildingLink residential system allowing shareholders to efficiently manage their interactions with Ten Park management and staff. Some of the features include:

- Email notification of packages and other deliveries
- Online submission and tracking of repair requests
- Online access to important notices and documents
- Online responding to surveys building management may post from time to time
- Online Access to Ten Park Community bulletin board

**\*\*A BuildingLink account will be created for each occupant, so each occupant will be provided with a username and password. You may provide info for additional occupants in the space below.\*\***

Additional Occupant	Age	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____



10 Park Ave Tenant's Corp

**ACKNOWLEDGEMENT OF BUILDING POLICIES**

Building: 10 Park Ave Tenant's Corp

Unit #: 9H

*Please initial each policy and sign the form below.*

**Tenant**      **Co-Tenant**      **Guarantor**      **Acknowledgement**

**Rules & Regulations:**

The Undersigned have received and read the House Rules for the above referenced building and understand that, as either a shareholder or as a subtenant, are bound by these House Rules and any subsequent revision thereto.

BS      \_\_\_\_\_      \_\_\_\_\_

**Damage Responsibility:**

The Undersigned, as either shareholder or subtenant, agree to accept responsibility for any damage incurred to the elevators and public areas during my / our move into / out of the above referenced building.

BS      \_\_\_\_\_      \_\_\_\_\_

**Move In / Move Out Policy:**

The Undersigned have received and read the Move In / Move Out Policy for the above referenced building and agree to, as either a shareholder or as a subtenant, follow the policy and pay all required fees and deposits.

BS      \_\_\_\_\_      \_\_\_\_\_

**Pet Policy:**

The Undersigned, as either a shareholder or a subtenant, have read and understand the Pet Policy for the above referenced building.

BS      \_\_\_\_\_      \_\_\_\_\_

Baris Sarer

Applicant's Name

Co-Applicant's Name

Applicant's Signature

Co-Applicant's Signature

Date: 7/5/18

Date: \_\_\_\_\_

***If Applicable:***

Guarantor's Name

Guarantor's Signature

Date: \_\_\_\_\_

Cash in

Bank



Goldman Sachs Bank USA  
PO Box 1978  
Cranberry Twp., PA 16066

Statement Period  
06/01/2018 to 06/30/2018  
Page 1 of 2

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

468517/928966/STMT/68517/0000/000000/140065 000 01 000000  
BARIS SARER  
BUKET SARER  
262 1ST ST APT 4  
HOBOKEN NJ 07030-3534

## ONLINE SAVINGS ACCOUNT STATEMENT

See reverse for important information

Account Number 300005060353  
Account Name Marcus Savings

### STATEMENT SUMMARY as of 06/30/2018

Beginning Balance	\$100,135.14
Deposits and Other Credits	\$141.27
Interest Paid	\$141.27
Withdrawals and Other Debits	\$0.00
Ending Balance	\$100,276.41

### INTEREST

Interest Earned	06/01/2018 to 06/30/2018
Days in Statement Period	30
Interest Rate	1.78%
Annual Percentage Yield Earned	1.73%
Interest Earned this Period	\$141.27
Interest Paid this Year	\$276.41

### ACCOUNT ACTIVITY

Date	Description	Credits	Debits	Balance
06/01/2018	Beginning Balance			\$100,135.14
06/30/2018	SAV Increase Int Paid	\$141.27		\$100,276.41
06/30/2018	Ending Balance			\$100,276.41

Check our interest rates and boost your savings.

Open a new CD, roll over a maturing CD or add to your Online Savings Account to let your savings earn more. Choose a CD term and lock in a great rate. Go to [Marcus.com](http://Marcus.com) or call us toll-free at 1-855-730-SAVE (7283), Monday to Friday, 8 am - 12 am ET.

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

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at 1-855-730-SAVE (7283) or write us at:

Goldman Sachs Bank USA  
P.O. Box 1984  
Cranberry Twp., PA 16066

We must hear from you no later than sixty (60) days after we sent you the **FIRST** statement on which the error or problem appears. **Give us the following information:**

1. Tell us your name and account number
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it to be an error or why you need more information
3. Tell us the dollar amount of the suspected error

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





Goldman Sachs Bank USA  
PO Box 1978  
Cranberry Twp., PA 16066

**Statement Period**  
05/02/2018 to 05/31/2018  
Page 1 of 2

**Customer Service Information**  
Toll-free 1-855-730-SAVE (7283)  
Marcus.com

497265/920979/STMT/97265/0000/000000/198685 000 01 000000  
BARIS SARER  
BUKET SARER  
262 1ST ST APT 4  
HOBOKEN NJ 07030-3534

## ONLINE SAVINGS ACCOUNT STATEMENT

See reverse for important information

**Account Number** 300005060353  
**Account Name** Marcus Savings

### STATEMENT SUMMARY as of 05/31/2018

Beginning Balance	\$0.00
Deposits and Other Credits	\$100,135.14
Interest Paid	\$135.14
Withdrawals and Other Debits	\$0.00
<b>Ending Balance</b>	<b>\$100,135.14</b>

### INTEREST

Interest Earned	05/02/2018 to 05/31/2018
Days in Statement Period	30
Interest Rate	1.69%
Annual Percentage Yield Earned	1.66%
Interest Earned this Period	\$135.14
Interest Paid this Year	\$135.14

### ACCOUNT ACTIVITY

Date	Description	Credits	Debits	Balance
05/02/2018	Beginning Balance			\$0.00
05/02/2018	ACH Deposit Internet transfer from CITIBANK NA SAV account 24946992	\$100,000.00		\$100,000.00
05/31/2018	SAV Increase Int Paid	\$135.14		\$100,135.14
05/31/2018	<b>Ending Balance</b>			<b>\$100,135.14</b>

Check our competitive rates to earn even more!

It's a great time to save! Open a new CD, roll over a maturing CD or add money to your Online Savings Account. To see rates or transfer funds, visit [Marcus.com](http://Marcus.com).



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

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at 1-855-730-SAVE (7283) or write us at:

Goldman Sachs Bank USA  
P.O. Box 1984  
Cranberry Twp., PA 16066

We must hear from you no later than sixty (60) days after we sent you the **FIRST** statement on which the error or problem appears. **Give us the following information:**

1. Tell us your name and account number
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it to be an error or why you need more information
3. Tell us the dollar amount of the suspected error

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



Customer Service Center 000  
PO Box 31277  
Tampa, FL 33631-3277

010/R1/20F000

006  
CITIBANK, N. A.  
**Account**  
**24946992**

**BARIS SARER**  
**BUKET NISA SARER**  
**262 1ST STREET # #4**  
**HOBOKEN NJ**

07030-3534

**Statement Period**  
**May 9 - Jun 10, 2018**

Page 1 of 4

**CITI GLOBAL EXECUTIVE ACCOUNT PACKAGE AS OF JUNE 10, 2018**

**Relationship Summary:**

<b>Checking</b>	<b>\$25,333.95</b>
<b>Savings</b>	<b>\$19,932.18</b>
<b>Investments</b> <b>(not FDIC Insured)</b>	
<b>Loans</b>	
<b>Credit Cards</b>	<b>\$5,045.21</b>

<b>Checking</b>	<b>Balance</b>
Interest Checking	\$25,333.95
<b>Savings</b>	<b>Balance</b>
Citibank® Savings Plus	\$19,932.18
<b>Total Checking and Savings at Citibank</b>	<b>\$45,266.13</b>

<b>Credit Cards</b>	<b>As of date</b>	<b>Credit Line</b>	<b>Amount Available</b>	<b>Amount You Owe</b>
Citi® / AAdvantage® Platinum Select® XXXXXXXXXXXX2627	6/07/18	\$25,000.00	\$19,954.79	\$5,045.21

Global Executive Banking is a service of Citibank, N.A., member FDIC, providing banking and borrowing products and services.  
Customer Service Center is a service unit of Citibank, N.A. servicing Global Executive Banking clients at Citibank, N. A.

For the statement period ending on or after August 1, 2018, any outstanding principal balances in loans, lines of credit, mortgages, and credit card accounts will no longer contribute toward the current combined average monthly balance of \$25,000 or more used to avoid or reduce certain fees, including but not limited to the monthly service fee, which is currently \$25.00.

**CITI GLOBAL EXECUTIVE ACCOUNT PACKAGE FEES**

When determining your fees for this statement period, Citibank considered your combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

\*Monthly Service Fees are waived with \$25,000 or more in combined average monthly balances from deposits, loans and lines of credit, credit card accounts, and investments.

<b>Fees</b>	<b>Your Combined Balance Range</b>
	<b>\$50,000-\$99,999</b>
<b>Monthly Service Fee*</b>	<b>None</b>

**CITI GLOBAL EXECUTIVE ACCOUNT PACKAGE FEES**

**Continued**

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum for Global Executive Banking customers booklet for details on how we determine your monthly fees and charges.

**CHECKING ACTIVITY**

**Interest Checking**

**24946992**

**Beginning Balance:** \$33,891.75  
**Ending Balance:** \$25,333.95

Date	Description	Amount Subtracted	Amount Added	Balance
05/10	Transfer to Bankcard 04:09p #4127 ONLINE Reference # 000480	8,046.05		25,845.70
05/11	ACH Electronic Debit TRINOVA FIRST ST Assn Dues 13103024	1,932.00		23,913.70
05/14	Check # 683	300.00		23,613.70
05/17	Cash Withdrawal 05:24p #4137 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ	300.00		23,313.70
05/18	ACH Electronic Credit DELOITTE CONSULT PAYROLL DEP		2,758.99	
05/18	ACH Electronic Credit RESEARCH NOW GRO PAYROLL		3,239.24	29,311.93
05/22	ACH Electronic Debit PUBLIC SERVICE PSEG	110.57		
05/22	Check # 684	153.00		29,048.36
05/24	Deposit 06:59p #4137 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ		2,400.00	
05/24	Cash Withdrawal 07:00p #4137 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ	200.00		31,248.36
05/25	Check # 685	266.00		30,982.36
05/29	ACH Electronic Debit PAYPAL INST XFER STARBRIGHTF	86.99		
05/29	Transfer to Savings Plus 05/27 01:08p #4127 ONLINE Reference # 000222	5,000.00		25,895.37
05/30	Cash Withdrawal 12:26p #4137 Citibank ATM 411 5TH AVENUE, NY, NY	200.00		25,695.37
06/01	ACH Electronic Credit RESEARCH NOW GRO PAYROLL		3,239.26	
06/01	ACH Electronic Credit DELOITTE CONSULT PAYROLL DEP		4,724.90	
06/01	ACH Electronic Debit CALIBER HOME LOA DRAFT PMT	3,459.80		
06/01	ACH Electronic Debit Boiling Springs CK-WTH	3,615.00		
06/01	Check # 687	300.00		26,284.73
06/04	ACH Electronic Debit CHASE CREDIT CRD EPAY 3609478995	12.52		
06/04	ACH Electronic Debit TRINOVA FIRST ST Assn Dues 13181253	241.50		
06/04	Cash Withdrawal 06/03 01:27p #4127 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ	100.00		
06/04	Check # 700	75.00		25,855.71
06/07	Cash Withdrawal 12:16p #4137 Citibank ATM 1065 6TH AVE, NEW YORK, NY	300.00		25,555.71
06/08	Check # 688	222.00		
06/08	Interest for 33 days, Annual Percentage Yield Earned 0.01%		0.24	25,333.95
<b>Total Subtracted/Added</b>		<b>24,920.43</b>	<b>16,362.63</b>	

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
683	05/14	300.00	684	05/22	153.00	685	05/25	266.00	687*	06/01	300.00
688	06/08	222.00	700*	06/04	75.00						

\* indicates gap in check number sequence

Number Checks Paid: 6

Totaling: \$1,316.00

Overdraft Protection		
As of	Source of Coverage	Amount
06/10	Citibank® Savings Plus	\$19,932

## CHECKING ACTIVITY

Continued

*Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.*

## SAVINGS ACTIVITY

### Citibank® Savings Plus

86203318

Beginning Balance: \$14,932.02  
Ending Balance: \$19,932.18

Date	Description	Amount Subtracted	Amount Added	Balance
05/29	Transfer From Checking 05/27 01:08p #4127 ONLINE Reference # 000222		5,000.00	19,932.02
06/08	Interest for 33 days, Annual Percentage Yield Earned 0.01%		0.16	19,932.18
	<b>Total Subtracted/Added</b>	<b>0.00</b>	<b>5,000.16</b>	

*All transaction times and dates reflected are based on Eastern Time.*

*Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.*

## CUSTOMER SERVICE INFORMATION

### IF YOU HAVE QUESTIONS ON:

Checking  
Savings / Money Market

### YOU CAN CALL:

813-604-3290  
866-213-0890 (Inside U.S.)  
(For Speech and Hearing  
Impaired Customers Only  
TDD: 800-945-0258)

### YOU CAN WRITE:

Citibank, N.A.  
Global Executive Banking  
3800 Citibank Center A1-03  
Tampa, Florida 33610 U.S.A.

### YOU CAN VISIT:

[www.globalexecutivebanking.citi.com](http://www.globalexecutivebanking.citi.com)

Citi® / AAdvantage® Platinum Select®

888-766-2484  
(TDD: 800-325-2865)

Citibank, N.A.  
P.O. Box 6500  
Sioux Falls, SD 57117-6500

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

### TRANSACTIONS OUTSIDE OF YOUR HOME COUNTRY - FOR NON-US PERSONS ONLY

Transactions may be executed outside of your country and without any participation from any Citigroup or Citibank subsidiary, branch or affiliate in your country. Some products may not be registered with the Financial Regulatory body of your country governing such financial products, nor may they be governed or protected by the laws and regulations of your country. Products and services offered by Citi and its affiliates are subject to the applicable local laws and regulations of the jurisdiction where they are booked and offered. Not all accounts, products, and services as well as pricing are available in all jurisdictions or to all customers. Your country of citizenship, domicile, or residence may have laws, rules, and regulations that govern or affect your application for and use of our accounts, products and services, including laws and regulations regarding taxes, exchange and/or capital controls.

### CHECKING AND SAVINGS

#### FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

### CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

[illegible]



Customer Service Center 000  
PO Box 31277  
Tampa, FL 33631-3277

010-R1.20F000

004  
CITIBANK, N. A.  
**Account**  
**24946992**

BARIS SARER  
BUKET NISA SARER  
262 1ST STREET # #4  
HOBOKEN NJ

07030-3534

**Statement Period**  
**Apr 9 - May 8, 2018**

Page 1 of 4

**CITI GLOBAL EXECUTIVE ACCOUNT PACKAGE AS OF MAY 8, 2018**

**Relationship Summary:**

Checking	\$33,891.75
Savings	\$14,932.02
Investments (not FDIC Insured)	-----
Loans	-----
Credit Cards	\$7,932.07

<b>Checking</b>	<b>Balance</b>
Interest Checking	\$33,891.75
<b>Savings</b>	<b>Balance</b>
Citibank® Savings Plus	\$14,932.02
<b>Total Checking and Savings at Citibank</b>	<b>\$48,823.77</b>

Credit Cards	As of date	Credit Line	Amount Available	Amount You Owe
Citi® / AAdvantage® Platinum Select® XXXXXXXXXXXX2627	5/07/18	\$25,000.00	\$17,067.93	\$7,932.07

Global Executive Banking is a service of Citibank, N.A., member FDIC, providing banking and borrowing products and services.  
Customer Service Center is a service unit of Citibank, N.A. servicing Global Executive Banking clients at Citibank, N. A.

*Citibank Global Transfers to and from Citi Colombia will be discontinued as of June 20th, 2018. We ask that you please use our Wire Transfer service to send funds to this destination. Please refer to your Client Manual and Marketplace Addendum for information regarding fees and other terms regarding our wire transfer service.*

**CITI GLOBAL EXECUTIVE ACCOUNT PACKAGE RATES AND CHARGES**

Your Citi Global Executive Account Package gives you the benefit of lower charges and better rates as you maintain higher balance levels.

When determining your Rates and Charges for this statement period, Citibank considered your average balances during the month of April in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements. To link additional Citibank accounts for consideration for next month's balances please refer to the phone number listed in the **Customer Service Information** section of this statement.

Fees	Your Combined Balance Range \$100,000-\$249,999
Monthly Service Fee	None



**CITI GLOBAL EXECUTIVE ACCOUNT PACKAGE RATES AND CHARGES**

**Continued**

Ask us about our **Citi Global Executive Preferred Account Package.**

Please refer to your Citibank account terms and conditions for details on how we determine your monthly fees and charges. All fees assessed in a statement period will appear as charges on your next Citibank statement.

**CHECKING ACTIVITY**

**Interest Checking**

**24946992**

**Beginning Balance:** \$21,877.16  
**Ending Balance:** \$33,891.75

Date	Description	Amount Subtracted	Amount Added	Balance
04/11	Cash Withdrawal 07:45p #4137 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ	300.00		21,577.16
04/12	ACH Electronic Debit CHASE CREDIT CRD EPAY 3534678804	95.00		21,482.16
04/13	Check # 680	460.00		21,022.16
04/16	Transfer to Savings Plus 04/14 05:21p #4127 ONLINE Reference # 003374	4,500.00		
04/16	Cash Withdrawal 04/14 04:47p #4127 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ	200.00		16,322.16
04/17	Check # 669	795.00		15,527.16
04/20	ACH Electronic Credit RESEARCH NOW GRO PAYROLL		2,424.69	
04/20	ACH Electronic Credit DELOITTE CONSULT PAYRLL DEP		5,351.53	23,303.38
04/23	Deposit Teller 5 MARINE VIEWPLAZA HOBOKEN,NJ		16,100.19	
04/23	ACH Electronic Debit PUBLIC SERVICE PSEG	135.04		39,268.53
04/24	ACH Electronic Credit GOLDMAN SACHS BA PAYMENT		0.03	
04/24	ACH Electronic Credit GOLDMAN SACHS BA PAYMENT		0.12	39,268.68
04/25	ACH Electronic Debit PAYPAL INST XFER GODADDY.COM	34.99		
04/25	Transfer to Bankcard 04/24 11:03p #4127 ONLINE Reference # 000267	8,332.30		30,901.39
04/26	Cash Withdrawal 06:13p #4137 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ	200.00		30,701.39
04/27	ACH Electronic Debit PAYPAL INST XFER GODADDY.COM	20.17		30,681.22
04/30	Deposit 04/28 03:49p #4127 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ		2,400.00	
04/30	ACH Electronic Credit RESEARCH NOW GRO PAYROLL		2,800.83	
04/30	Check # 681	292.00		35,590.05
05/01	ACH Electronic Debit CALIBER HOME LOA DRAFT PMT	3,459.80		
05/01	ACH Electronic Debit Boiling Springs CK-WTH	3,615.00		28,515.25
05/02	Transfer From Savings Plus 05/01 10:33p #4127 ONLINE Reference # 001416		100,000.00	128,515.25
05/03	ACH Electronic Debit GOLDMAN SACHS BA COLLECTION 000300005060353	100,000.00		
05/03	Cash Withdrawal 06:54p #4137 Citibank ATM 5 MARINE VIEWPLAZA HOBOKEN,NJ	300.00		28,215.25
05/04	ACH Electronic Credit DELOITTE CONSULT PAYRLL DEP		2,741.98	
05/04	ACH Electronic Credit RESEARCH NOW GRO PAYROLL		3,239.25	34,196.48
05/08	Check # 682	305.00		
05/08	Interest for 30 days, Annual Percentage Yield Earned 0.01%		0.27	33,891.75
<b>Total Subtracted/Added</b>		<b>123,044.30</b>	<b>135,058.89</b>	

All transaction times and dates reflected are based on Eastern Time.

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**Checks Paid**

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
669	04/17	795.00	680*	04/13	460.00	681	04/30	292.00	682	05/08	305.00

\* indicates gap in check number sequence

Number Checks Paid: 4

Totaling: \$1,852.00

**CHECKING ACTIVITY**

**Continued**

Overdraft Protection		
As of	Source of Coverage	Amount
05/08	Citibank® Savings Plus	\$14,932

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

**SAVINGS ACTIVITY**

**Citibank® Savings Plus**

86203318

Beginning Balance: \$110,425.12  
Ending Balance: \$14,932.02

Date	Description	Amount Subtracted	Amount Added	Balance
04/16	Transfer From Checking 04/14 05:21p #4127 ONLINE Reference # 003374		4,500.00	114,925.12
05/02	Transfer to Checking 05/01 10:33p #4127 ONLINE Reference # 001416	100,000.00		14,925.12
05/08	Interest for 30 days, Annual Percentage Yield Earned 0.10%		6.90	14,932.02
<b>Total Subtracted/Added</b>		<b>100,000.00</b>	<b>4,506.90</b>	

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**CUSTOMER SERVICE INFORMATION**

**IF YOU HAVE QUESTIONS ON:**

Checking  
Savings / Money Market

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Global Executive Banking  
3800 Citibank Center A1-03  
Tampa, Florida 33610 U.S.A.

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The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

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[illegible]

Stocks/  
Bonds/

Retirement/IRA



Vanguard, P.O. Box 2600  
Valley Forge, PA 19482-2600

BARIS SARER  
262 1ST ST APT 4  
HOBOKEN NJ 07030-3534

*Br / Kerosel*

March 31, 2018, quarter-to-date statement  
View your statements online at [vanguard.com](http://vanguard.com).

**Vanguard Voyager Services®**  
Voyager Services: 800-284-7245

This statement reflects activity at and/or assets held by separate entities. Brokerage assets are held by Vanguard Brokerage Services® (VBS), a division of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. VMC is a wholly owned subsidiary of The Vanguard Group, Inc. (VGI). Vanguard funds not held through your VBS account are held by VGI and are not protected by SIPC. Summary data are provided solely as a service and are for informational purposes only. If applicable, portfolio allocation consists of Vanguard funds and brokerage assets. For a complete listing of your brokerage assets, refer to the section titled "Balances and holdings."



Vanguard Voyager Services®  
Voyager Services: 800-284-7245

## Statement overview

**\$998,167.47**  
Total value of all accounts as of March 31, 2018

### Accounts

	Value on 12/31/2017	Value on 03/31/2018
<b>Baris Sarer</b>		
Individual account	\$735,052.03	\$733,404.69
Traditional IRA account	\$212,107.25	\$211,085.11
Traditional IRA brokerage account	\$53,450.86	\$53,677.67
<b>Total</b>	<b>\$1,000,610.14</b>	<b>\$998,167.47</b>

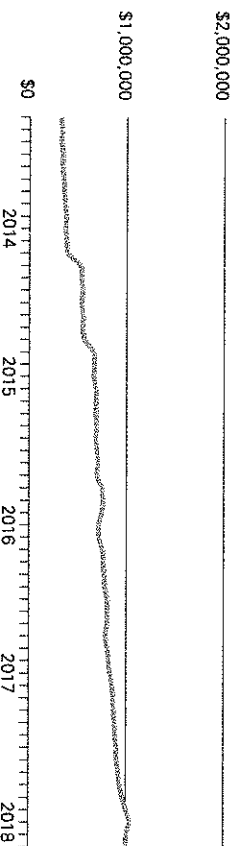
### Asset mix



87.5%	Stocks	\$873,083.76
10.1%	Bonds	101,298.42
1.9%	Short-term reserves	18,680.55
0.5%	Other	5,104.74

Your asset mix percentages are based on your holdings as of the prior month-end.

### Balance trend



### Investment return (market change, dividends, interest, capital gains)

Since March 31, 2013: \$331,109.43

For more information on your account, including tools to help you set up a target asset allocation, log on to [vanguard.com](http://vanguard.com).



Individual account  
Baris Sarer

Vanguard Voyager Services®  
Voyager Services: 800-284-7245

## Account overview

Total account value as of March 31, 2018

**\$733,404.69**

### Year-to-date income

Taxable income	\$3,828.89
Nontaxable income	791.15
<b>Total</b>	<b>\$4,620.04</b>

### Balances and holdings for Vanguard funds

Beginning on January 1, 2012, new tax rules on taxable (nonretirement) mutual fund accounts (excluding money market funds) require Vanguard to track cost basis information for shares acquired and subsequently sold, on or after that date. Unless you select another method, sales of Vanguard mutual funds, but not ETFs, will default to the average cost method. For more information, visit [vanguard.com/costbasis](http://vanguard.com/costbasis).

Symbol	Name	Fund and account	Average price per share	Total cost	Balance on 12/31/2017	Balance on 03/31/2018
VDIGX	Dividend Growth Fund	0057-88064125338	\$21.43	\$179,482.29	\$219,834.56	\$217,509.94
VNIJX	NJ LT Tax-Exempt Admiral	0514-88064125338	12.09	89,560.43	89,215.89	88,023.93
VSGAX	Small-Cap Gr Idx Admiral	5861-88064125338	40.28	128,449.05	180,060.01	183,819.45
VFIAX	500 Index Fund Adm	0540-88064125338	168.38	168,548.51	245,941.57	244,051.37
					<b>\$735,052.03</b>	<b>\$733,404.69</b>

### Account activity for Vanguard funds

Dividend Growth Fund 0057-88064125338

Purchases	Withdrawals	Dividends	Short-term capital gains	Long-term capital gains
\$0.00	\$0.00	\$234.32	\$561.22	\$1,682.25

March 31, 2018, quarter-to-date statement



Individual account  
Baris Sarer

Vanguard Voyager Services®  
Voyager Services: 800-284-7245

**Account activity for Vanguard funds** continued

Dividend Growth Fund 0057-88064125338 continued

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$26.55		8,290.021	\$219,834.56
03/29	Income dividend .0283	\$234.32	25.97	9.023	8,299.044	
03/29	ST cap gain .06778	561.22	25.97	21.610	8,310.654	
03/29	LT cap gain .20317	1,682.25	25.97	64.777	8,375.431	
	<b>Ending balance on 3/31/2018</b>		<b>\$25.97</b>		<b>8,375.431</b>	<b>\$217,509.94</b>

NU LT Tax-Exempt Admiral 0514-88064125338

Purchases	Withdrawals	Tax-exempt dividends
\$0.00	\$0.00	\$791.15
30-day SEC yield as of 03/29/2018*		3.11%

\*Based on holdings' yield to maturity for last 30 days; distribution may differ. For updated information, visit [vanguard.com](http://vanguard.com).

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$12.15		7,342.872	\$89,215.89
01/31	Income dividend	\$273.82	11.94	22.933	7,365.805	
02/28	Income dividend	245.84	11.84	20.764	7,386.569	
03/29	Income dividend	271.49	11.88	22.853	7,409.422	
	<b>Ending balance on 3/31/2018</b>		<b>\$11.88</b>		<b>7,409.422</b>	<b>\$88,023.93</b>





# Individual account

Baris Sarer

Vanguard Voyager Services®

Voyager Services: 800-284-7245

## Account activity for Vanguard funds continued

Small-Cap Gr Idx Admiral 5861-88064125338

Purchases	Withdrawals	Dividends
\$0.00	\$0.00	\$264.28

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$56.55		3,184.085	\$180,060.01
03/21	Income dividend .083	\$264.28	59.29	4.457	3,188.542	
	<b>Ending balance on 3/31/2018</b>		<b>\$57.65</b>		<b>3,188.542</b>	<b>\$183,819.45</b>

500 Index Fund Adm 0540-88064125338

Purchases	Withdrawals	Dividends
\$0.00	\$0.00	\$1,086.82

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$246.82		996.441	\$245,941.57
03/23	Income dividend 1.0907	\$1,086.82	238.90	4.549	1,000.990	
	<b>Ending balance on 3/31/2018</b>				<b>1,000.990</b>	<b>\$244,051.37</b>



## Traditional IRA account

Baris Sarer

Vanguard Voyager Services®

Voyager Services: 800-284-7245

## Account overview

Total account value as of March 31, 2018

**\$211,085.11**

### Year-to-date income

Taxable income	\$0.00
Nontaxable income	1,122.26
<b>Total</b>	<b>\$1,122.26</b>

### Retirement summary

2018 contributions	\$0.00
2018 distributions	0.00

## Balances and holdings for Vanguard funds

Beginning on January 1, 2012, new tax rules on taxable (nonretirement) mutual fund accounts (excluding money market funds) require Vanguard to track cost basis information for shares acquired and subsequently sold, on or after that date. Unless you select another method, sales of Vanguard mutual funds, but not ETFs, will default to the average cost method. For more information, visit [vanguard.com/costbasis](http://vanguard.com/costbasis).

Symbol	Name	Fund and account	Average price per share	Total cost	Balance on 12/31/2017	Balance on 03/31/2018
VDIGX	Dividend Growth Fund	0057-88053528263	\$18.21	\$32,958.35	\$47,516.30	\$47,013.83
VMMAX	Prime Money Mkt Fund	0030-88053528263	-	-	18,354.42	18,422.89
VSMAX	Small-Cap Index Fund Adm	0548-88053528263	41.11	55,691.97	95,589.31	95,390.37
VFIAX	500 Index Fund Adm	0540-88053528263	140.55	28,972.21	50,647.22	50,258.02
				<b>\$212,107.25</b>		<b>\$211,085.11</b>

## Account activity for Vanguard funds

### Dividend Growth Fund 0057-88053528263

Contributions	Distributions	Dividends	Short-term capital gains	Long-term capital gains
\$0.00	\$0.00	\$50.65	\$121.31	\$363.61

March 31, 2018, quarter-to-date statement



# Traditional IRA account

Baris Sarer

Vanguard Voyager Services®

Voyager Services: 800-284-7245

## Account activity for Vanguard funds continued

### Dividend Growth Fund 0057-88053528263 continued

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$26.55		1,789.691	\$47,516.30
03/29	Income dividend .0283	\$50.65	25.97	1.950	1,791.641	
03/29	ST cap gain .06778	121.31	25.97	4.671	1,796.312	
03/29	LT cap gain .20317	363.61	25.97	14.001	1,810.313	
	<b>Ending balance on 3/31/2018</b>		<b>\$25.97</b>		<b>1,810.313</b>	<b>\$47,013.83</b>

### Prime Money Mkt Fund 0030-88053528263

Contributions	Distributions	Dividends
\$0.00	\$0.00	\$68.47

7-day SEC yield as of 03/29/2018\* 1.68%

\* Average annualized income dividend over the past 7 days. For updated information, visit [vanguard.com](http://vanguard.com).

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$1.00		18,354.420	\$18,354.42
01/31	Income dividend	\$22.32	1.00	22.320	18,376.740	
02/28	Income dividend	20.86	1.00	20.860	18,397.600	
03/29	Income dividend	25.29	1.00	25.290	18,422.890	
	<b>Ending balance on 3/31/2018</b>		<b>\$1.00</b>		<b>18,422.890</b>	<b>\$18,422.89</b>



Traditional IRA account

Baris Sarer

Vanguard Voyager Services®

Voyager Services: 800-284-7245

Account activity for Vanguard funds continued

Small-Cap Index Fund Adm 0548-88053528263

Contributions	Distributions	Dividends
\$0.00	\$0.00	\$294.41

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$70.78		1,350.513	\$95,589.31
03/21	Income dividend .218	\$294.41	72.18	4.079	1,354.592	
	<b>Ending balance on 3/31/2018</b>		<b>\$70.42</b>		<b>1,354.592</b>	<b>\$95,390.37</b>

500 Index Fund Adm 0540-88053528263

Contributions	Distributions	Dividends
\$0.00	\$0.00	\$223.81

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2017		\$246.82		205.199	\$50,647.22
03/23	Income dividend 1.0907	\$223.81	238.90	0.937	206.136	
	<b>Ending balance on 3/31/2018</b>				<b>206.136</b>	<b>\$50,258.02</b>



Traditional IRA brokerage account—83251838

Baris Sarer

Vanguard Voyager Services®  
Voyager Services: 800-284-7245

## Account overview

Total account value as of March 31, 2018  
**\$53,677.67**

### Activity summary

<b>Value on December 31, 2017</b>	<b>\$53,450.86</b>
Purchases and withdrawals	0.00
Market appreciation/depreciation	226.81
Dividends, interest, and capital gains	0.00
<b>Value on March 31, 2018</b>	<b>\$53,677.67</b>

### Retirement summary

2018 contributions	\$0.00
2018 distributions	0.00

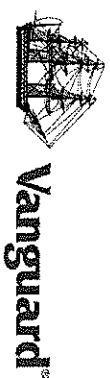
The fair market value (FMV) of your IRA, determined as of December 31, is being provided to the Internal Revenue Service.

### Year-to-date income

Taxable income	\$0.00
Nontaxable income	0.00
<b>Total</b>	<b>\$0.00</b>

### Balances and holdings for Vanguard Brokerage Account—83251838

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.



Traditional IRA brokerage account—83251838

Baris Sarer

Vanguard Voyager Services®

Voyager Services: 800-284-7245

**Balances and holdings for Vanguard Brokerage Account—83251838** continued

**Settlement fund**

Name	Quantity	Price on 03/31/2018	Balance on 12/31/2017	Balance on 03/31/2018
VANGUARD FEDERAL MONEY MARKET FUND	0.0000	\$1.00	-	\$0.00
			<b>\$0.00</b>	<b>\$0.00</b>

**Mutual funds**

Symbol	Name	Average price per share	Total cost	Quantity	Price on 03/31/2018	Balance on 12/31/2017	Balance on 03/31/2018
PRWCX	T ROWE PRICE CAP APPREC INVESTOR CL	\$23.59	\$44,583.61	1,890.0590	\$28.40	\$53,450.86	\$53,677.67
	Est. annual income: \$656.98; Est. yield: 1.22%						
	<b>Total Est. annual income: \$656.98; Est. yield: 1.22%</b>					<b>\$53,450.86</b>	<b>\$53,677.67</b>

**Account activity for Vanguard Brokerage Account — 83251838**

This section shows trades that have settled by March 29, 2018.

**Income summary**

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year-to-date	0.00	0.00	0.00	0.00	0.00	0.00

**Completed transactions**

If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.

March 31, 2018, quarter-to-date statement



Vanguard Voyager Services®

Voyager Services: 800-284-7245

## Disclosures

### Cost basis information

Vanguard is required to report cost basis information to the IRS for sales of covered securities in taxable (nonretirement) accounts. Covered securities are generally stock or mutual funds acquired on or after January 1, 2011 and 2012, respectively. Unless you select another method, we'll use the "first in, first out" (FIFO) accounting method for sales of stocks and exchange-traded funds (ETFs) and the average cost method for sales of mutual funds.

**Gain or loss.** The gain or loss realized by the sale or redemption, calculated by subtracting the cost from the proceeds. Gains and losses are generally short-term if the security was held a year or less, and long-term if held more than a year.

### For our brokerage clients

Your brokerage cash and/or securities are held in custody by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member FINRA and SIPC. Vanguard funds not held through your Vanguard Brokerage Services (VBS) account are held by The Vanguard Group, Inc., and are not protected by SIPC.

### I. General information and key terms

**Advice.** Vanguard Brokerage Services doesn't provide tax, investment, or legal advisory services, and no one associated with Vanguard Brokerage Services is authorized to render such advice.

**Direct Participation Program (DPP) and Real Estate Investment Trust (REIT).** DPP and REIT securities are generally illiquid. The value of the security will be different than its purchase price. Any estimated value on your statement may not be realized when you seek to liquidate the security.

**Financial statement.** A Vanguard Brokerage financial statement is available for your inspection at any time upon request to Vanguard Brokerage Services.

**Free credit balance.** Any free credit balance carried for your account represents funds payable on demand, which, although properly accounted for on Vanguard Brokerage's books of record, aren't segregated and may be used in the conduct of its business to the extent permitted by law. Funds in your money market settlement fund may be liquidated upon your request and the proceeds remitted to you.

March 31, 2018, quarter-to-date statement

**Dividend reinvestment.** When reinvesting dividends of eligible stocks, ETFs, and closed-end funds, Vanguard Brokerage Services combines cash distributions from the accounts of all clients who have requested reinvestment in the same security, and then uses that combined total to purchase additional shares of the security in the open market. The new shares are divided proportionately among the clients' accounts, in whole and fractional shares rounded to four decimal places. If the total purchase can't be completed in one trade, clients will receive shares purchased at the weighted average price paid by Vanguard Brokerage Services. Participants in our free dividend reinvestment program should refer to the "Completed transactions" area of the "Account activity for Vanguard Brokerage Account" section of their Vanguard statements for details of transaction history and dates.

For dividend reinvestment of mutual funds held in your brokerage account, the instructions are provided to the fund and the "settlement date" and "trade date" on your statement will generally represent the day the transaction is entered in your account record. Call Vanguard Brokerage Services with any questions.

**Reporting brokerage account discrepancies.** Promptly report in writing any inaccuracies or discrepancies in your Vanguard Brokerage account (including unauthorized trading) to Vanguard Brokerage Services. Any oral communication must be confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.

**Margin accounts.** If you maintain a margin account, this is a combined statement of your general account and a special memorandum account maintained for you under Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection upon request to Vanguard Brokerage Services. All securities must be held in your margin account. Note that purchases of open-end mutual funds and Vanguard ETFs® will settle in your cash account and after 30 days be moved into your margin account.

**Money market fund transactions.** Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed pursuant to a periodic plan or an investment company plan, or executed in shares of any open-end registered money market mutual fund.



Vanguard Voyager Services®

Voyager Services: 800-284-7245

**Open orders.** A good-till-canceled (GTC) order will remain in effect for 60 calendar days after the business day on which the order was placed. If the 60th day falls during a weekend or on a holiday, the order will be canceled on the next business day before the markets open. GTC orders are automatically entered on a "do not reduce" (DNR) basis. The limit price won't be adjusted when a stock goes "ex-dividend." Orders for securities undergoing corporate actions such as, but not limited to, stock splits, stock dividends, special cash dividends, and spin-offs may be canceled before the market opening on the ex-dividend date of the corporate action. You must maintain records of all open orders. Be sure to review your open GTC orders periodically.

**Option accounts.** Information regarding commissions and charges related to the execution of an options transaction is provided in the transaction confirmation sent to you at the time of the transaction. These are also available upon request. You should advise us promptly of any changes in your investment objectives or financial situation.

**Tax information.** After year-end, Vanguard Brokerage Services is required to provide tax information to the IRS and other governmental authorities. At that time, you'll receive necessary information on the annual tax information statement; use that statement to prepare your tax filings. Note that certain types of assets typically need corrected tax forms.

**Trade execution.** Vanguard Brokerage Services may have acted as principal, agent, or both in the placement of trades for your account. Details are provided upon request to Vanguard Brokerage Services.

**Average pricing.** If average price transaction is indicated on this statement, details regarding the actual execution prices are available upon request to Vanguard Brokerage Services.

**When issued.** A short form of "when, as, and if issued." The term indicates a conditional transaction in a security authorized for issuance but not as yet actually issued. All "when issued" transactions are on an "if" basis, to be settled if and when the actual security is issued.

## II. Portfolio holdings

The net market value of the securities in your account, including short positions, is reflected in this statement on a trade-date basis at the close of the statement period. The market prices have been obtained from quotation services that we believe to be reliable; however, we can't guarantee their accuracy. Securities for which a price isn't available are marked "—," and are omitted from the total. Prices listed reflect quotations on the statement date. Current prices are listed to help you track your account and aren't suitable for tax purposes. Accrued interest represents interest earned but not yet received.

March 31, 2018, quarter-to-date statement

Fund data on [vanguard.com](http://vanguard.com) is generally updated mid-month. Depending on when you log on, there may be a difference between the asset mix shown on your statement and the data shown online. There also may be a difference between your fund's actual asset allocation and its target allocation. For more information about your fund's target allocation, go to [vanguard.com](http://vanguard.com).

**Some estimated values on statements are not available.** Vanguard Brokerage Services relies on external vendors to provide estimated, periodic valuation and market-price information for securities listed in your account statement. From time to time, this information isn't available or isn't received in time for posting to your account statement. In this case, the valuation or market price on your statement is marked "—" and the security hasn't been valued for purposes of calculating account totals. For owners of auction-rate securities: If an estimated valuation is provided on your account statement for auction-rate securities, please note that due to current market illiquidity, you may not be able to sell the security at or near the estimated valuation listed on your account statement. Please contact Vanguard Brokerage Services for current information regarding your investments and the current estimated valuations of your holdings.

The estimated annual income (EAI) and estimated yield (EY) figures are for informational purposes only; actual income and yield may be higher or lower. These figures should not be considered a forecast or guarantee of future results. They are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain distribution or return of principal may be included in the figures for certain securities, thereby overstating them. Details regarding the formulas used to calculate the figures are available upon request to Vanguard Brokerage Services.

**Asset mix for some funds recalculated by Vanguard.** If the "Asset mix" section of your "Statement overview" page has a footnote that reads "Recalculated values are included," the asset allocation breakdown of particular funds within your portfolio among stocks, bonds, and short-term reserves has been calculated using only long positions; short positions have been excluded. Certain funds employ trading strategies, such as risk hedging, short selling, and use of leverage and derivatives, that could result in significant short positions that can't be displayed using a standard asset allocation pie chart. Exclusion of these short positions may have a significant impact on the "Asset mix" pie chart. For more information about the strategies or holdings of a particular fund, see the fund's prospectus.



Real Estate  
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Public View

Owner View

New Jersey · Hoboken · 07030 · 262 1st Street # D

*Current Home*



262 1st St #  
D,  
Hoboken, NJ  
07030

2 beds · 1 bath ·  
1,050 sqft

OFF  
MARKET

Zestimate<sup>®</sup>:

\$720,663

Rent

Zestimate<sup>®</sup>:

\$2,800 /mo

EST. REFI  
PAYMENT

Est. Refi

Payment:

\$2,905/mo



See current r

## Home Shoppers are Waiting



143 shoppers are looking in your neighborhood and price range.



Your name



Phone



Email

I own this home and would like  
to ask an agent about selling 262

Contact Agent

Or call 201-419-6883 for more info

*Note: This property is not currently for sale or for rent. The description below may be from a previous listing.*

Wide living area with tons of natural Southern light in this 2 bedroom. Exposed



25 Orient Way, Rutherford, NJ 07070  
Forwarding Service Requested

Phone number:  
201-972-8899  
Website:  
www.bssbank.com

Loan Payment Notice

Pg 1 of 3

Statement Date:  
Mortgage Statement

Jun 19, 2018

Property Description:  
262 1st St 4 Hoboken, NJ 07030

BARIS SARER  
BUKET SARER  
262 1ST ST 4  
HOBOKEN NJ 07030-3534

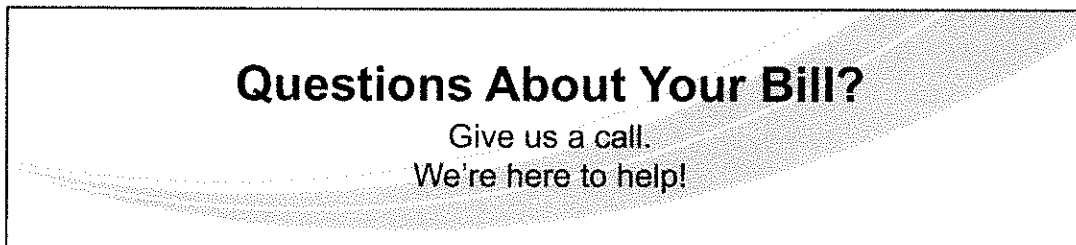
Payment Information	
Description	Value
Account Number:	xxxxxxxx5928
Payment Due Date:	Jul 01, 2018
Amount Due:	\$2,615.00
If payment received after Jul 16, 2018, \$98.93 late fee will be charged	

ACCOUNT INFORMATION	
Description	Value
Outstanding Principal	336,202.83
Escrow Balance	1,911.51
Interest Rate (until Nov 01, 2025)	3.625%
Prepayment Penalty	No

This notice is for information only. Amount due will be deducted from account xxxxxxxx6992.

Explanation of Amount Due	
Description	Amount
Principal	963.06
Interest	1,015.61
Escrow (Taxes & Insurance)	636.33
Regular Monthly Payment	2,615.00
Total Fees and Charges	0.00
Overdue Payment	0.00
Total Amount Due	2,615.00

Past Payments Breakdown		
Description	Paid Since Last Statement	Paid Year to Date
Principal	1,957.15	10,657.82
Interest	1,021.52	6,214.20
Escrow (Taxes & Insurance)	636.33	3,817.98
Fees	0.00	0.00
Charges	0.00	0.00
Partial Payment (Unapplied)	0.00	0.00
Total	3,615.00	20,690.00



01ZUKB\_BK\_COCC\_M001

NOTED N 2705066 63148691 40625 92000055000109

▲ PLEASE DETACH ALONG THE PERFORATION AND RETURN THE LOWER PART WITH YOUR PAYMENT. RETAIN THE UPPER PART FOR YOUR RECORDS. ▲

#### Payment Details

Account Number: xxxxxxxx5928

Amount Due: \$2,615.00  
Due by: Jul 01, 2018

\$98.93 late fee will be charged after Jul 16, 2018

Additional Principal: \_\_\_\_\_  
Additional Escrow: \_\_\_\_\_  
Total Amount Enclosed: \_\_\_\_\_



Make check payable to:

BOILING SPRINGS SAVINGS BANK  
25 ORIENT WAY  
RUTHERFORD NJ 07070-2011

☐ Check box to indicate name/address change on the back of this coupon.

BARIS SARER  
BUKET SARER  
262 1ST ST 4  
HOBOKEN NJ 07030-3534



Account Number: xxxxxxxx5928  
Statement Date: Jun 19, 2018  
Mortgage Statement

IN CASE OF ERRORS OR QUESTIONS  
ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us or write us at the number or address shown on the front of the statement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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

**The following pertains to accounts established for personal, family, or household purposes only.**

BILLING RIGHTS SUMMARY  
WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address shown on the front of this statement as soon as possible. In your letter, give us the following information:

1. Account Information: Your name and account number.
2. Dollar Amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you think is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

IF YOUR NAME OR ADDRESS IS SHOWN INCORRECTLY, PLEASE COMPLETE THE SECTION BELOW AND RETURN THIS SECTION TO US BY MAIL OR DELIVER TO OUR ADDRESS.

NAME .....  
(PLEASE PRINT)

STREET ADDRESS .....

CITY ..... STATE ..... ZIP CODE .....

AUTHORIZED SIGNATURE ..... DATE .....

DAYTIME TELEPHONE ( ) ..... HOME TELEPHONE ( ) .....

THIS CHANGE APPLIES TO: CHECKING ACCOUNT ☐ SAVINGS ACCOUNT ☐ MORTGAGE LOAN ☐  
RETIREMENT ACCOUNT ☐ INSTALLMENT LOAN ☐ SAVINGS CERTIFICATE ☐ COMMERCIAL LOAN ☐



Account Number: xxxxxxxx5928  
Statement Date: Jun 19, 2018  
Mortgage Statement

Transaction Activity from May 19, 2018 through Jun 19, 2018				
Effective Date	Post Date	Description	Charges	Payments
Jun 01, 2018		External Loan Payment - Note Bala		957.15
		External Loan Payment - Note Bala(Excess)		1,000.00
		External Loan Payment - Note Inte		1,021.52
		External Loan Payment - Escrow Ba		636.33

If you are experiencing financial difficulty, homeownership counseling is available. Call 1-800-569-4287 or visit the U.S. Department of Housing and Urban Development (HUD) website at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm).



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**\$561,300**

Track Your Home Value



Map

761

sq ft

761

sqft lot

Commute Time 909 Willow Ave Apt 2, Hoboken, NJ 07030

Share

**Property Overview** - 909 Willow Ave Apt 2, Hoboken, NJ 07030 is a condo built in 1901. This property was last sold for \$520,000 in 2017 and currently has an estimated value of \$561,300. The \$561,300 estimated value is 25.06% less than the median listing price of \$749,000 for the Northwest Hoboken area.

Read More ▾

25.06%

Less expensive than  
nearby properties ⓘ

\$41.30K

Since last sold  
in 2017 ⓘ

\$1,850

Rental Estimate ⓘ

## Own this home?

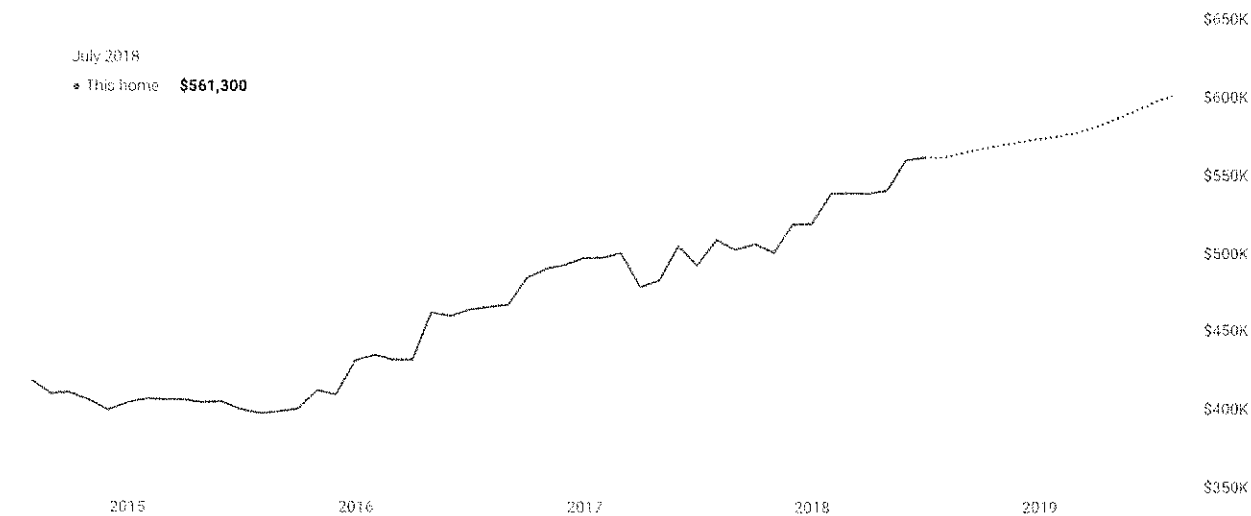
Check out your owner dashboard to:

- Track your home's value and comps
- Update the important details and photos
- Easily compare similar homes in your area

[Claim your home](#)

## Home Value

909 Willow Ave Apt 2 is likely to appreciate by 7% in the next year, based on the latest home price index. In the last 4 years, this home has increased its value by 34%.



Estimated values are not a substitute for professional expertise. Contact your REALTOR® for a market assessment.



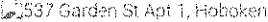
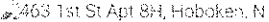

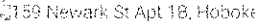



















**Are you the owner of 909 Willow Ave Apt 2?**  
Learn how to maximize your home value.


[Track Your Home](#)

## Similar Homes For Sale

Comparison of 909 Willow Ave Apt 2, Hoboken, NJ 07030 with Nearby Homes:









 537 Garden St Apt 1, Hoboken	 463 1st St Apt 8H, Hoboken, NJ	 116 Adams St Apt 5, Hoboken	 159 Newark St Apt 1B, Hoboken	 219 Willow Ave Apt 3R, Hoboken
				
\$569,000	\$549,000	\$549,000	\$539,000	\$529,000
1 bd, 1 ba, 700 sq ft 537 Garden St Apt 1	1 bd, 1 ba, 726 sq ft 463 1st St Apt 8H	2 bd, 2 ba 116 Adams St Apt 5	1 bd, 1 ba, 677 sq ft 159 Newark St Apt 1B	1 bd, 1 ba, 727 sq ft 219 Willow Ave Apt 3R
 1% more expensive  61 sq ft smaller	 2% less expensive  35 sq ft smaller  89 years newer	 2% less expensive  88 years newer	 3% less expensive  84 sq ft smaller  Same year built	 5% less expensive  34 sq ft smaller  96 years newer

 Interested in any of these homes? Have a local agent show you around.

CONTACT AGENT





### Property History

This property was sold 5 times in the last 16 years.

Today		Estimated at \$561,300
Nov 8, 2017		Sold for \$520,000
Jun 23, 2011		Sold for \$333,000
Apr 7, 2007		Sold for \$379,000
Nov 1, 2004		Sold for \$360,000
May 30, 2002		Sold for \$245,000

History data displayed is obtained from public records and/or MLS feeds from the local association. Contact your REALTOR® directly in order to obtain latest information.

### Property Details

			
Status	Price/Sq Ft	Type	Built
Off Market	\$738	Condo/Townhome/...	1901

#### Public Records

- House size: 761 sq ft
- Lot size: 761
- Heating: Unknown
- Cooling: Unknown
- Year built: 1901
- Property type: Condo
- Date updated: 01/23/2018
- Units: 1

Request CMAA Analysis

### Nearby Schools

Rating*	School Name
---------	-------------

Rating*	School Name
4	Wallace No. 6 Elementary School
4	Hoboken Charter School
See More ▾	

\* School data provided by National Center for Education Statistics, Pitney Bowes, and GreatSchools. Intended for reference only. GreatSchools Ratings compare a school's test performance to statewide results. To verify enrollment eligibility, contact the school or district directly.

## Neighborhood

909 Willow Ave Apt 2 is located in Northwest Hoboken neighborhood in the city of Hoboken, NJ

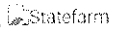
\$749,000	\$726
Median Listing Price	Price Per Sq Ft

### Nearby Neighborhoods in Hoboken, NJ

Hoboken	Southwest Hoboken	Southeast Hoboken	North East Hoboken
Median Listing: \$799,000	Median Listing: \$699,000	Median Listing: \$1,200,000	Median Listing: \$1,065,000

[Map with Price Analysis](#)

### Explore The Neighborhood

Sponsored by  Statefarm

## Price & Tax History

Property Price		
Date	Event	Price

7/9/2018

909 Willow Ave Apt 2, Hoboken, NJ 07030 - realtor.com®

Date	Event	Price
Today	Estimated	\$561,300
11/08/2017	Sold	\$520,000
06/23/2011	Sold	\$333,000
04/07/2007	Sold	\$379,000
11/01/2004	Sold	\$360,000
05/30/2002	Sold	\$245,000

Property Tax

Year	Taxes	Total Assessment
2017	\$5,554	\$348,900
2016	\$5,411	\$348,900
2015	\$5,223	\$348,900

About History & Taxes Data

The price and tax history data displayed is obtained from public records and/or MLS feeds from the local jurisdiction. Contact your REALTOR<sup>®</sup> directly in order to obtain the most up-to-date information available.

\$\$
 Nearby Home Values

Address	Estimate	Bed	Bath
Homes near 07030	\$		
This Home	Est. \$561,300	N/A	N/A
909 Willow Ave Apt 3	\$495,400	1	1
901 Willow Ave Apt 3	\$587,600	1	1
218 Willow Ave Apt 2 L	\$487,200	1	1
218 Willow Ave Apt 4 L	\$482,500	1	1
711 Willow Ave Apt 1 D	\$387,000	1	1
See More			

What is Your Home Worth?

Your Name

Email

Phone

Looking to sell in ...

Request a FREE Analysis

By tapping "Contact Agent" you consent to receive text messages & calls, including by way of automated and pre-recorded/artificial voices, in connection with your request. Your consent is not required as a condition of any purchase. Msg/data rates may apply. Get Privacy Policy

Homes Around \$561,300

Price	Home	Price	Home	Price	Home	Price	Home
222 Grand St Apt 2 E, Hoboken, NJ 07030	307 1st St Apt 4, Hoboken, NJ 07030	1107 Washington St Apt 5, Hoboken, NJ 07030	621 Willow Ave Apt 1, Hoboken, NJ 07030				
\$550,000	\$499,000	\$470,000	\$465,000				
222 Grand St Apt 2E	307 1st St Apt 4	1107 Washington St Apt 5	621 Willow Ave Apt 1				
1 bd • 1 ba • 745 sq ft	1 bd • 1+ ba • 861 sq ft	1 bd • 1 ba • 761 sq ft	1 bd • 1 ba • 675 sq ft				

Homes near 909 Willow Ave Apt 2 have a median list price of \$549,000 and a median price per square foot of \$688

Popular Homes Around 07030

Price	Home	Price	Home	Price	Home	Price	Home
235 Monroe St Apt 8, Hoboken, NJ 07030	1033 Washington St Apt 2 R, Hoboken, NJ 07030	140 Garden St Apt 6, Hoboken, NJ 07030	118 Madison St Apt 1, Hoboken, NJ 07030				
\$199,000	\$479,000	\$410,000	\$127,500				
235 Monroe St Apt 8	1033 Washington St Apt 2R	140 Garden St Apt 6	118 Madison St Apt 1				
1 bd • 1 ba	1 bd • 1 ba • 580 sq ft	1 bd • 1 ba • 513 sq ft	5 bd • 3+ ba • 2,800 sq ft				

Additional Information About 909 Willow Ave Apt 2, Hoboken, NJ 07030

909 Willow Ave Apt 2, Hoboken, NJ 07030 has a price per square foot of \$738, which is 0% less than the Hoboken price per square foot of \$732. The median listing price in Hoboken is \$799,000, which is 135% greater than the New Jersey median listing price of \$335,900. Check out other properties near 909 Willow Ave Apt 2 • 1132 Willow Ave # L3, 204 Willow Ave Apt 2 R, 713 Willow Ave Apt 4 F, 1017 Willow Ave Apt 4 R, and 120 Willow Ave Apt 1. You may also be interested in homes for sale in nearby neighborhoods like Hoboken, Southwest Hoboken, Southeast Hoboken, and North East Hoboken

See More

Nearby Cities

- Jersey City Real Estate
- New York Real Estate
- New York City Real Estate
- Weehawken Real Estate
- Brooklyn Real Estate
- See More

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**CALIBER**  
HOME LOANS

RETURN SERVICE ONLY  
Please do not send mail to this address  
PO Box 619063  
Dallas TX 75261-9063

NMLS ID 15622

REPRESENTATION OF PRINTED DOCUMENT

## Mortgage Statement

Statement Date: 07/02/2018

8-759-89271-0081579-001-000-000-000

BARIS SARER  
BUKET NISA SARER  
262 1ST ST APT 4  
HOBOKEN NJ 07030-3534

If you have questions or concerns about your statement, please contact us at 1-800-401-6587 between the hours of 8:00am and 7:00pm, Monday through Friday (CST), or email us by logging in to your account at [myaccount.caliberhomeloans.com](http://myaccount.caliberhomeloans.com) and selecting "Contact Us."

<b>Account Number</b>	<b>9759938047</b>
<b>Payment Due Date</b>	<b>08/01/18</b>
<b>Amount Due</b>	<b>\$2,459.80</b>
<i>If payment is received after 08/16/18, a \$97.36 late fee will be charged.</i>	

Property Address: 909 WILLOW AVE UNIT 2  
HOBOKEN NJ 070303018

Account Information	
Outstanding Principal	\$378,666.28
Interest Rate	4.37500%
Prepayment Penalty	No
Total Deferred Balance	\$0.00
Total Lender Advance Balance	\$0.00
Unapplied Funds	\$0.00
Maturity Date	11/01/2047
Current Escrow Balance	\$2,348.61

Explanation of Amount Due	
Principal	\$566.66
Interest	\$1,380.55
Escrow (Taxes, Insurance, or PMI/MIP)	\$512.59
Ancillary	\$0.00
<b>Regular Monthly Payment</b>	<b>\$2,459.80</b>
Past Due Amount	\$0.00
Total Fees Charged	\$0.00
Uncollected Late Charges	\$0.00
<b>Total Amount Due</b>	<b>\$2,459.80</b>

Past Payments Breakdown:	Recently Paid	Paid Year-To-Date
Principal	\$1,560.96	\$10,808.39
Interest	\$1,386.25	\$9,822.08
Escrow (Taxes, Insurance, or PMI/MIP)	\$512.59	\$3,588.13
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Unapplied Balance	\$0.00	\$0.00
<b>Total</b>	<b>\$3,459.80</b>	<b>\$24,218.60</b>

Important Messages	
As you have elected our automated payment program, the amount due will be deducted from your elected bank account on the due date listed. Do not send a check and please note your records accordingly.	
<b>*Partial Payments:</b> Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.	
<b>Payment processing cutoff time is Noon, 12:00pm CST Monday thru Friday. Payments received after Noon, 12:00pm CST will be processed the next business day.</b>	

Transaction Activity (06/02/18 - 07/02/18)									
Transaction Date	Transaction Description	Transaction Amount	Principal	Interest	Escrow	OPT/INS	Late Charges	Unapplied Funds	Fees
07-01-2018	Mortgage Payment	\$2,459.80	\$560.96	\$1,386.25	\$512.59	\$0.00	\$0.00	\$0.00	\$0.00
07-01-2018	Payment To Principal	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

Account Number	Regular Payment	Past Due	Amount Due by 08/01/18
9759938047	\$2,459.80	\$0.00	<b>\$2,459.80</b>
			<i>If payment is received after 08/16/18, \$97.36 late fee will be charged.</i>

BARIS SARER  
BUKET NISA SARER  
262 1ST ST APT 4  
HOBOKEN NJ 07030-3534

Additional Principal	\$	.
Additional Escrow	\$	.
Total Enclosed	\$	.

CALIBER HOME LOANS, INC.  
P.O. BOX 650856  
DALLAS, TX 75265-0856

Your account is currently  
setup for ACH payments

## IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION

**Payments:**  
P.O. Box 650856  
Dallas, TX 75265-0856

**Payments - Overnight:**  
Caliber Home Loans  
Attn: Lockbox Operations 650856  
2701 East Grandwyler Rd., BLDG 1  
Irving, TX 75061

**Fax Numbers:**  
Fax payoff requests: 1-800-608-2003

**Questions about Tax:**  
Phone: 1-844-815-6406  
P.O. Box 9209  
Coppell, TX 75019-9210

**Correspondence Address:**  
P.O. Box 24610  
Oklahoma City, OK 73124

**Questions about Property Insurance:**  
Phone: 1-866-825-9268  
P.O. Box 7731  
Springfield, OH 45501

**Questions about Mortgage Insurance:**  
P.O. Box 272556  
Oklahoma City, OK 73137-2556

Spanish to English 7-1-1 or 1-888-777-5861  
TTY to Voice 7-1-1 or 1-800-735-2989

Notices of Error, Requests for Information or Qualified Written Requests must be sent to: P.O. Box 270415, Oklahoma City, OK 73137. Please include your specific concern or question and account number.

Caliber Home Loans, Inc., mortgage servicer, is registered with the Superintendent of the New York State Department of Financial Services. Borrowers have the right to file complaints about the servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at <http://www.dfs.ny.gov>.

## IMPORTANT PAYMENT INFORMATION

**Payment Options:** Caliber Home Loans, Inc. provides you the following options for making your loan payments:

- Mail: P.O. Box 650856, Dallas, TX 75265-0856
- One Time ACH - Online\*\* [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com)
- Pay-by-phone\*: 1-800-401-6587
- Automatic Deduction: Recurring ACH enroll at [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com)
- \*A fee may apply for this service.
- \*\*A \$3.50 transactional fee may apply to this option.

**Online Services:** Caliber Home Loans, Inc. offers a variety of online services to help you better manage your mortgage loan including:

- Payments
- Electronic Statements
- "Notify Me" Alerts

You can also view your loan payment history, principal balance, interest rate and escrow account activity. Simply visit [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com) and select "Customer Login" from the home page. For further assistance, please contact us at 1-800-401-6587.

**Payment Information:** Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.

Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** Allowable fees may apply for returned or rejected payments.

**Notice of Negative Information:** We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

## INSURANCE/PROPERTY TAX INFORMATION

**Insurance Requirements:** The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax: 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

**Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process. You can also write to us at Insurance Claims, Caliber Home Loans, P.O. Box 6501, Springfield, OH 45501-6501.

**Loans with Escrowed Tax:** For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 9209, Coppell, TX 75019-9210. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-876-1258.

## FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)\*

Appraisal Fee (up to):	\$1,200.00	Late Fees:	Varies	Release / Reconveyance Fee (up to):	\$600.00
Assumption Fee:	Varies	One Time ACH (up to):	\$3.50	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Partial Release (up to):	\$500.00	Subordination (up to):	\$250.00
Brokers Price Opinion (up to):	\$250.00	Policeman, Fireman, Rescue Services (up to):	\$50.00	Title Search (up to):	\$500.00
CEMA Document Fee (Non-Caliber to Caliber):	\$500.00	Prepayment Penalty:	Varies	Vacant Property Registration (up to):	\$11,000.00
CEMA Document Fee (Caliber to Caliber):	\$250.00	Property Inspection (up to):	\$18.00	Western Union (up to):	\$15.00
Esc Fee:	\$5.00	Property Preservation:	Varies	*May be subject to change	
Foreclosure Attorney Fees:	Varies	Recast (up to):	\$250.00		

Other fees may apply. For complete list visit our website at [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com)

## MORTGAGE COUNSELING AND ASSISTANCE AND BANKRUPTCY NOTICE

**Mortgage Counseling and Assistance:** If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at [www.hud.gov](http://www.hud.gov) or call 1-800-569-4287.

**Automated Account Information:** Account information is easy to access through Caliber Home Loans, Inc. Automated Phone Service by calling 800-401-6587. Please have your loan number and your Social Security Number to access this convenient service. Automated information is available 24/7.

**Bankruptcy Notice:** Please note that notwithstanding anything herein to the contrary, in the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as a personal liability to you. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability. However, unless the bankruptcy court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the bankruptcy court, if the requirements of the loan document are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever remedy rights we hold in the property pursuant to the security agreement, such as the right to foreclose. This notice is not intended as legal advice and you should consult your lawyer if you have any legal questions about your rights.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose.

## IMPORTANT REFINANCE/PURCHASE INFORMATION

Caliber Home Loans, Inc., 3701 Regent Boulevard, Irving, TX 75063 (NMLS #15622), 1-800-401-6587. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates, and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations apply. Caliber Home Loans, Inc. is required to disclose the following license information: Alaska Mortgage Lender License No. AK15622; Arizona Mortgage Banker License No. 0023637; Licensed by The Department of Corporations under the California Residential Mortgage Lending Act, Finance Lender Licensee; CO: Regulated by the Division of Real Estate; DE: Licensed by the Delaware State Bank Commissioner, License #202, expires 12/31; Georgia Residential Mortgage Lender License No. 7330; Illinois Residential Mortgage Licensee No. MB.0004043, by the Illinois Division of Banking, 320 West Washington St., Springfield, IL 62786, (217) 782-3000; Kansas licensed mortgage company, License Number SL0000796; Massachusetts: Lender, License #H.15622; Minnesota MN-MO-40149066. This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Licensed by the Mississippi Department of Banking and Consumer Finance; Montana Mortgage Lender License No. 15622; Licensed by the New Hampshire Banking Department, NY: 3753 Howard Hughes Parkway, Suite 257, Las Vegas, NV 89169, (702) 784-5975; Licensed mortgage banker in N.J. Department of Banking; Licensed Mortgage Banker-NYS Department of Financial Services; Ohio MBMB.850184.000; Oregon Mortgage Lender License #1524; Rhode Island Licensed Lender; VA: NMLS ID #: 15622 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)); Washington Consumer Loan Company License No. CL15622.



You may update your personal information by visiting our website at  
[www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com) or call 1-800-401-6587.



**CALIBER**  
HOME LOANS

RETURN SERVICE ONLY  
Please do not send mail to this address  
PO Box 619063  
Dallas TX 75261-9063

NMLS ID 15622

REPRESENTATION OF PRINTED DOCUMENT

## Mortgage Statement

Statement Date: 06/01/2018

If you have questions or concerns about your statement, please contact us at 1-800-401-6587 between the hours of 8:00am and 7:00pm, Monday through Friday (CST), or email us by logging in to your account at [myaccount.caliberhomeloans.com](http://myaccount.caliberhomeloans.com) and selecting "Contact Us."

3-759-88579-0081691-001-000-000-000

BARIS SARER  
BUKET NISA SARER  
262 1ST ST APT 4  
HOBOKEN NJ 07030-3534

<b>Account Number</b>	<b>9759938047</b>
<b>Payment Due Date</b>	<b>07/01/18</b>
<b>Amount Due</b>	<b>\$2,459.80</b>
<i>If payment is received after 07/16/18, a \$97.36 late fee will be charged.</i>	

Property Address: 909 WILLOW AVE UNIT 2  
HOBOKEN NJ 070303018

Account Information	
Outstanding Principal	\$380,227.24
Interest Rate	4.37500%
Prepayment Penalty	No
Total Deferred Balance	\$0.00
Total Lender Advance Balance	\$0.00
Unapplied Funds	\$0.00
Maturity Date	11/01/2047
Current Escrow Balance	\$1,836.02

Explanation of Amount Due	
Principal	\$560.96
Interest	\$1,386.25
Escrow (Taxes, Insurance, or PMI/MIP)	\$512.59
Ancillary	\$0.00
<b>Regular Monthly Payment</b>	<b>\$2,459.80</b>
Past Due Amount	\$0.00
Total Fees Charged	\$0.00
Uncollected Late Charges	\$0.00
<b>Total Amount Due</b>	<b>\$2,459.80</b>

Past Payments Breakdown:	Recently Paid	Paid Year-To-Date
Principal	\$1,555.29	\$9,247.43
Interest	\$1,391.92	\$8,435.83
Escrow (Taxes, Insurance, or PMI/MIP)	\$512.59	\$3,075.54
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Unapplied Balance	\$0.00	\$0.00
<b>Total</b>	<b>\$3,459.80</b>	<b>\$20,758.80</b>

### Important Messages

As you have elected our automated payment program, the amount due will be deducted from your elected bank account on the due date listed. Do not send a check and please note your records accordingly.

**\*Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

**Payment processing cutoff time is Noon, 12:00pm CST Monday thru Friday. Payments received after Noon, 12:00pm CST will be processed the next business day.**

### Transaction Activity (05/02/18 - 06/01/18)

Transaction Date	Transaction Description	Transaction Amount	Principal	Interest	Escrow	OPT/INS	Late Charges	Unapplied Funds	Fees
06-01-2018	Mortgage Payment	\$2,459.80	\$555.29	\$1,391.92	\$512.59	\$0.00	\$0.00	\$0.00	\$0.00
06-01-2018	Payment To Principal	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

Account Number	Regular Payment	Past Due	Amount Due by 07/01/18
9759938047	\$2,459.80	\$0.00	<b>\$2,459.80</b>
			<i>If payment is received after 07/16/18, \$97.36 late fee will be charged.</i>

BARIS SARER  
BUKET NISA SARER  
262 1ST ST APT 4  
HOBOKEN NJ 07030-3534

Additional Principal	\$	.
Additional Escrow	\$	.
Total Enclosed	\$	.

CALIBER HOME LOANS, INC.  
P.O. BOX 650856  
DALLAS, TX 75265-0856

Your account is currently  
setup for ACH payments

## IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION

### Payments:

P.O. Box 650856  
Dallas, TX 75265-0856

### Payments - Overnight:

Caliber Home Loans  
Attn: Lockbox Operations 650856  
2701 East Graywyle Rd., BLDG 1  
Irving, TX 75061

### Fax Numbers:

Fax payoff requests: 1-800-608-2003

### Questions about Tax:

Phone: 1-844-815-6406  
P.O. Box 9209  
Coppell, TX 75019-9210

### Correspondence Address:

P.O. Box 24610  
Oklahoma City, OK 73124

### Questions about Property Insurance:

Phone: 1-866-825-9268  
P.O. Box 7731  
Springfield, OH 45501

### Questions about Mortgage Insurance:

P.O. Box 272556  
Oklahoma City, OK 73137-2556

Spanish to English 7-1-1 or 1-888-777-5861

TTY to Voice 7-1-1 or 1-800-735-2989

Notices of Error, Requests for Information or Qualified Written Requests must be sent to: P.O. Box 270415, Oklahoma City, OK 73137. Please include your specific concern or question and account number.

Caliber Home Loans, Inc., mortgage servicer, is registered with the Superintendent of the New York State Department of Financial Services. Borrowers have the right to file complaints about the servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at <http://www.dfs.ny.gov>.

## IMPORTANT PAYMENT INFORMATION

**Payment Options:** Caliber Home Loans, Inc. provides you the following options for making your loan payments.

- Mail: P.O. Box 650856, Dallas, TX 75265-0856
- Online: [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com)
- Pay-by-phone: 1-800-401-6587
- Automatic Deduction: Recurring or one-time EFT Enroll at [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com)

\*\* A fee may apply for this service.

**Online Services:** Caliber Home Loans, Inc. offers a variety of online services to help you better manage your mortgage loan including:

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- Electronic Statements
- "Notify Me" Alerts

You can also view your loan payment history, principal balance, interest rate and escrow account activity. Simply visit [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com) and select "Customer Login" from the home page. For further assistance, please contact us at 1-800-401-6587.

**Payment Information:** Additional Amount: Please designate how you want additional funds to be applied, we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.

Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** Allowable fees may apply for returned or rejected payments.

**Notice of Negative Information:** We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

## INSURANCE/PROPERTY TAX INFORMATION

**Insurance Requirements:** The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax: 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

**Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process. You can also write to us at Insurance Claims, Caliber Home Loans, PO Box 6501, Springfield, OH 45501-6501.

**Loans with Escrowed Tax:** For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 9209, Coppell, TX 75019-9210. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-826-1258.

## FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)\*

Appraisal Fee (up to):	\$1,200.00	Late Fees:	Varies	Release/Reconveyance Fee (up to):	\$600.00
Assumption Fee:	Varies	Partial Release (up to):	\$500.00	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Policeman, Fireman, Rescue Services (up to):	\$30.00	Subordination (up to):	\$250.00
Brokers Price Opinion (up to):	\$250.00	Prepayment Penalty:	Varies	Title Search (up to):	\$500.00
Consolidation, Extension, Modification Agreement:	\$500.00	Property Inspection (up to):	\$18.00	Vacant Property Registration (up to):	\$11,000.00
Fax Fee:	\$5.00	Property Preservation:	Varies	Western Union (up to):	\$15.00
Foreclosure Attorney Fees:	Varies	Recast (up to):	\$250.00		*May be subject to change

Other fees may apply. For complete list visit our website at [www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com).

## MORTGAGE COUNSELING AND ASSISTANCE AND BANKRUPTCY NOTICE

**Mortgage Counseling and Assistance:** If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at [www.hud.gov](http://www.hud.gov) or call 1-800-569-4287.

**Automated Account Information:** Account information is easy to access through Caliber Home Loans, Inc. Automated Phone Service by calling 800-401-6587. Please have your loan number and your Social Security Number to access this convenient service. Automated information is available 24/7.

**Bankruptcy Notice:** Please note that notwithstanding anything herein to the contrary, in the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as a personal liability to you. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability. However, unless the bankruptcy court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the bankruptcy court, if the requirements of the loan document are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever remedy rights we hold in the property pursuant to the security agreement, such as the right to foreclose. This notice is not intended as legal advice and you should consult your lawyer if you have any legal questions about your rights.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose.

## IMPORTANT REFINANCE/PURCHASE INFORMATION

Caliber Home Loans, Inc., 3701 Regent Boulevard, Irving, TX 75063 (NMLS #15622), 1-800-401-6587. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates, and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations apply. Caliber Home Loans, Inc. is required to disclose the following license information: Alaska Mortgage Lender License No. AK15622; Arizona Mortgage Banker License No. 6923657; Licensed by The Department of Corporations under the California Residential Mortgage Lending Act, Finance Lender License, CO: Regulated by the Division of Real Estate; DE: Licensed by the Delaware State Bank Commissioner, License 5202, expires 12/31; Georgia Residential Mortgage Lender License No. 7330; Illinois Residential Mortgage License No. NJB.0004043, by the Illinois Division of Banking, 320 West Washington St., Springfield, IL 62786, (217) 782-3000; Kansas licensed mortgage company, License Number SL0000796; Massachusetts Lender, License ML15622; Minnesota MN-MO-40149066. This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Licensed by the Mississippi Department of Banking and Consumer Finance; Montana Mortgage Lender License No. 15622; Licensed by the New Hampshire Banking Department, NV: 3753 Howard Hughes Parkway, Suite 257, Las Vegas, NV 89169, (702) 784-5975; Licensed mortgage banker n.s. N.J. Department of Banking; Licensed Mortgage Banker-NYS Department of Financial Services; Ohio MBNBR.830181000; Oregon Mortgage Lender License ML-324; Rhode Island Licensed Lender; VA: NMLS ID #: 15622 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)); Washington Consumer Loan Company License No. CL-15622.



You may update your personal information by visiting our website at  
[www.CaliberHomeLoans.com](http://www.CaliberHomeLoans.com) or call 1-800-401-6587.



401K



BARIS SARER  
262 1st St Apt 4  
Hoboken NJ 07030-3534

## STATEMENT

ACCOUNT SUMMARY: 01/01/2018 - 03/31/2018  
DELOITTE 401(K) PLAN— 093238

Total Account Balance:

**\$171,166.79**

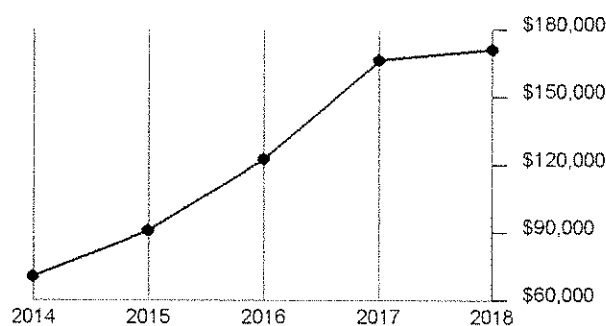
## Your Account Summary

### Account Balance

	Current Period
Beginning balance	\$166,577.14
Your contributions	\$5,538.48
Market gain/loss	-\$1,672.41
Other transactions	\$731.83
Fees*	-\$8.25
Ending balance	\$171,166.79
Vested balance	\$171,166.79

\*May include recordkeeping, administrative, or purchase/redemption fees.

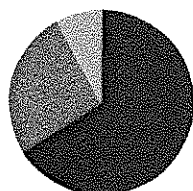
### Your Account Progress



Includes all contributions and market activity.

## Your Investments

### Your Asset Mix



- 65.8% Stock
- 26.1% Bonds
- 8.1% Short-Term Reserves

Diversification is important to successful retirement planning. For more information and other disclosures, see section labeled "Additional Information" at the end of your statement.††

### Your Personal Performance\*

As of 03/31/2018

	1 year	3 years	5 years
Annualized Personal Rate of Return	10.30%	7.90%	8.20%

\*Your personal performance is based not only on the performance of your investments, but also the timing and amounts of any purchases and redemptions.

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**Your Investments** (continued)**Investment Activity**

	Beginning Balance	Contributions	Other Transactions*	Market Gain/Loss	Shares/ Units	Ending Balance
Vanguard® Small-Cap Growth Idx Inst	\$36,409.27	\$1,107.72	\$53.66	\$699.85	828.904	\$38,270.50
Vanguard® High-Yield Corp Fund Adm	\$14,981.19	\$553.80	\$193.03	- \$414.20	2,658.649	\$15,313.82
Vanguard® Wellington Fund Admiral	\$69,194.07	\$2,215.44	\$407.58	- \$1,759.64	989.512	\$70,057.45
Vanguard® Target Ret 2040 Tr Sel	\$32,628.20	\$1,107.72	- \$1.63	- \$198.42	905.396	\$33,535.87
Retire Savings Trust II	\$13,364.41	\$553.80	\$70.94	\$0.00	13,989.150	\$13,989.15
<b>Total Invested</b>	<b>\$166,577.14</b>	<b>\$5,538.48</b>	<b>\$723.58</b>	<b>- \$1,672.41</b>		<b>\$171,166.79</b>

\*Other Transactions may include incoming or outgoing assets not specified above, as well as plan record keeping, administrative or purchase/redemption fees, if applicable. For details, visit us online at [vanguard.com](http://vanguard.com).

**Your Fee Summary**

Administrative Expenses*	\$8.25
<b>Total Expenses</b>	<b>\$8.25</b>

\*Includes expenses for plan administrative services, including legal, accounting, and recordkeeping services to the extent these fees are charged to the plan.

**Additional Account Details****Source Activity**

	Opening Balance	Contributions	Activity	Closing Balance	Vested Percent	Vested Balance
401(K) Before Tax Contrib	\$142,481.71	\$5,538.48	- \$821.12	\$147,199.07	100.00%	\$147,199.07
401(K) Match Post Fiscal 2011	\$24,095.43	\$0.00	- \$127.71	\$23,967.72	100.00%	\$23,967.72
<b>Total Vested Value</b>						<b>\$171,166.79</b>

**Beneficiaries**

Beneficiary Name	Designation	Allocation %
BUKET SARER 262 1ST ST APT 4 HOBOKEN, NJ 07030-3534	PRIMARY	100.00%

The beneficiaries listed here reflect the information currently on file with Vanguard. In the case of a discrepancy, the most recent filing with Vanguard will be honored. If you wish to change your beneficiaries, please access [vanguard.com](http://vanguard.com) or contact Vanguard Participant Services.

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## Your Fund Performance

Fund Performance Summary ‡ ‡ ‡							As of 03/31/2018
	3 Month	1 Year	5 Years	10 Years	Since Inception	Inception Date	Expense Ratio*
<b>Short-Term Reserves</b>							
Retire Savings Trust II	0.53%	2.03%	2.02%	2.59%	3.41%	08/30/2001	0.28%
Citigroup 3-Month US T-Bill Index	0.35%	1.07%	0.30%	0.30%			
<b>Bonds</b>							
Vanguard® High-Yield Corp Fund Adm	-1.79%	2.90%	4.46%	6.99%	6.61%	11/12/2001	0.13%
High-Yield Corporate Composite Idx	-1.06%	3.24%	4.52%	7.25%			
<b>Balanced (Stocks and Bonds)</b>							
Vanguard® Target Ret 2040 Tr Sel	-0.54%	13.34%	—	—	8.68%	06/30/2015	0.05%
Target Retirement 2040 Composite Ix	-0.69%	13.35%	9.97%	7.49%			
Vanguard® Wellington Fund Admiral	-1.91%	8.87%	9.03%	7.82%	7.60%	05/14/2001	0.17%
Wellington Composite Index	-1.17%	9.72%	9.53%	7.98%			
<b>Domestic Equity (Stocks)</b>							
Vanguard® Small-Cap Growth Idx Inst	2.09%	17.41%	11.45%	11.00%	9.35%	05/24/2000	0.06%
Spliced Small Cap Growth Index	2.09%	17.38%	11.34%	10.86%			

To review the performance of all funds in your plan, go to [vanguard.com/performance](http://vanguard.com/performance).

—Not available for this time period.

\*Expense ratios are as of each fund's latest fiscal year or estimated if fund is less than one fiscal year old.

*The performance of an index is not an exact representation of any particular investment, as you cannot directly invest in an index. The performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit our website at [vanguard.com/performance](http://vanguard.com/performance).*

*Purchase and redemption fees assessed on shares held less than one year are not reflected in the performance data. If these fees were included, the performance would be lower. Performance data is adjusted for all other purchases and redemption fees, where applicable. For additional details on fees, see the fund prospectus.*

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The investment suggestions provided in this Statement do not comprise comprehensive investment or financial advice. Before taking any action on your account, you should consider your other assets and investments, and how they fit into your financial goals. If the suggestions in this Statement are based in part on information you entered into an investor questionnaire, you should be sure to retake the questionnaire if your circumstances or goals change, as those changes may result in different suggested asset allocations.

In addition to any fees or expenses that may be listed on this statement, some of the plan's administrative expenses for the preceding statement period were paid from the total annual operating expenses of one or more of the plan's designated investment alternatives (e.g., through revenue sharing arrangements, Rule 12b-1 fees, subtransfer agent fees or similar fees).

#### ††Additional Information

*Diversification:* To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly.

If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the plan to help ensure that your retirement savings will meet your retirement goals.

Diversification does not ensure a profit or protect against a loss.

For more information regarding individual investing and diversification, see the internet website of the U.S. Department of Labor at: [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html)

*Investments:* Generally, if your plan permits you to direct investments you can make those changes by contacting Vanguard Participant Services or by logging into your account at [vanguard.com](http://vanguard.com). There may be restrictions that apply to the investments in your plan. For example, the Vanguard mutual funds have restrictions designed to limit frequent trading. Some plans also may limit the timing and frequency of investment and exchanges in certain funds. Any such restrictions or limitations have been previously communicated to you. If you have any questions, please see your plan's Summary Plan Description or contact Vanguard Participant Services for additional information about your plan.

*Vesting:* Vesting refers to the portion of your account balance that is nonforfeitable. If your vested balance does not appear on the statement, please see your plan's Summary Plan Description for vesting information or contact Vanguard Participant Services for more information to enable you to determine your vested benefit.

*Social Security:* Some employers make contributions based on a formula that considers the Social Security taxes paid. Your plan's Summary Plan Description provides details on the formula for determining any employer contribution.

*The Vanguard Real Estate Index Fund pays quarterly distributions consisting of dividend income, return of capital, and capital gains. The tax characteristics of these distributions cannot be determined until after the end of the year since the Real Estate Index Funds in which the fund invests do not designate the composition (i.e., dividend income, return of capital, and capital gains) of their payments until the new calendar year.*

+++Performance figures for periods of more than one year are expressed as average annual total returns. Performance figures include the reinvestment of dividends and capital gains distributions. Return since inception is listed under "Since Inception." The inception date is under "Inception Date."

For more information about Vanguard funds, visit [vanguard.com](http://vanguard.com), or call 800-523-1188, to obtain a prospectus or, if available, a summary prospectus. Investment objectives, risks, charges, expenses, and other important information about a fund are contained in the prospectus; read and consider it carefully before investing.

All investing is subject to risk including the possible loss of the money you invest.

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Bond funds are subject to the risk that an issuer will fail to make payments on time, and that bond prices will decline because of rising interest rates or negative perceptions of an issuer's ability to make payments. Investments in stocks or bonds issued by non-U.S. companies are subject to risks including country/regional risk and currency risk. While U.S. Treasury or government agency securities provide substantial protection against credit risk, they do not protect investors against price changes due to changing interest rates. Although the market values of government securities are not guaranteed and may fluctuate, these securities are guaranteed as to the timely payment of principal and interest.

The Fund Performance Summary on this statement shows how the Funds in your Plan have performed over time. Please keep in mind that the performance of these Funds, as compared with your balance, may differ depending on how and when your money was invested. The Fund Performance Summary includes industry benchmarks that match the objectives of your Funds. The benchmarks give a broad overview of the markets. These measures are specific to their associated Funds and should not be used to compare Funds with different investment objectives. Net total return is the net change in an investment after deducting expenses, assuming all dividends and capital gains were reinvested. Past performance is not an indication of future results. All figures are unaudited.

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name

## Compensation Statement - Effective August 27, 2017

The information below represents your job title and **Total Cash Compensation** (Base Salary plus AIP Bonus) paid in September 2017.

Personal Information	
Name:	Baris Sarer
Job Title:	DC Senior Manager
Work Schedule:	100%

Compensation Summary	
Previous Base Salary:	\$230,000
Increase in Base Salary:	\$10,000 / 4.3%
	Merit \$ / %: \$10,000 / 4.3%
New Base Salary:	\$240,000
Bonus Awarded:	\$60,000 / 26.1%
Total Cash Compensation (New Base Salary + Bonus):	\$300,000
Bonus potential at current level if the Deloitte US Firms / Consulting meet plan:	Performance based

In addition to Base Salary and AIP, Deloitte's Total Rewards Package includes a number of other financial and nonfinancial benefits. The benefits contributions and reimbursement options available to you can make up a significant portion of our Total Rewards Package. Please be sure to go to your Compensation card on TalentOnDemand to review the key components of your Total Rewards.

For questions about this statement, please contact the Call Center using the "Have a question" link on the TalentOnDemand portal.





Deloitte Consulting LLP

Deloitte - 4022 Sells Drive, Hermitage, TN 37076  
(1-800-DELOITTE)

Name  
Baris Sarer

Personnel Number  
00329049

Period Begin  
06/17/2018

Period End  
06/30/2018

Date Paid  
06/29/2018

Rate/Salary  
9,230.77

Cost Center  
110047055

Company FEIN  
06-1454513

Total Earnings	Pre-Tax Ded	Tax Deduction	After-Tax Ded	Net Pay			
9,252.83	416.25	2,728.92	91.98	6,015.68			
Hours	Rate	Current	Year-to-Date	Current	Year-to-Date		
GROSS EARNING(S):			PRE-TAX DEDUCTION(S):				
06/30 Regular Salary		\$9,230.77	\$120,000.01	401(k) Contribution	\$18,500.00		
Well-Being Subsidy			241.21	06/30 Flex Spending (Health)	38.46	499.98	
Misc Gift/Award			193.32	06/30 Flex Spending (Dep C)	33.79	610.75	
Recognition Award			394.61	06/30 Open Access Aetna Se	324.00	4,212.00	
06/30 Imp Inc Core Life		8.77	114.01	06/30 Metlife Preferred De	20.00	260.00	
06/30 Imp Inc Core LTD		13.29	172.77				
			TAXABLE EARNINGS (FED):			\$8,836.58	\$97,033.20
TOTAL GROSS			\$9,252.83	\$121,115.93			
			TAX DEDUCTION(S):				
			FED TX Withholding Tax			1,574.45	16,799.53
			FED TX EE Social Securit			547.87	7,163.06
			FED TX EE Medicare Tax			128.13	1,675.23
			NJ TX Withholding Tax			478.47	5,003.06
			NJ TX EE Unemployment T				128.90
			NJ TX EE Workforce Devl				14.32
			NJ TX EE Family Leave I				30.33
			OTHER DEDUCTION(S):				
			Well-Being Subsidy				241.21
			Misc Gift/Award				121.46
			Award Received				250.00
			06/30 Imp Inc Core Life			8.77	114.01
			06/30 Imp Inc Core LTD			13.29	172.77
			06/30 Long Term Disability			33.59	436.67
			06/30 Optional Life			36.33	472.29
			NET PAY			\$6,015.68	\$64,410.36

Payment Type	Bank Location	Bank Number	Amount
Direct Deposit	021000089	XXXXXX6992	\$ 6015.68



Deloitte Consulting LLP

Deloitte - 4022 Sells Drive, Hermitage, TN 37076  
(1-800-DELOITTE)

<b>Name</b> Baris Sarer	<b>Personnel Number</b> 00329049	<b>Period Begin</b> 06/03/2018	<b>Period End</b> 06/16/2018
<b>Date Paid</b> 06/15/2018	<b>Rate/Salary</b> 9,230.77	<b>Cost Center</b> 110047055	<b>Company FEIN</b> 06-1454513

Total Earnings	Pre-Tax Ded	Tax Deduction	After-Tax Ded	Net Pay			
9,300.45	430.54	2,741.84	139.60	5,988.47			
	Hours	Rate	Current	Year-to-Date		Current	Year-to-Date
GROSS EARNING(S):				PRE-TAX DEDUCTION(S):			
06/16 Regular Salary			\$9,230.77	\$110,769.24	401(k) Contribution		\$18,500.00
06/16 Well-Being Subsidy			47.62	241.21	06/16 Flex Spending (Health)	38.46	461.52
Misc Gift/Award				193.32	06/16 Flex Spending (Dependent Care)	48.08	576.96
Recognition Award				394.61	06/16 Open Access Aetna Select	324.00	3,888.00
06/16 Imp Inc Core Life			8.77	105.24	06/16 Metlife Preferred Disability	20.00	240.00
06/16 Imp Inc Core LTD			13.29	159.48			
				TAXABLE EARNINGS (FED):			
				\$8,869.91 \$88,196.62			
TOTAL GROSS				\$9,300.45 \$111,863.10			
				TAX DEDUCTION(S):			
				FED TX Withholding Tax			
				1,581.50 15,225.08			
				FED TX EE Social Security			
				549.93 6,615.19			
				FED TX EE Medicare Tax			
				128.61 1,547.10			
				NJ TX Withholding Tax			
				481.80 4,524.59			
				NJ TX EE Unemployment Tax			
				128.90			
				NJ TX EE Workforce Development			
				14.32			
				NJ TX EE Family Leave Insurance			
				30.33			
				OTHER DEDUCTION(S):			
				06/16 Well-Being Subsidy			
				47.62 241.21			
				Misc Gift/Award			
				121.46			
				Award Received			
				250.00			
				06/16 Imp Inc Core Life			
				8.77 105.24			
				06/16 Imp Inc Core LTD			
				13.29 159.48			
				06/16 Long Term Disability			
				33.59 403.08			
				06/16 Optional Life			
				36.33 435.96			
				NET PAY			
				\$5,988.47 \$58,394.68			

Payment Type	Bank Location	Bank Number	Amount
Direct Deposit	021000089	XXXXXX6992	\$ 5988.47



BARIS SARER  
BUKET SARER

1-8  
210 799

703

Date 7/9/18

Pay to the order of AKAM Associates, Inc. \$ 400.00  
four hundred Dollars

**citibank**

CITIBANK, N.A. BR. #465  
601 LEXINGTON AVENUE, 15TH FLOOR  
NEW YORK, NY 10022

GLOBAL EXECUTIVE BANKING

Memo Processing fee

⑆021000089⑆ 24946992⑈ 0703

BARIS SARER  
BUKET SARER

1-8  
210 799

704

Date 7/8/18

Pay to the order of AKAM Associates, Inc. \$ 125.00  
One hundred and twenty five Dollars

**citibank**

CITIBANK, N.A. BR. #465  
601 LEXINGTON AVENUE, 15TH FLOOR  
NEW YORK, NY 10022

GLOBAL EXECUTIVE BANKING

Memo cc like check fee

⑆021000089⑆ 24946992⑈ 0704

BARIS SARER  
BUKET SARER

1-8  
210 799

705

Date 7/9/18

Pay to the order of 10 Park Ave Terminals Corp. \$ 500  
Five hundred Dollars

**citibank**

CITIBANK, N.A. BR. #465  
601 LEXINGTON AVENUE, 15TH FLOOR  
NEW YORK, NY 10022

GLOBAL EXECUTIVE BANKING

Memo Max-in/out deposit

⑆021000089⑆ 24946992⑈ 0705