

1 Wages, tips, other compensation 272033.09	2 Federal income tax withheld 58732.96
3 Social security wages 127200.00	4 Social security tax withheld 7886.40
5 Medicare wages and tips 290033.09	6 Medicare tax withheld 5015.78
a Employee's SSA number 135-15-0549	Employer use only
b Employer's FED ID number 06-1454513	c Control number 00329049
c Employer's name, address, and ZIP code  Deloitte Consulting LLP 4022 Sells Drive Hermitage TN 37076-2903	

1 Wages, tips, other compensation 272033.09	2 Federal income tax withheld 58732.96
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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 12b 12c 12d
13 Statutory Employee plan <input type="checkbox"/> Retirement plan <input checked="" type="checkbox"/> Sick pay	18000.00
14 Other UI/HC/WD- 142.38	

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 12b 12c 12d
13 Statutory Employee plan <input type="checkbox"/> Retirement plan <input checked="" type="checkbox"/> Sick pay	18000.00
14 Other UI/HC/WD- 142.38	

e Employee's first name and initial Baris Sarer 262 1st Street #4 Hoboken NJ 07030	Last name Suff.
---------------------------------------------------------------------------------------------	--------------------

e Employee's first name and initial Baris Sarer 262 1st Street #4 Hoboken NJ 07030	Last name Suff.
---------------------------------------------------------------------------------------------	--------------------

f Employee's address and ZIP code 15 State NJ	Employer's state ID 061-454-513/000	18 Local wages, tips, etc
16 State wages, tips, etc. 283330.09	19 Local income tax 33.50	
17 State income tax 11032.62	20 Locality name FLI	

f Employee's address and ZIP code 15 State NJ	Employer's state ID 061-454-513/000	18 Local wages, tips, etc
16 State wages, tips, etc. 283330.09	19 Local income tax 33.50	
17 State income tax 11032.62	20 Locality name FLI	

Form OMB. No. 1545-0008 <b>W-2 Wage and Tax Statement 2017</b> Copy C for Employee's records	Dept. of the Treasury - Internal Revenue Service. This information is being furnished to the IRS. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.
----------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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	Dept. of the Treasury - Internal Revenue Service
---------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------

1 Wages, tips, other compensation 272033.09	2 Federal income tax withheld 58732.96
3 Social security wages 127200.00	4 Social security tax withheld 7886.40
5 Medicare wages and tips 290033.09	6 Medicare tax withheld 5015.78
a Employee's SSA number 135-15-0549	Employer use only
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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 12b 12c 12d
13 Statutory Employee plan <input type="checkbox"/> Retirement plan <input checked="" type="checkbox"/> Sick pay	18000.00
14 Other UI/HC/WD- 142.38	

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 12b 12c 12d
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14 Other UI/HC/WD- 142.38	

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f Employee's address and ZIP code 15 State NJ	Employer's state ID 061-454-513/000	18 Local wages, tips, etc
16 State wages, tips, etc. 283330.09	19 Local income tax 33.50	
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f Employee's address and ZIP code 15 State NJ	Employer's state ID 061-454-513/000	18 Local wages, tips, etc
16 State wages, tips, etc. 283330.09	19 Local income tax 33.50	
17 State income tax 11032.62	20 Locality name 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	Dept. of the Treasury - Internal Revenue Service
----------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------

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	Dept. of the Treasury - Internal Revenue Service
-----------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------



# Deloitte

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,



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

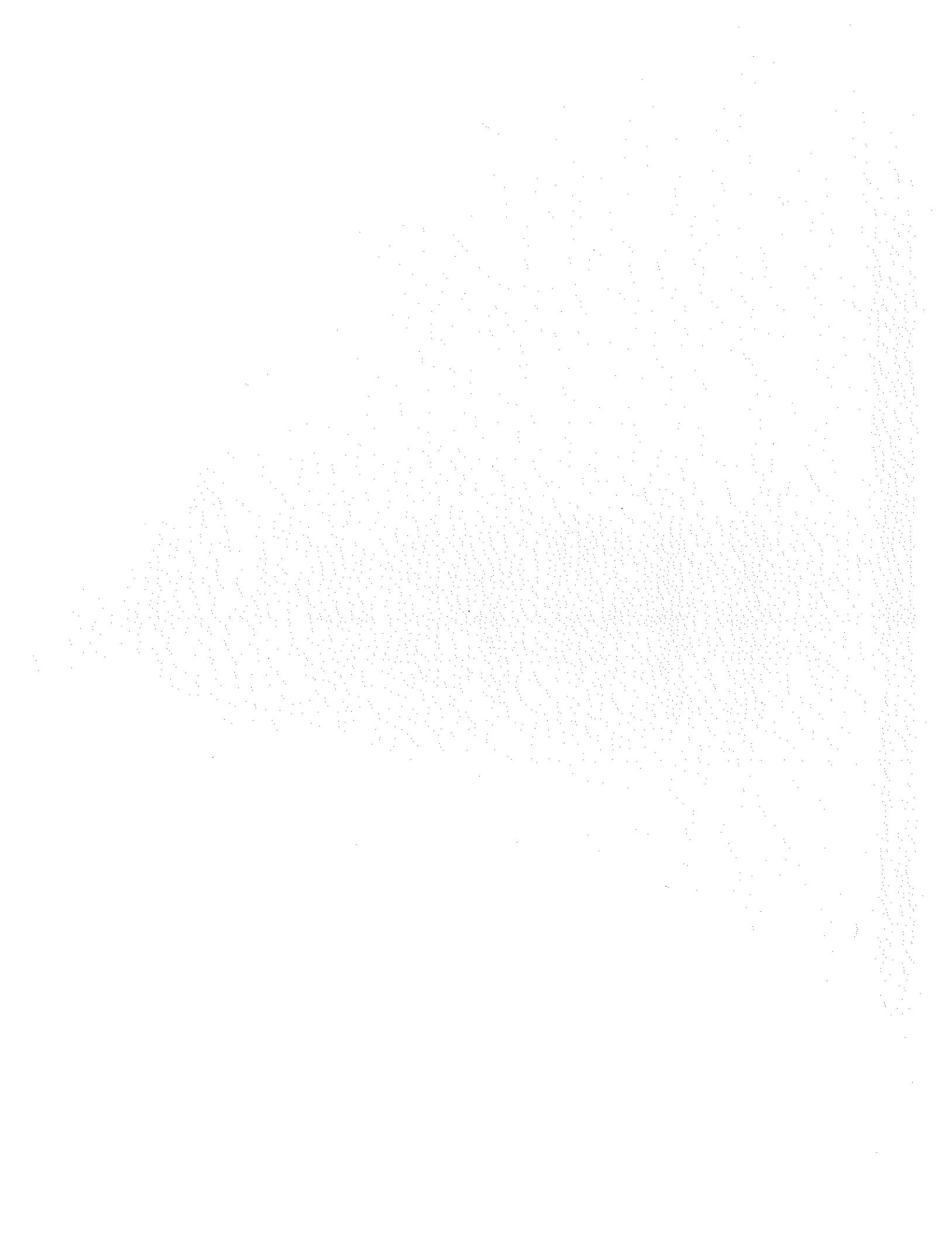
## Compensation Statement - Effective August 27, 2017

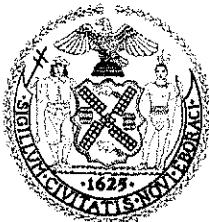
The information below represents your job title and **Total Cash Compensation** (Base Salary plus AIP Bonus) paid in September 2017.

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.





## 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).

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

Michael R. Bloomberg - Thomas R. Frieden, M.D., M.P.H.  
Mayor - Commissioner

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

**CHECK ALL THAT APPLY**

<input checked="" type="checkbox"/> CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT	<input type="checkbox"/> WINDOW GUARDS ARE INSTALLED IN ALL WINDOWS
<input type="checkbox"/> NO CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT	<input type="checkbox"/> WINDOW GUARDS ARE NOT INSTALLED IN ALL WINDOWS
<input type="checkbox"/> I WANT WINDOW GUARDS EVEN THOUGH I HAVE NO CHILDREN 10 YEARS OF AGE OR YOUNGER	<input type="checkbox"/> WINDOW GUARDS NEED MAINTENANCE OR REPAIR
	<input type="checkbox"/> WINDOW GUARDS DO NOT NEED MAINTENANCE OR REPAIR

*BARIS SAZER*

Occupant (Print)

Tenant's Signature: *Baris Sazer*

*7/9/18*

Date

*10 Park Ave*

*9H*

Tenant's Address

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.

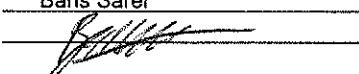
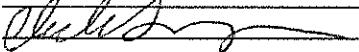
A. The last date on which the Sprinkler System was maintained and inspected was on \_\_\_\_\_.

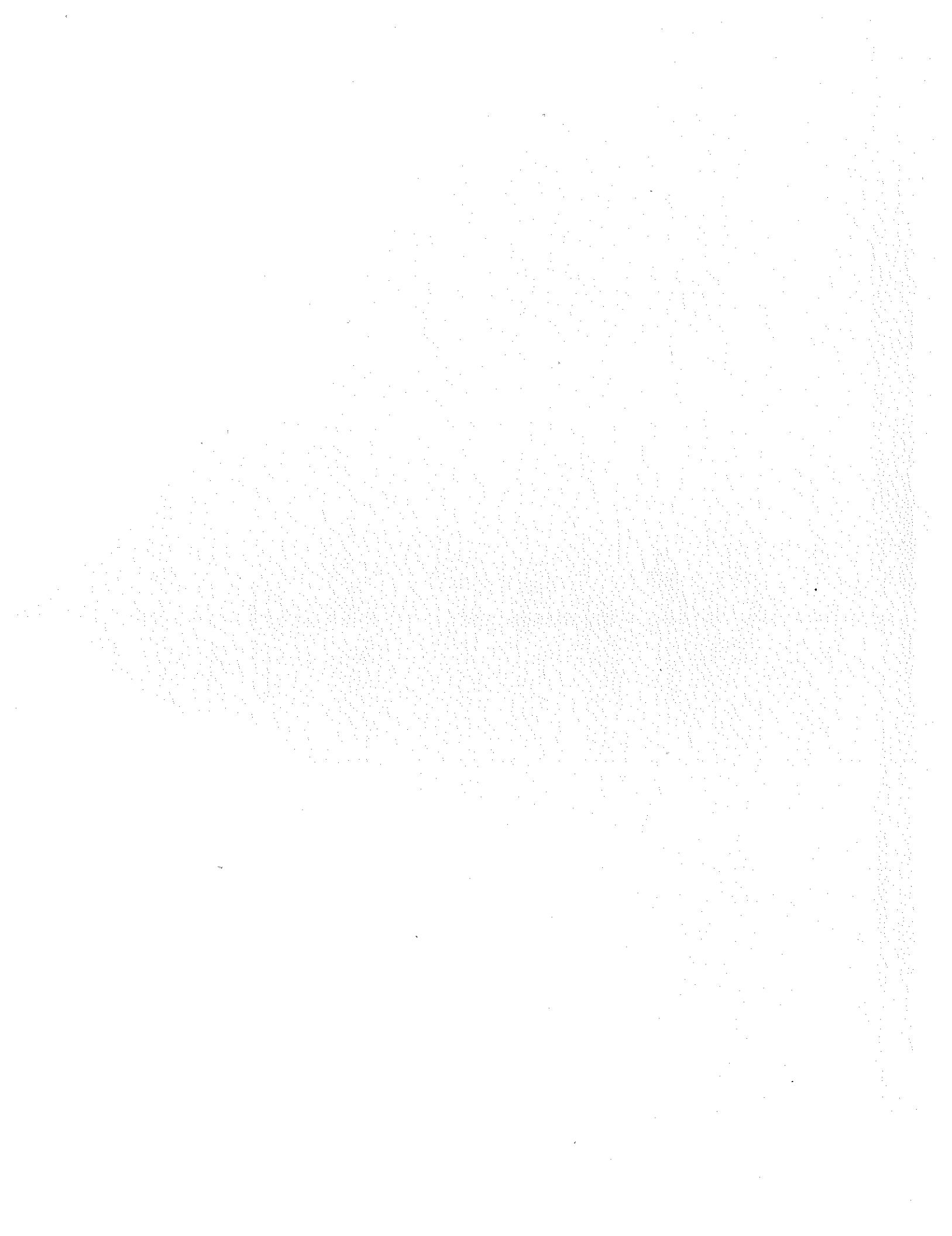
A "Sprinkler System" is a system of piping and appurtenances designed and installed in accordance with generally accepted standards so that heat from a fire will automatically cause water to be discharged over the fire area to extinguish it or prevent its further spread (Executive Law of New York, Article 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: <u>Baris Sarer</u> Signature: <u></u>	Date <u>7/9/18</u>
	Name: _____ Signature: _____	Date: _____
Owner	Name: <u>Clayde Simon</u> Signature: <u></u>	Date <u>7-9-18</u>





## 10 Park Ave Tenant's Corp

Exceptional Management  
Impeccable Reputation

### 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)	

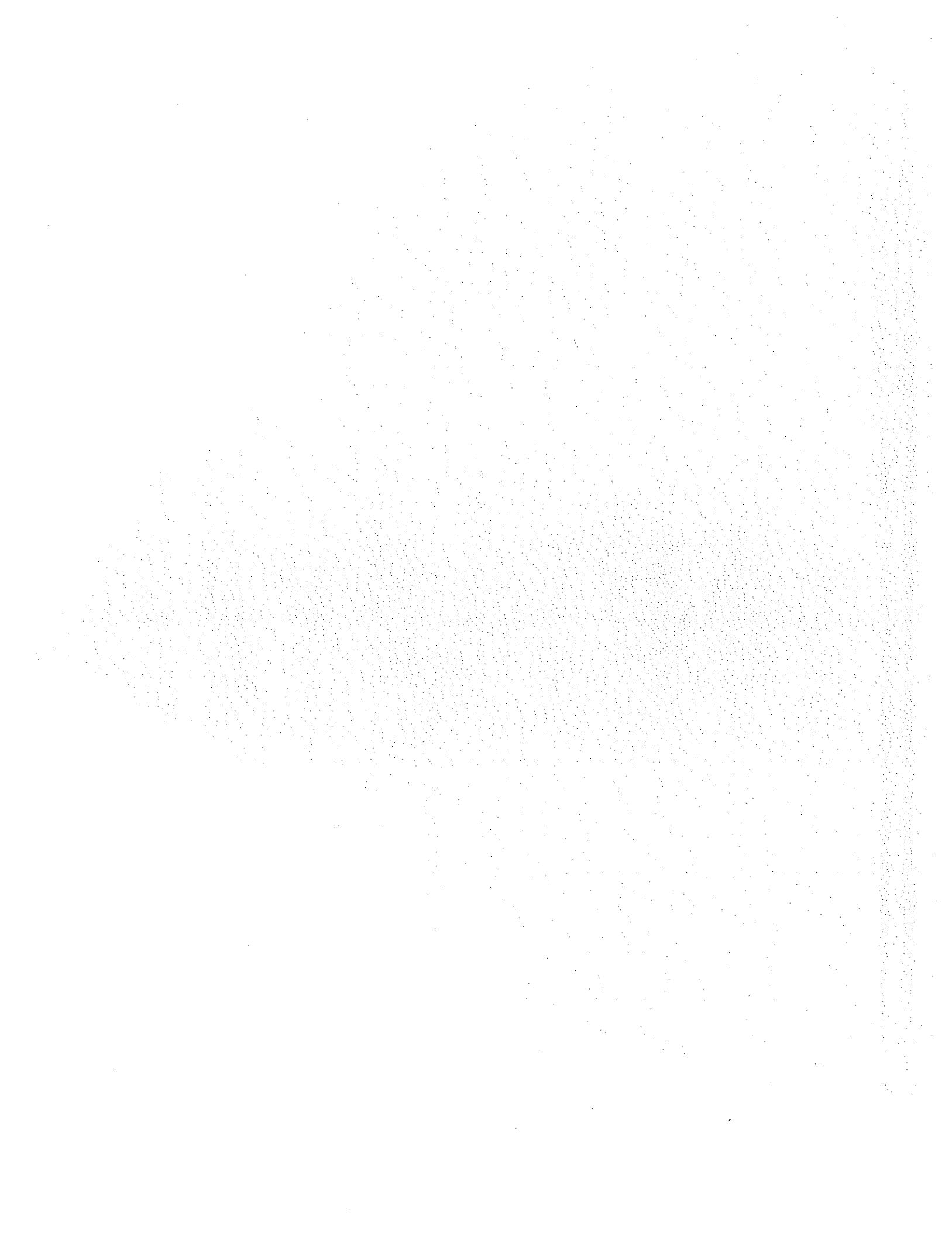
<b>Emergency Contact Information: (other than Tenant)</b>	
Name: Buket Sarer	
Relationship to Tenant(s): spouse	Email: buket_sarer@yahoo.com
Home Phone:	Cell Phone: 646-357-2125

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
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____





Associates, Inc.

Exceptional Management  
Impeccable Reputation

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.

Baris Sarer

Applicant's Name

Applicant's Signature

Date: 7/5/18

Co-Applicant's Name

Co-Applicant's Signature

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

*If Applicable:*

Guarantor's Name

Guarantor's Signature

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

Cook in  
Bark



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

468517-01-02

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	<b>\$100,276.41</b>

### 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	<b>Ending Balance</b>			<b>\$100,276.41</b>

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 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:**

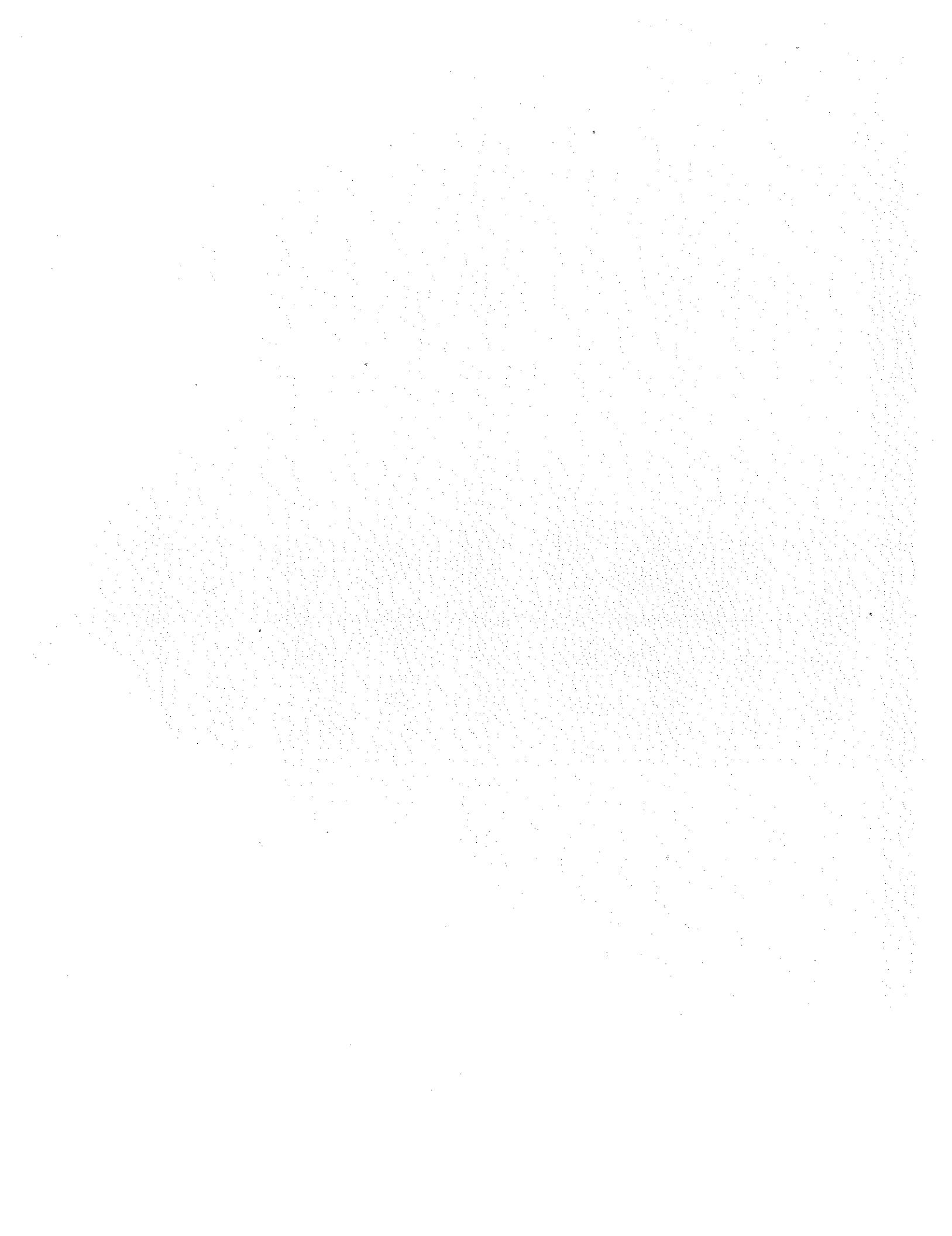
If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at 1-855-730-SAVE (7283) or write us at:

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

497265-01-02

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
Ending Balance	<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	Ending Balance			<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.

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

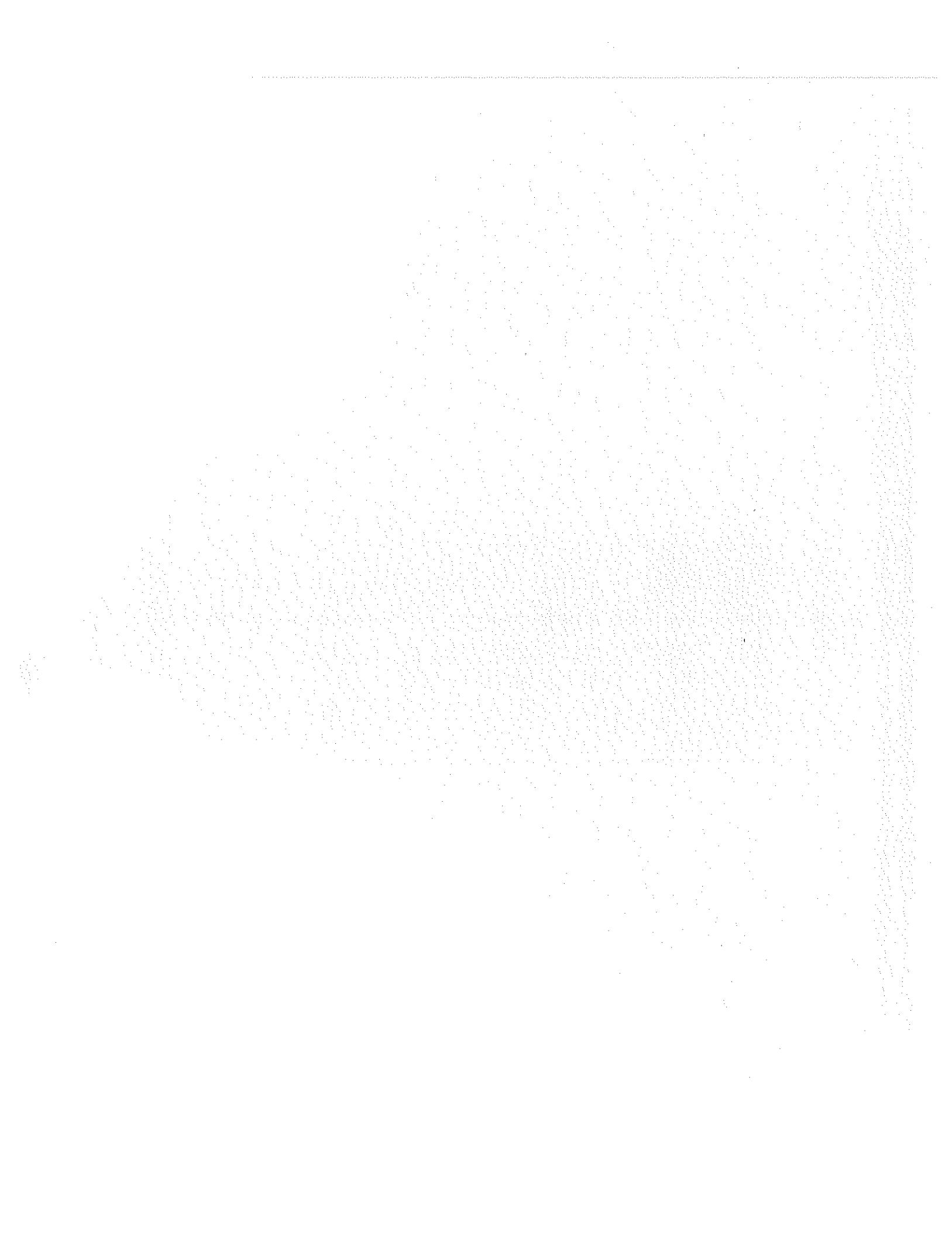
If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at 1-855-730-SAVE (7283) or write us at:

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:

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

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

Credit Cards	As of date	Credit Line	Amount Available	Amount You Owe
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.

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

**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**

		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 PAYRLL 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 PAYRLL 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**

<b>86203318</b>	<b>Beginning Balance:</b>	<b>\$14,932.02</b>
	<b>Ending Balance:</b>	<b>\$19,932.18</b>
Date	Description	Amount Subtracted
05/29	Transfer From Checking 05/27 01:08p #4127 ONLINE Reference # 000222	5,000.00
06/08	Interest for 33 days, Annual Percentage Yield Earned 0.01%	0.16
	<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.

BARIS SARER  
BUKET NISA SARER

Account 24946992 Statement Period - May 9 - Jun 10, 2018 Page 4 of 4

010/R1/20F000

### **IN CASE OF ERRORS**

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

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the 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. 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 special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:** Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

## CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s). Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered service mark of American Airlines, Inc.

Citibank is an Equal Housing Lender.



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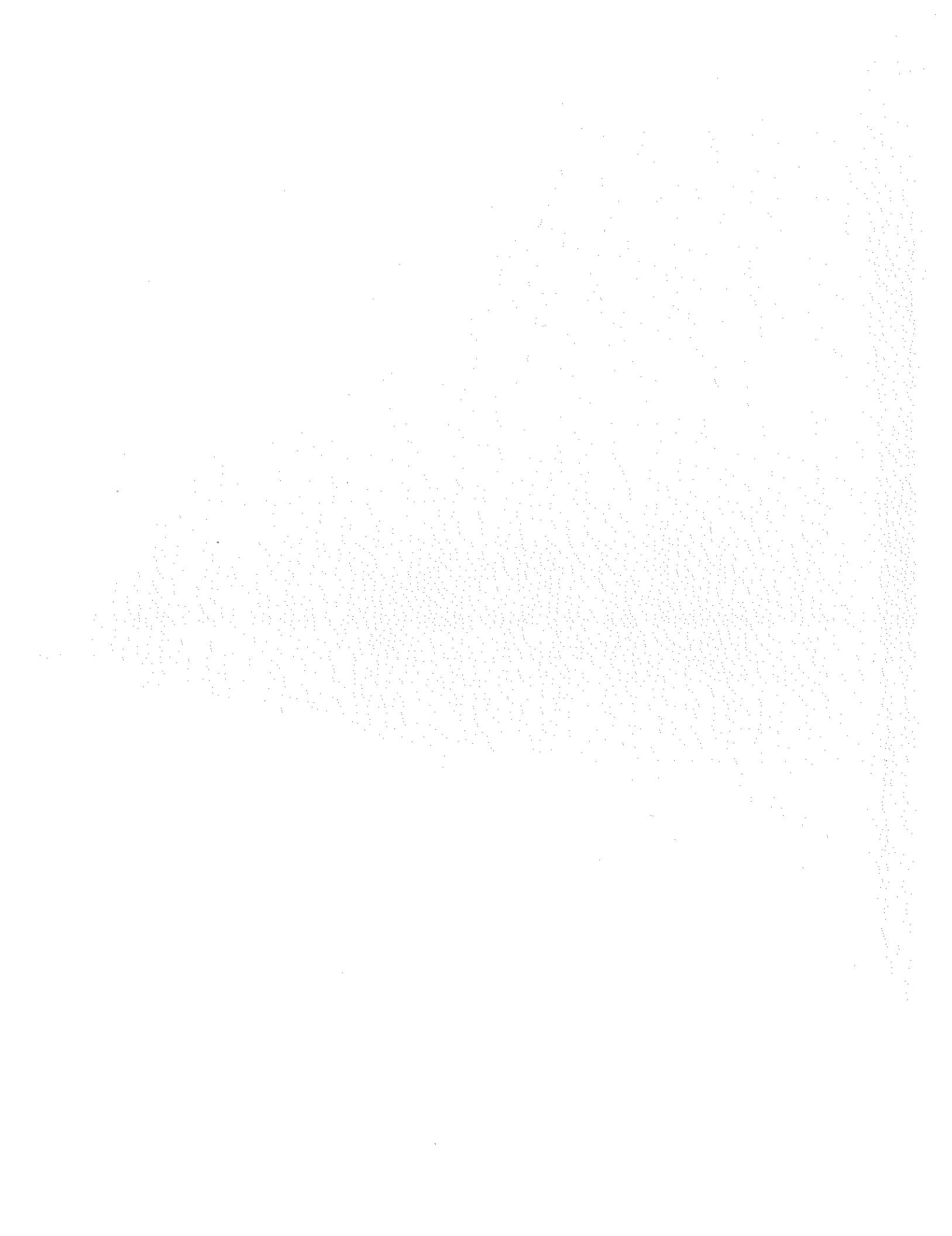
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**TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES**

1. List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the "**Checks and Other Withdrawals Outstanding**" column at the right all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.
5. Add to your checkbook balance any interest-earned deposit shown on this statement.

**Checks and Other Withdrawals Outstanding**  
(Made by you but not yet indicated as paid on your statement)

Number or Date	Amount



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

010-R1.20F000

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

07030-3534

004  
CITIBANK, N. A.  
Account  
24946992

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

Checking	Balance
Interest Checking	\$33,891.75
Savings	Balance
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

		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 Bolling 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>	

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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**

		Beginning Balance:	\$110,425.12
		Ending Balance:	\$14,932.02
Date	Description	Amount Subtracted	Amount Added
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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Savings / Money Market**YOU CAN CALL:**813-604-3290  
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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

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**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**

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Citibank is an Equal Housing Lender.



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**TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES**

1. List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the "Checks and Other Withdrawals Outstanding" column at the right all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.
5. Add to your checkbook balance any interest-earned deposit shown on this statement.
6. Record Closing Balance here (as shown on statement).

7. Add deposits or transfers you recorded which are not shown on this statement.	
8. Total (6 and 7 above).	
9. Enter Total "Checks and Other Withdrawals Outstanding" (from right).	
<b>BALANCE</b> (8 less 9 should equal your checkbook balance).	

Checks and Other Withdrawals Outstanding  
(Made by you but not yet indicated as paid on your statement)

Number or Date	Amount
Sum of check charges on or above if applicable	
<b>Total</b>	

Stocks /  
bonds /  
Retirement / IRA



**Vanguard®**

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

6/2/2018  
Baris Sarer

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."



20180331202152 RSBJM636 406C 000000556998761

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

## Statement overview

**\$998,167.47**

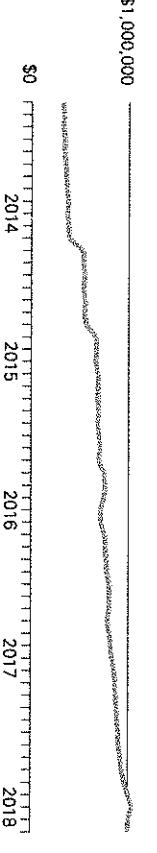
Total value of all accounts as of March 31, 2018

Accounts	Value on 12/31/2017	Value on 03/31/2018	Value on 03/31/2018
Baris Sarer			
Individual account	\$735,052.03	\$733,044.69	
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>	

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

## Balance trend

\$2,000,000



## 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

**\$733,404.69**

Total account value as of March 31, 2018

<b>Year-to-date income</b>	
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
VNJUX	NJ LT Tax-Exempt Admiral	0514-88064125338	12.09	89,560.43	89,215.89	88,023.93
VSGAX	Small-Cap Gr. Iidx Admiral	5861-88064125338	40.28	128,449.05	180,080.01	183,819.45
VFIAX	500 Index Fund Admin	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



## 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		8,280.021	\$219,834.56
03/29	Income dividend .02883	\$234.32	25.97	9.023	8,289.044	
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>

**NJ 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.

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
03/21	Beginning balance on 12/31/2017		\$56.55		3,184.085	\$180,060.01
	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
03/23	Beginning balance on 12/31/2017		\$246.82		996.441	\$245,941.57
	Income dividend 1.0907	\$1,086.82	238.90	4.549	1,000.990	
	<b>Ending balance on 3/31/2018</b>	<b>\$243.81</b>			<b>1,000.990</b>	<b>\$244,051.37</b>



## Traditional IRA account

Baris Sarer

## Account overview

**\$211,085.11**

Total account value as of March 31, 2018

### Retirement summary

2018 contributions	\$0.00
2018 distributions	0.00
<b>Total</b>	<b>\$1,122.26</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	0057-880532828263	\$18.21	\$32,958.35	\$47,516.30	\$47,013.83
VMMXX	Prime Money Mkt Fund	0130-880532828263	-	-	18,334.42	18,422.89
VSMAX	Small-Cap Index Fund Adm	0548-880532828263	41.11	55,691.97	95,589.31	95,390.37
VFIAX	500 Index Fund Adm	0540-880532828263	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 0057-8805328263

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



## 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
03/21	Beginning balance on 12/31/2017		\$70.78		1,350.513	\$95,589.31
	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
03/23	Beginning balance on 12/31/2017		\$246.82		205.199	\$50,647.22
	Income dividend 1.09017	\$223.81	238.90	0.937	206.136	
	<b>Ending balance on 3/31/2018</b>	<b>\$243.81</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

Value on December 31, 2017	\$53,450.86
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

#### 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



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

Fund data on 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.

**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.

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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 :  
\$720,663**  
Rent  
Zestimate:  
\$2,800 /mo

**EST. REFI  
PAYMENT**

**Est. Refi  
Payment:  
\$2,905/mo**



[See current rates](#)

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: Jun 19, 2018  
Mortgage Statement

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

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

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.

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

## Questions About Your Bill?

Give us a call.  
We're here to help!

012UKB\_BK\_COCC\_M001

NORT D.N.278BSR007.63148691-4625\_920000557000109

▲ 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:	_____



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

Make check  
payable to:

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



Account Number:  
Statement Date:  
Mortgage Statement

xxxxxx5928  
Jun 19, 2018

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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Hoboken, NJ x Map

For Sale  Owner



Off Market

© 2018

~~\$561,300~~ Est.

 Track Your Home Value

 Map **761** **761**  
sq ft sqft lot

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

 Share

Request a FREE Analysis

**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?

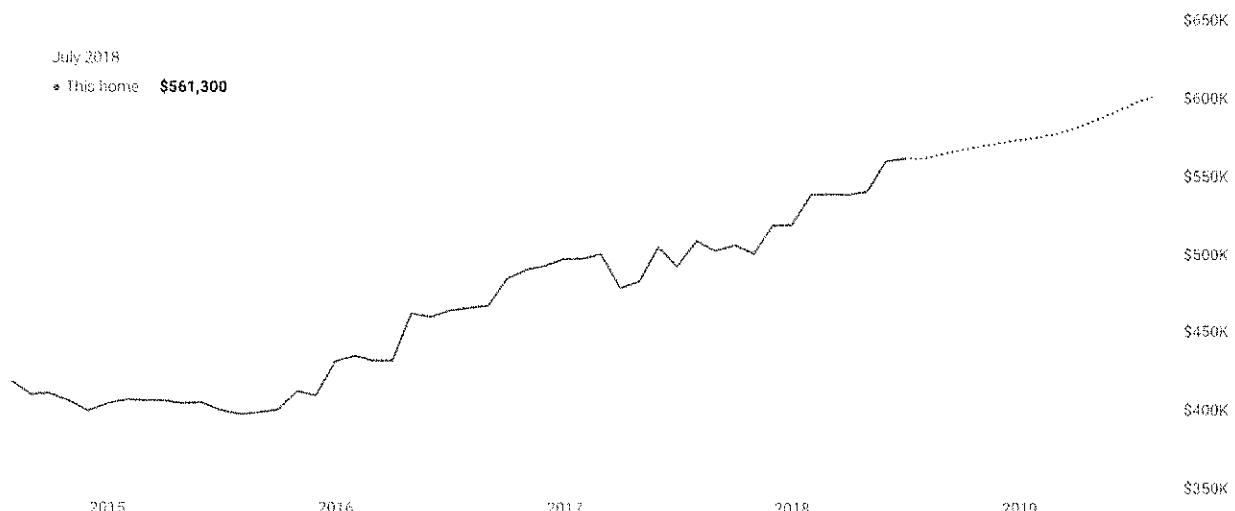
Check out your owner dashboard to:

- 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
 <a href="#">View</a>	 <a href="#">View</a>	 <a href="#">View</a>	 <a href="#">View</a>	 <a href="#">View</a>
<b>\$569,000</b>	<b>\$549,000</b>	<b>\$549,000</b>	<b>\$539,000</b>	<b>\$529,000</b>
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	• 2% less expensive • 88 years newer	• 3% less expensive • 84 sq ft smaller	• 5% less expensive • 34 sq ft smaller
• 89 years newer	• 89 years newer	• Same year built	• 96 years newer	• 96 years newer



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

[Find a Local Agent](#)

## Property History

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

Today	 <a href="#">Estimated at \$561,300</a>
Nov 8, 2017	 <a href="#">Sold for \$520,000</a>
Jun 23, 2011	 <a href="#">Sold for \$333,000</a>
Apr 7, 2007	 <a href="#">Sold for \$379,000</a>
Nov 1, 2004	 <a href="#">Sold for \$360,000</a>
May 30, 2002	 <a href="#">Sold for \$245,000</a>

Historical 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

[View Public Records](#)

## 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

Median Listing Price

\$726

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

[Compare Neighborhoods](#)

## Explore The Neighborhood

Sponsored by 

## 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® 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 auto-dialers and pre-recorded/synthetic voices, in connection with your request. Your consent is not required as a condition of any purchase. Msg/data rates may apply. Our [Privacy Policy](#)

## Homes Around \$561,300

1 bd	2 bd	3 bd	4 bd	5 bd	6 bd
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 #7030		
\$561,300	\$499,000	\$899,000	\$459,000		
222 Grand St Apt 2E	307 1st St Apt 4	1107 Washington St Apt 5	621 Willow Ave #7030		
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		

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

1 bd	2 bd	3 bd	4 bd	5 bd	6 bd
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 #7030		
\$475,000	\$475,000	\$410,000	\$227,000		
235 Monroe St Apt 8	1033 Washington St Apt 2R	140 Garden St Apt 6	118 Madison St #7030		
1 bd • 1 ba	1 bd • 1 ba • 580 sq ft	1 bd • 1 ba • 513 sq ft	5 bd • 3+ba • 2,8		

## 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 \$329,900. 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 R, 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

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

NMLS ID 15622

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

REPRESENTATION OF PRINTED DOCUMENT

**Mortgage Statement**

Statement Date: 07/02/2018

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."

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

Account Number	9759938047
Payment Due Date	08/01/18
Amount Due	<b>\$2,459.80</b>

If payment is received after 08/01/18, a \$97.36 late fee will be charged.

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
Regular Monthly Payment	<b>\$2,459.80</b>
Past Due Amount	\$0.00
Total Fees Charged	\$0.00
Uncollected Late Charges	\$0.00
Total Amount Due	<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
Total	<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.

\***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 (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>

If payment is received after 08/01/18,  
\$97.36 late fee will be charged.

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

Additional Principal \$ .

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

Your account is currently  
setup for ACH payments

Additional Escrow \$ .

Total Enclosed \$ .

## 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 Grauwiler Rd., BLDG 1  
Irving, TX 75061

**Fax Numbers:**

Fax payoff requests: 1-405-608-2003  
Phone: 1-844-815-6406  
P.O. Box 9209  
Coppell, TX 75019-9210

**Questions about Tax:**

Spanish to English 7-1-1 or 1-888-777-5861  
Phone: 1-866-825-9268  
P.O. Box 27256  
Oklahoma City, OK 73137-2556  
TTY to Voice 7-1-1 or 1-800-735-2989

**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 27256  
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 in 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 IS AOA, 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 1-809-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-876-4258.

## 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):	\$5.50	Retired 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):	\$30.00	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
Fax 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), 1-860-401-6587. 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. 0923637; Licensed by The Department of Corporations under the California Residential Mortgage Lending Act; Financed 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 License 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 SL#0000796; Massachusetts: Lender, License MA#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, NV: 3753 Howard Hughes Parkway, Suite 257, Las Vegas, NV 89169, (702) 784-5975; Licensed mortgage banker (N.C., N.J., Department of Banking); Licensed Mortgage Banker-NYS Department of Financial Services; Ohio MBM#B.850184.00#; Oregon Mortgage Lender License #1-524; 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.





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

NMLS ID 15622

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

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."

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

Account Number	9759938047
Payment Due Date	07/01/18
Amount Due	\$2,459.80

If payment is received after 07/16/18, a \$97.36 late fee will be charged.

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>\$20,756.80</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>

If payment is received after 07/16/18, a \$97.36 late fee will be charged.

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

Additional Principal \$ .

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

Your account is currently  
setup for ACH payments

Additional Escrow \$ .

Total Enclosed \$ .

## IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION

<b>Payments:</b> P.O. Box 650856 Dallas, TX 75265-0856	<b>Payments - Overnight:</b> Caliber Home Loans Attn: Lockbox Operations 650856 2701 East Granbyler Rd., BLDG 1 Irving, TX 75061	<b>Fax Numbers:</b> Fax payoff requests: 1-405-605-2003	<b>Questions about Tax:</b> Phone: 1-844-815-6406 P.O. Box 9209 Coppell, TX 75019-9210
<b>Correspondence Address:</b> P.O. Box 24610 Oklahoma City, OK 73124	<b>Questions about Property Insurance:</b> Phone: 1-866-825-9268 P.O. Box 7731 Springfield, OH 45501	<b>Questions about Mortgage Insurance:</b> 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<sup>SM</sup>: 1-800-401-6587
- Automatic Deduction: Recurring or one-time EFT Enroll at [www.caliberhomeloans.com](http://www.caliberhomeloans.com)

<sup>SM</sup> 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:

- 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, 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 & Recom-encyclopedia Fee (up to):	\$600.00
Assumption Fee:	Varies	Partial Release (up to):	\$500.00	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Policeeman, Fireman, Rescuer 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 1-800-369-4287.

**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

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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**

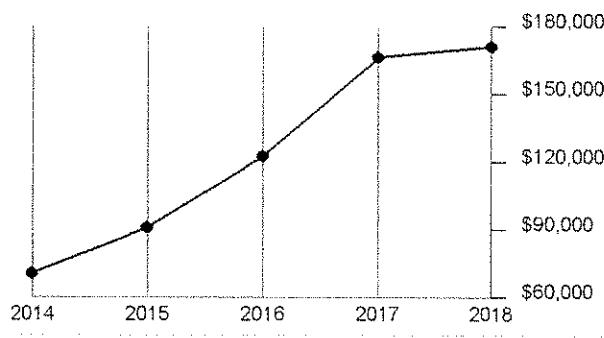
## Your Account Summary

### 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	<b>\$171,166.79</b>
Vested balance	<b>\$171,166.79</b>

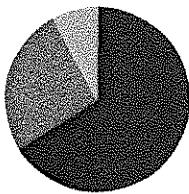
\*May include recordkeeping, administrative, or purchase/redemption fees.

### Your Account Progress



## 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 Ix	-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 Ix 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.*

The investment suggestions contained in this Statement are provided to you free of charge by Vanguard Advisers, Inc. (VAI). To obtain more information about VAI, please call 800-523-1188 or go to [vanguard.com](http://vanguard.com). You are under no obligation to accept any advice or investment suggestion. Although the suggestions are based on generally accepted investment principles, VAI can not guarantee that any particular investment suggestion, if implemented, will be profitable. All investments involve risks, and fluctuations in the financial markets and other factors may cause your account, or particular securities in your account, to decline in value.

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.

<b>Personal Information</b>	
Name:	Baris Sarer
Job Title:	DC Senior Manager
Work Schedule:	100%
<b>Compensation Summary</b>	
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

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 9,252.83	Pre-Tax Ded 416.25	Tax Deduction 2,728.92	After-Tax Ded 91.98
	Hours	Rate	Current
<b>GROSS EARNING(S):</b>			<b>Year-to-Date</b>
06/30 Regular Salary	\$9,230.77	\$120,000.01	401(k) Contribution
Well-Being Subsidy	241.21	06/30	Flex Spending (Health)
Misc Gift/Award	193.32	06/30	Flex Spending (Dep C)
Recognition Award	394.61	06/30	Open Access Aetna Se
06/30 Imp Inc Core Life	8.77	114.01	06/30 Metlife Preferred De
06/30 Imp Inc Core LTD	13.29	172.77	
<b>TOTAL GROSS</b>	<b>\$9,252.83</b>	<b>\$121,115.93</b>	
			<b>PRE-TAX DEDUCTION(S):</b>
			FED TX Withholding Tax
			FED TX EE Social Securit
			FED TX EE Medicare Tax
			NJ TX Withholding Tax
			NJ TX EE Unemployment T
			NJ TX EE Workforce Devl
			NJ TX EE Family Leave I
			<b>TAXABLE EARNINGS (FED):</b>
			<b>\$8,836.58</b>
			<b>\$97,033.20</b>
			<b>TAX DEDUCTION(S):</b>
			FED TX Withholding Tax
			FED TX EE Social Securit
			FED TX EE Medicare Tax
			NJ TX Withholding Tax
			NJ TX EE Unemployment T
			NJ TX EE Workforce Devl
			NJ TX EE Family Leave I
			<b>OTHER DEDUCTION(S):</b>
			Well-Being Subsidy
			Misc Gift/Award
			Award Received
			06/30 Imp Inc Core Life
			06/30 Imp Inc Core LTD
			06/30 Long Term Disability
			06/30 Optional Life
			<b>NET PAY</b>
			<b>\$6,015.68</b>
			<b>\$64,410.36</b>

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		
<b>Total Earnings</b> 9,300.45	<b>Pre-Tax Ded</b> 430.54	<b>Tax Deduction</b> 2,741.84	<b>After-Tax Ded</b> 139.60		
			<b>Net Pay</b> 5,988.47		
Hours	Rate	Current	Year-to-Date	Current	Year-to-Date
<b>GROSS EARNING(S):</b>			<b>PRE-TAX DEDUCTION(S):</b>		
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 (Dep C)	48.08	576.96
Recognition Award		394.61	06/16 Open Access Aetna Se	324.00	3,888.00
06/16 Imp Inc Core Life	8.77	105.24	06/16 Metlife Preferred De	20.00	240.00
06/16 Imp Inc Core LTD	13.29	159.48			
<b>TOTAL GROSS</b>			<b>TAXABLE EARNINGS (FED):</b>	<b>\$8,869.91</b>	<b>\$88,196.62</b>
\$9,300.45					
\$111,863.10			<b>TAX DEDUCTION(S):</b>		
			FED TX Withholding Tax	1,581.50	15,225.08
			FED TX EE Social Securit	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 T		128.90
			NJ TX EE Workforce Devl		14.32
			NJ TX EE Family Leave I		30.33
			<b>OTHER DEDUCTION(S):</b>		
			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
			<b>NET PAY</b>	<b>\$5,988.47</b>	<b>\$58,394.68</b>
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

far hundred

Dollars  Security Features  
MICR  
Dobbs Ferry

**citibank**

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

GLOBAL EXECUTIVE BANKING

Memo

Processing fee

10210000891 24946992# 0703

1-8  
210 799

704

BARIS SARER  
BUKET SARER

Date 7/8/18

Pay to the order of

AKAM Associates, Inc. \$ 125.00

One hundred and twenty five

Dollars  Security Features  
MICR  
Dobbs Ferry

**citibank**

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

GLOBAL EXECUTIVE BANKING

Memo

cc the check fee

10210000891 24946992# 0704

1-8  
210 799

705

BARIS SARER  
BUKET SARER

Date 7/9/18

Pay to the order of

10 Park Ave Tenant's Corp. \$ 500

Five hundred

Dollars  Security Features  
MICR  
Dobbs Ferry

**citibank**

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

GLOBAL EXECUTIVE BANKING

Memo

Move-in/out deposit

10210000891 24946992# 0705