U.S. CITIZENSHIP AND IMMIGRATION SERVICES
San Diego Field Office
ATTN: RFE/NOID/NOIR/NOIT
P.O. Box 128338
San Diego, CA 92112

RE: Response to the Request for Evidence
Petitioner: Alina Carrie Grayeske
Beneficiary: Manuella Guasti Fernandes (A-A236-718-835)
Receipt Number of Form I-130: IOE0936280445

Dear Sir or Madam,

This submission is filed in response to the Request for Evidence (RFE) issued by USCIS on August 10, 2026, concerning the Form I-130, Petition for Alien Relative, filed by the Petitioner on April 1, 2026 (Receipt Number: IOE0936280445).

The evidence submitted herewith establishes the bona fide marital relationship between the parties and demonstrates that the Petitioner and the Beneficiary share a genuine, good-faith marriage. As set forth below, the facts of this case fully support the authenticity of the couple's relationship.

I. Proof of Shared Financial Obligations - Rental Payments and Financial Transactions

Copies of the parties' bank statements are enclosed, which corroborate the consistent and ongoing payment of rent for the couple's shared residence. The relevant entries evidencing these rental payments have been **highlighted in green** for the official's ease of reference. These records demonstrate the parties' commingling of finances and their joint assumption of household living expenses, both of which are strong indicators of a genuine marital relationship. ***See Exhibit 4.***

The enclosed bank statements further reflect regular monetary transactions between the Petitioner and the Beneficiary. The corresponding entries have been **highlighted in yellow**. These transfers evidence the parties' shared financial life and mutual economic support, consistent with a bona fide marriage entered into in good faith. ***See Exhibit 4.***

II. Documents Provided for Manuella Guasti Fernandes's Bond Request

To further support and demonstrate the bona fide nature of the applicant's marriage, the following documentation regarding **Manuella Guasti Fernandes's** immigration bond proceedings is submitted:

- **Official Correspondence and Bond Documentation:** Enclosed are copies of the official Order issued by the Immigration Judge in connection with Manuella Guasti Fernandes's immigration bond proceedings, together with documentary proof that the bond was paid on the Beneficiary's behalf by her spouse, Alina. The fact that Alina personally posted and paid the immigration bond to secure the Beneficiary's release is itself compelling evidence of a genuine, good-faith marital relationship, reflecting the parties' mutual commitment, shared financial responsibility, and the lengths to which each spouse has gone to support the other. ***See Exhibit 8.***
- **Corroboration of Marital Relationship:** In connection with Manuella Guasti Fernandes's bond proceedings, the parties submitted numerous letters of support from family members, friends, and members of their community, each of which speaks directly to the genuine and committed nature of their marital relationship. Significantly, these letters were written **before** the Petitioner and the Beneficiary received the Request for Additional Evidence - at a time when their sole purpose was to secure the Beneficiary's release on bond, and not in anticipation of responding to any USCIS inquiry

into the validity of the marriage. The official bond records themselves likewise expressly reference and affirm the spousal relationship between the parties. Taken together, the contemporaneous support letters and the consistent records maintained by DHS/USCIS throughout the bond process constitute strong, disinterested evidence of a genuine, legally valid marriage entered into in good faith. ***See Exhibit 8.***

Conclusion

The foregoing evidence, considered in its totality, establishes by a preponderance of the evidence that the marriage between the Petitioner and the Beneficiary is bona fide and was entered into in good faith, and not for the purpose of evading the immigration laws of the United States. The Petitioner respectfully requests that USCIS accept the enclosed documentation as sufficient to overcome the concerns raised in the Request for Additional Evidence and approve the Form I-130 petition.

Please find enclosed all requested documentation:

I. Alina Carrie Grayeske's Identification Documents;
- Alina Carrie Grayeske's Valid Passport;

II. Manuella Guasti Fernandes's Identification Documents
- Manuella Guasti Fernandes's Valid Passport;
- Manuella Guasti Fernandes's Copy of I-94;

III. Manuella Guasti Fernandes and Alina Carrie Grayeske's Marriage Certificate;

IV. Manuella Guasti Fernandes and Alina Carrie Grayeske's Proof of Shared Finances (Also Submitted in Response to RFE Additional Evidence Requested on Page 6):
- Joint Bank of America Bank Statements from December 2025 to July 2026;
- Manuela Bank of America Bank Statements from July 30 2025 to July 29 2026;
- Alina Carrie Grayeske's Navy Federal Bank Statement from July 23 2025 to August 22 2026;

V. Manuella Guasti Fernandes and Alina Carrie Grayeske's Proof of Shared Residence:
- Manuella Guasti Fernandes and Alina Grayeske's Digital Driver's License showing same Address;
- Joint Lease Agreement at 4912 Muir Ave Apt 5;
- Joint SDGE Account Information and Payment History at 4912 Muir Ave Apt 5;
- Alina Grayeske's Utility Bill at 4912 Muir Ave Apt 5;
- Alina Grayeske's Electricity Bill at 4912 Muir Ave Apt 5;
- Alina Grayeske's California Earned Income Tax Credit at 4912 Muir Ave Apt 5;
- Alina Grayeske's AT&T Bill from March to July 2026 at 4912 Muir Ave Apt 5;
- Manuella Guasti Fernandes's Bill at 4912 Muir Ave Apt 5;
- Manuella Guasti Fernandes's Freeway Insurance Payment Receipt at 4912 Muir Ave Apt 5
- Manuella Guasti Fernandes's Lemonade Renters Policy at 4912 Muir Ave Apt 5;

VI. Manuella Guasti Fernandes and Alina Carrie Grayeske's Relationship History
- Trips Together - San Francisco, September 2025;
- Trips Together - Palm Spring, October, 2025;
- Trips Together - Denver, December 2025;
- Trips Together - Salt Lake Park City, March 2026;

VII. Manuella Guasti Fernandes and Alina Carrie Grayeske's Other Evidences of Bona Fide Marriage

- Joint Pet Ownership Records;
- Messages exchanged between the couple;
- Evidence of gifts purchased from Alina to Manuella;
- Photographic Evidence of Relationship - Photos of the couple
- Photographic Evidence of Relationship - Photos of Marriage Ceremony

VIII. Documents Provided for Manuella Guasti Fernandes's Bond Request in Support of Bona Fide Marriage

- Order of Immigration Judge releasing Manuella Guasti Fernandes under bond of $3000;
- Manuella Guasti Fernandes's bond of $3000 paid by Alina Grayeske's;
- Alina Carrie Grayeske's Bond Sponsor Declaration;
- Alina Carrie Grayeske's Personal Statement in Support of the Bond Request;
- Anna Pirozzi's Support Letter for the Bond Request;
- Ashley Carvalho's Support Letter for the Bond Request;
- Cierra Lacefield's Support Letter for the Bond Request;
- Devon Allen's Support Letter for the Bond Request;
- Isabella Fiorini's Support Letter for the Bond Request;
- Marcelo Mendonca's Support Letter for the Bond Request;
- Monica Ashley Oneal's Support Letter for the Bond Request;
- Nur Azimah Binte Azmi Uresk Support Letter for the Bond Request;
- Steve Duarte's Support Letter for the Bond Request;
- Gustavo Enrique Ferreira De La Flor Letter for the Bond Request;
- Jullian Paul Burch Support Letter for Bond Request;

IX. Manuella Guasti Fernandes and Alina Carrie Grayeske's Affidavits of Support

- Gerardo Jaime's Support Letter;
- Gabriella Mello Lacerda's Support Letter;
- Laurel Allie Browning's Support Letter;
- Rosemary Guasti Fernandes's Support Letter;
- Heather Ann Morgan's Support Letter;
- James Anthony Humann's Support Letter;
- Jullian Burch's Support Letter;
- Monica Oneil's Support Letter;
- Cierra Lacefield's Support Letter;

Thank you for your time and consideration in this matter. Should you have any questions or concerns feel free to contact me using the information listed below.

Sincerely,

_____ 09/01/2026

Otavio Haverroth Silva
SBN#343486
(510) 241-9336

Exhibit list

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Exhibit 6 - Manuella Guasti Fernandes and Alina Carrie Grayeske's Relationship History

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Exhibit 8 - Documents Provided for Manuella Guasti Fernandes's Bond Request in Support of Bona Fide Marriage

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Exhibit 1 - Alina Carrie Grayeske’s Identification Documents

Endorsements / Mentions Spéciales / Anotaciones

If your passport expires within six months of your date of departure, you may be denied entry into some countries.

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A17009271

USA

Surname/Nom/Apellidos
GRAYESKE

Given names/Prénoms/Nombres
ALINA CARRIE

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
08 AUG 1986

Sex/Sexe/Sexo
F

Place of birth/Lieu de naissance/Lugar de nacimiento
CALIFORNIA, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
02 MAY 2023

Date of expiration/Date d'expiration/Fecha de caducidad
01 MAY 2033

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

P<USAGRAYESKE<<ALINA<CARRIE<<<<<<<<<<<<<<<<<<<<

A17009271 5USA8608088F3305016122547214<393964

Exhibit 2 - Manuella Guasti Fernandes's Identification Documents

GB982081

Manuella Guasti Fernandes

Assinatura do titular / Signature du titulaire
Bearer's signature / Firma del titular

Este passaporte deve ser assinado pelo titular, salvo em caso de incapacidade.

Ce passeport doit être signé par le titulaire, sauf en cas d'incapacité.

This passport must be signed, except where the bearer is unable to do so.

Este pasaporte debe ser firmado por el titular, salvo en caso de incapacidad.

REPÚBLICA FEDERATIVA DO BRASIL

PASSAPORTE
PASSPORT

TIPO / TYPE: P
PAÍS EMISSOR / ISSUING COUNTRY: BRA
PASSAPORTE Nº / PASSPORT No.: GB982081

SOBRENOME / SURNAME
GUASTI FERNANDES

NOME / GIVEN NAMES
MANUELLA

NACIONALIDADE / NATIONALITY
BRASILEIRO(A)

DATA DO NASCIMENTO / DATE OF BIRTH
04 MAR/MAR 1996

IDENTIDADE Nº / PERSONAL No.

SEXO / SEX: F
NATURALIDADE / PLACE OF BIRTH: LONDRINA/PR

FILIAÇÃO / FILIATION
ROSEMARY GUASTI FERNANDES

ADILSON APARECIDO FERNANDES

DATA DE EXPEDIÇÃO / DATE OF ISSUE
20 OUT/OCT 2020

AUTORIDADE / AUTHORITY
DPF/LDA/PR

VÁLIDO ATÉ / DATE OF EXPIRY
19 OUT/OCT 2030

P<BRAGUASTI<FERNANDES<<MANUELLA<<<<<<<<<<<<<
GB982081<5BRA9603046F3010194<<<<<<<<<<<<<<02

VISTOS VISAS

TEMPORALIDAD
50
MOTIVO DE VIAJE
T N
MMEX
28 MAR. 24 E
CIUDAD DE MÉXICO
ESTADOS UNIDOS SECRETARÍA DE MEXICANOS GOBERNACIÓN

VISA

UNITED STATES OF AMERICA

Issuing Post Name
BRASILIA

Control Number
20230653020010

Surname
GUASTI FERNANDES

Given Name
MANUELLA

Visa Type /Class
R B1/B2

Passport Number
GB982081

Sex
F

Birth Date
04MAR1996

Nationality
BRZL

Entries
M

Issue Date
10MAR2023

Expiration Date
05MAR2033

0100

Annotation

T1087631

*

VNUSAGUASTI<FERNANDES<<MANUELLA<<<<<<<<<<<<<<

GB982081<5BRA9603046F3303056B3BRAOSL4T973302

VISTOS VISAS

MEXICANOS GOBERNACIÓN
SECRETARÍA DE GOBERNACIÓN
ESTADOS UNIDOS MEXICANOS
CIUDAD DE MÉXICO
28 MAR. 24 E
MEXICO
MOTIVO DE VIAJE
TURISTA
TEMPORALMENTE
ORIZABA 3 ONIX045
01/04/24
50

VISA

UNITED STATES OF AMERICA

Issuing Post Name
BRASILIA

Control Number
20230653020010

Surname
GUASTI FERNANDES

Given Name
MANUELLA

Visa Type /Class
R B1/B2

Passport Number
GB982081

Sex
F

Birth Date
04MAR1996

Nationality
BRZL

Entries
M

Issue Date
10MAR2023

Expiration Date
05MAR2033

0100

Annotation

T1087631

*

VNUSAGUASTI<FERNANDES<<MANUELLA<<<<<<<<<<<<<<

GB982081<5BRA9603046F3303056B3BRAOSL4T973302

For: **MANUELLA GUASTI FERNANDES**

U.S. Customs and Border Protection
Securing America's Borders

Most Recent I-94

Note to employers, local, state or federal agency granting benefits:
Please visit the CBP I-94/I-95 Website and click on the tab for "Get Most Recent I-94/I-95" to perform a search for the applicant to confirm that the biographic and travel information displayed on this I-94/I-95 printout matches the "Get Most Recent I-94/I-95" returned results for this applicant. Reference the CBP I-94/I-95 Website FAQs.

Admission I-94 Record Number: 832391423A3

Arrival/Issued Date: 2024 March 29

Class of Admission: B2

Admit Until Date: 2024 September 27

Details provided on the I-94 Information form:

Last/Surname: GUASTI FERNANDES

First (Given) Name: MANUELLA

Birth Date: 1996 March 04

Document Number: GB982081

Country of Citizenship: Brazil

- Effective April 26, 2013, DHS began automating the admission process. An alien lawfully admitted or paroled into the U.S. is no longer required to be in possession of a preprinted Form I-94/I-95. A record of admission printed from the CBP website constitutes a lawful record of admission. See 8 CFR § 1.4(d).
- What to do if someone requests your admission info: If an employer, local, state or federal agency requests admission information, present your admission (I-94/I-95) number along with any additional required documents requested by that employer or agency.
- For security, close your browser after retrieving your I-94/I-95 number.
- Nonimmigrant travelers departing the United States by land or private vessel can now use the CBP Link Mobile Application to report their departure. Please note that departure should only be reported after you have physically left the United States. If you departed by air or sea, your departure was likely recorded automatically.

OMB No. 1651-0111
Expiration Date: 08/31/2026

View Travel History

Travel history includes up to 100 arrivals and departures spanning the last ten years

Travel History Results

Document Number: **GB982081**

Document Country of Issuance: **Brazil**

Row	DATE	TYPE	LOCATION
1	2024-03-29	Arrival	LOS
2	2023-12-06	Departure	HOU
3	2023-07-04	Arrival	FTL

OMB No. 1651-0111 Expiration Date: 08/31/2026

Exhibit 3 - Manuella Guasti Fernandes and Alina Carrie Grayeske's Marriage Certificate

STATE OF CALIFORNIA
CERTIFICATION OF VITAL RECORD

COUNTY OF SAN DIEGO

JORDAN Z. MARKS
ASSESSOR/RECORDER/COUNTY CLERK

LICENSE AND CERTIFICATE OF MARRIAGE

MUST BE LEGIBLE – MAKE NO ERASURES, WHITEOUTS, OR OTHER ALTERATIONS
USE DARK INK ONLY

STATE FILE NUMBER

4202537018161
LOCAL REGISTRATION NUMBER

FIRST PERSON DATA (☐ Groom ☒ Bride)

1A FIRST NAME	1B MIDDLE
MANUELLA	–

1C CURRENT LAST	1D LAST NAME AT BIRTH (IF DIFFERENT THAN 1C)
GUASTI FERNANDES	–

2 DATE OF BIRTH (MM/DD/CCYY)	3 STATE/COUNTRY OF BIRTH	4 #PREV MARRIAGES/SRDP	5A LAST MARRIAGE/SRDP ENDED BY	5B DATE ENDED (MM/DD/CCYY)
03/04/1996	BRAZIL	00	☐ DEATH ☐ DISSO ☐ ANNULMENT ☐ TERM SRDP ☒ N/A	–

6 ADDRESS	7 CITY	8 STATE/COUNTRY	9 ZIP CODE
4912 MUIR AVE #5	SAN DIEGO	CA	92107

10A FULL BIRTH NAME OF FATHER/PARENT	10B STATE OF BIRTH (IF OUTSIDE U S ENTER COUNTRY)
ADILSON APARECIDO FERNANDES	BRAZIL

11A FULL BIRTH NAME OF MOTHER/PARENT	11B STATE OF BIRTH (IF OUTSIDE U S ENTER COUNTRY)
ROSEMARY COPPO GUASTI	BRAZIL

SECOND PERSON DATA (☐ Groom ☒ Bride)

12A FIRST NAME	12B MIDDLE
ALINA	CARRIE

12C CURRENT LAST	12D LAST NAME AT BIRTH (IF DIFFERENT THAN 12C)
GRAYESKE	POULTON

13 DATE OF BIRTH (MM/DD/CCYY)	14 STATE/COUNTRY OF BIRTH	15 # PREV MARRIAGES/SRDP	16A LAST MARRIAGE/SRDP ENDED BY	16B DATE ENDED (MM/DD/CCYY)
08/08/1986	CA	01	☐ DEATH ☒ DISSO ☐ ANNULMENT ☐ TERM SRDP ☐ N/A	04/08/2016

17 ADDRESS	18 CITY	19 STATE/COUNTRY	20 ZIP CODE
4912 MUIR AVE #5	SAN DIEGO	CA	92107

21A FULL BIRTH NAME OF FATHER/PARENT	21B STATE OF BIRTH (IF OUTSIDE U S ENTER COUNTRY)
WILLIAM ROBERT POULTON III	CA

22A FULL BIRTH NAME OF MOTHER/PARENT	22B STATE OF BIRTH (IF OUTSIDE U S ENTER COUNTRY)
DONNA LOUIS HOWELL	AZ

AFFIDAVIT

WE, THE UNDERSIGNED DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT WE ARE UNMARRIED AND THAT THE FOREGOING INFORMATION IS TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF. WE FURTHER DECLARE THAT NO LEGAL OBJECTION TO THE MARRIAGE NOR TO THE ISSUANCE OF A LICENSE IS KNOWN TO US. WE ACKNOWLEDGE RECEIPT OF THE INFORMATION REQUIRED BY FAMILY CODE SECTION 358 AND HEREBY APPLY FOR A LICENSE AND CERTIFICATE OF MARRIAGE

23 SIGNATURE OF PERSON LISTED IN FIELDS 1A-1D	24 SIGNATURE OF PERSON LISTED IN FIELDS 12A-12D
▶	▶

LICENSE TO MARRY

I, THE UNDERSIGNED, DO HEREBY CERTIFY THAT THE ABOVE-NAMED PARTIES TO BE MARRIED HAVE PERSONALLY APPEARED BEFORE ME, OR THE PERSON PERFORMING THE CEREMONY HAS PERSONALLY APPEARED BEFORE ME AND PRESENTED AN AFFIDAVIT SIGNED BY THE PARTIES TO BE MARRIED DECLARING THAT ONE OR BOTH OF THE PARTIES ARE PHYSICALLY UNABLE TO APPEAR AND EXPLAINING THE REASONS THEREFOR IN ACCORDANCE WITH FAMILY CODE SECTION 426. THE PARTIES PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE THE PERSONS CLAIMED, HAVE DECLARED THAT THEY MEET ALL OF THE REQUIREMENTS OF THE LAW, AND HAVE PAID THE FEES PRESCRIBED BY LAW. AUTHORIZATION AND LICENSE IS HEREBY GIVEN TO ANY PERSON DULY AUTHORIZED TO PERFORM A MARRIAGE CEREMONY WITHIN THE STATE OF CALIFORNIA TO SOLEMNIZE THE MARRIAGE OF THE ABOVE-NAMED PERSONS. REQUIRED CONSENTS AND AFFIDAVITS FOR THE ISSUANCE OF THIS LICENSE ARE ON FILE.

25A ISSUE DATE (MM/DD/CCYY)	25B EXPIRES AFTER (MM/DD/CCYY)	25C NAME OF COUNTY CLERK	25D SIGNATURE OF CLERK OR DEPUTY CLERK
11/04/2025	02/02/2026	JORDAN Z. MARKS	BY ▶ TIFFANI HOOD

25E MARRIAGE LICENSE NUMBER	25F COUNTY OF ISSUE	25G RETURN COMPLETED MARRIAGE LICENSE TO (INCLUDE ADDRESS)
2025-021305	SAN DIEGO	San Diego County Clerk, 1600 Pacific Hwy Ste 273, San Diego, CA 92101-2422

WITNESS(ES) (ONE REQUIRED, NO MORE THAN TWO ALLOWED)

26A SIGNATURE OF WITNESS	26B NAME OF PERSON WITNESSING MARRIAGE (TYPE OR PRINT CLEARLY)
	ANDRES CERVANTES

26C ADDRESS, CITY, STATE/COUNTRY, AND ZIP CODE
4912 MUIR AVE #5, SAN DIEGO, CA 92107

27A SIGNATURE OF WITNESS	27B NAME OF PERSON WITNESSING MARRIAGE (TYPE OR PRINT CLEARLY)

27C ADDRESS, CITY, STATE/COUNTRY, AND ZIP CODE

CERTIFICATION OF PERSON SOLEMNIZING MARRIAGE

I, THE UNDERSIGNED, DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA, THAT THE ABOVE-NAMED PARTIES WERE JOINED BY ME IN MARRIAGE IN ACCORDANCE WITH THE LAWS OF THE STATE OF CALIFORNIA. NOTE: THE MARRIAGE CEREMONY MUST TAKE PLACE IN THE STATE OF CALIFORNIA.

28A DATE OF MARRIAGE (MM/DD/CCYY)	28B CITY/TOWN OF MARRIAGE	28C COUNTY OF MARRIAGE
11/04/2025	SAN DIEGO	SAN DIEGO

29A SIGNATURE OF PERSON SOLEMNIZING MARRIAGE	29B RELIGIOUS DENOMINATION (IF CLERGY)
▶ ERS	–

29C NAME OF PERSON SOLEMNIZING MARRIAGE (TYPE OR PRINT CLEARLY)	29D OFFICIAL TITLE
Elia Starke	DEPUTY MARRIAGE COMMISSIONER

29E ADDRESS, CITY, STATE/COUNTRY, AND ZIP CODE
1600 PACIFIC HWY STE 260, SAN DIEGO, CA 92101

NEW NAMES (IF ANY)

NEW MIDDLE AND LAST NAME OF PERSON LISTED IN 1A-1D (IF ANY) FOR USE UPON SOLEMNIZATION OF THE MARRIAGE (SEE REVERSE FOR INFORMATION)

30A. FIRST – MUST BE SAME AS 1A	30B MIDDLE	30C. LAST
–	–	–

NEW MIDDLE AND LAST NAME OF PERSON LISTED IN 12A-12D (IF ANY) FOR USE UPON SOLEMNIZATION OF THE MARRIAGE (SEE REVERSE FOR INFORMATION)

31A FIRST – MUST BE SAME AS 12A	31B MIDDLE	31C LAST
ALINA	CARRIE	GUASTI

LOCAL REGISTRAR

32A NAME OF LOCAL REGISTRAR	32B SIGNATURE OF CLERK OR DEPUTY CLERK	32C DATE ACCEPTED FOR REGISTRATION
JORDAN Z. MARKS, Recorder/County Clerk	BY ▶ N. agapito	NOV 05 2025

STATE OF CALIFORNIA, DEPARTMENT OF PUBLIC HEALTH, OFFICE OF VITAL RECORDS

VS-117 (01/01/2010)

This is a true and exact reproduction of the document officially registered and placed on file in the office of the San Diego County Recorder/Clerk

Jordan Z. Marks

Dec 03, 2025

JORDAN Z. MARKS
Assessor/Recorder/County Clerk

This copy is not valid unless prepared on an engraved border displaying date, seal and signature of the Recorder/County Clerk

006041675

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

Exhibit 4 - Manuella Guasti Fernandes and Alina Carrie Grayeske's Proof of Shared Finances (Also Submitted in Response to RFE Additional Evidence Request on Page 6)

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

ALINA CARRIE GRAYESKE
MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv Plus Banking

for December 5, 2025 to December 19, 2025

Account number: 3252 1325 5071

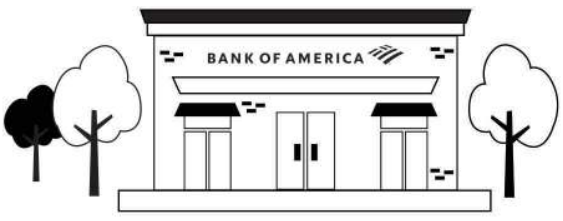
ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on December 5, 2025	$0.00
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on December 19, 2025	**$0.00**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

We know you can bank anywhere.
Thank you for choosing us.



SSM-03-25-0550.B | 7741933

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

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Bank of America, N.A.
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Tampa, FL 33622-5118

ALINA CARRIE GRAYESKE
MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv Plus Banking

for December 20, 2025 to January 21, 2026

Account number: 3252 1325 5071

ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on December 20, 2025	$0.00
Deposits and other additions	20.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on January 21, 2026	**$20.00**

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SSM-07-24-0067.B | 6864134

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ALINA CARRIE GRAYESKE
MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv Plus Banking

for January 22, 2026 to February 18, 2026

Account number: 3252 1325 5071

ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on January 22, 2026	$20.00
Deposits and other additions	150.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on February 18, 2026	**$170.00**

Scam Tips

Pause and verify to help prevent scams.

- Scammers may use stories to make you feel fear, greed or sympathy. Do not react or engage.
- Hang up if you receive a suspicious call from someone saying they are from the bank. If you want to verify the request, call the number on your statement or card.

Learn more about trending scams.
Scan the code or visit bofa.com/HelpProtectYourself.

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SSM-04-25-0510.B | 7857158

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MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for February 19, 2026 to March 20, 2026

Account number: 3252 1325 5071

ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on February 19, 2026	$170.00
Deposits and other additions	50.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
Ending balance on March 20, 2026	**$208.00**

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SSM-12-24-0010.B | 7519858

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ALINA CARRIE GRAYESKE
MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for March 21, 2026 to April 21, 2026

Account number: 3252 1325 5071

ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on March 21, 2026	$208.00
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
Ending balance on April 21, 2026	**$196.00**

Take your security to the next level

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

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SSM-01-25-2480.B | 7528643

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ALINA CARRIE GRAYESKE
MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv Plus Banking

for April 22, 2026 to May 19, 2026

Account number: 3252 1325 5071

ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on April 22, 2026	$196.00
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
Ending balance on May 19, 2026	**$184.00**

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SSM-12-25-0259.B | 8663743

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ALINA CARRIE GRAYESKE
MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv Plus Banking

for May 20, 2026 to June 18, 2026

Account number: 3252 1325 5071

ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on May 20, 2026	$184.00
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
Ending balance on June 18, 2026	**$172.00**

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ALINA CARRIE GRAYESKE
MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

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Your Adv Plus Banking

for June 19, 2026 to July 22, 2026

Account number: 3252 1325 5071

ALINA CARRIE GRAYESKE MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on June 19, 2026	$172.00
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
Ending balance on July 22, 2026	**$160.00**

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SSM-03-26-0342.B | 8814803

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MANUELLA GUASTI FERNANDES
4954 NIAGARA AVE
SAN DIEGO, CA 92107-3117

Your Adv SafeBalance Banking

for July 30, 2025 to August 27, 2025

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on July 30, 2025	$1,333.06
Deposits and other additions	3,840.50
ATM and debit card subtractions	-2,099.04
Other subtractions	-2,020.13
Service fees	-4.95
Ending balance on August 27, 2025	**$1,049.44**

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Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
07/30/25	VENMO DES:CASHOUT ID:1043837245599 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	581.55
07/30/25	Zelle payment from RKM BRUNCH LLC Conf# T0Z3YVCSK	284.93
08/05/25	VENMO DES:CASHOUT ID:1043972385953 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	263.00
08/06/25	Zelle payment from RKM BRUNCH LLC Conf# T0Z4S52N5	425.34
08/13/25	Zelle payment from RKM BRUNCH LLC Conf# T0Z5HF35D	440.00
08/15/25	VENMO DES:CASHOUT ID:1044183541351 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	73.00
08/18/25	BKOFAMERICA ATM 08/16 #000006460 DEPOSIT OCEAN BEACH SAN DIEGO CA	263.00
08/20/25	Zelle payment from RKM BRUNCH LLC Conf# T0Z687LDH	396.59
08/21/25	VENMO DES:CASHOUT ID:1044311797610 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	594.85
08/27/25	Zelle payment from RKM BRUNCH LLC Conf# T0Z6VWMP7	368.24
08/27/25	VENMO DES:CASHOUT ID:1044424805481 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	150.00
Total deposits and other additions		**$3,840.50**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/30/25	PURCHASE 0729 AFTERPAY 8552896014 CA	-108.30
07/30/25	MOBILE PURCHASE 0729 SQ *FLOR AND SEED San Diego CA	-6.00
07/30/25	MOBILE PURCHASE 0729 VALS COFFEE CORTN SAN DIEGO CA	-8.40
07/31/25	MOBILE PURCHASE 0729 63406 4437 SPEEDW SAN DIEGO CA	-51.37

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/31/25	RALPHS #0 8825 07/30 #000329108 MOBILE PURCHASE RALPHS #0 8825 SE LOS ANGELES CA	-3.01
08/01/25	MOBILE PURCHASE 0731 IN-N-OUT LAGUNA H LAGUNA HILLS CA	-29.74
08/01/25	MOBILE PURCHASE 0731 CHEVRON 0095664 ENCINITAS CA	-53.17
08/01/25	MOBILE PURCHASE 0731 POPEYES 14266 CHULA VISTA CA	-12.16
08/01/25	MOBILE PURCHASE 0731 MARSHALLS #1345 SAN DIEGO CA	-20.62
08/04/25	MOBILE PURCHASE 0731 VONS #2053 SAN DIEGO CA	-47.54
08/04/25	MOBILE PURCHASE 0731 VONS #2053 SAN DIEGO CA	-99.93
08/04/25	MOBILE PURCHASE 0801 SQ *SCOOPS OCEAN San Diego CA	-10.35
08/04/25	MOBILE PURCHASE 0801 SOUTH COAST WAHIN SAN DIEGO CA	-17.24
08/04/25	MOBILE PURCHASE 0801 TST*MIKES TACO CL San Diego CA	-19.15
08/04/25	PURCHASE 0802 UBER *TRIP HELP.U 8005928996 CA	-22.91
08/04/25	PURCHASE 0802 UBER *TRIP 8665761039 CA	-22.90
08/04/25	MOBILE PURCHASE 0802 PETCO PARK CONCES SAN DIEGO CA	-54.93
08/04/25	MOBILE PURCHASE 0802 PETCO PARK CLUBS SAN DIEGO CA	-11.83
08/04/25	CHECKCARD 0803 CF UNITED LLC SAN DIEGO CA	-84.31
08/04/25	CF UNITED LLC 08/03 #000807203 MOBILE PURCHASE CF UNITED LLC 27 SAN DIEGO CA	-3.49
08/04/25	MOBILE PURCHASE 0803 LAZ PARKING M1458 SAN DIEGO CA	-3.00
08/05/25	MOBILE PURCHASE 0804 AT&T 10275 S592 SAN DIEGO CA	-66.87
08/05/25	PURCHASE 0804 INDIE YOGA SAN DIEGO CA	-12.00
08/05/25	PURCHASE 0805 APPLE.COM/BILL 8667127753 CA	-14.98
08/05/25	PURCHASE 0805 AFTERPAY 8552896014 CA	-13.75
08/06/25	PURCHASE 0805 UBER *TRIP 8665761039 CA	-21.97
08/06/25	PURCHASE 0805 Afterpay 0444123456 CA	-30.96
08/06/25	BARONS #5-POIN 08/05 #000874571 MOBILE PURCHASE BARONS #5-POINT SAN DIEGO CA	-16.78
08/07/25	MOBILE PURCHASE 0807 SQ *CHE & CHLOE I San Diego CA	-13.25
08/07/25	DOLLAR TREE 08/07 #000024153 MOBILE PURCHASE 3337 ROSECRANS ST SAN DIEGO CA	-16.48
08/08/25	MOBILE PURCHASE 0806 STARBUCKS STORE 6 SAN DIEGO CA	-14.20
08/08/25	MOBILE PURCHASE 0806 FSP*BIRKENSTOCK O SAN DIEGO CA	-150.80
08/08/25	CVS/PHARM 0996 08/08 #000060620 MOBILE PURCHASE CVS/PHARM 09963-- San Diego CA	-14.85
08/11/25	MOBILE PURCHASE 0807 TST*ANS ELECTRONI San Diego CA	-10.41
08/11/25	MOBILE PURCHASE 0809 TST* NOTHING BUND SAN DIEGO CA	-21.25
08/11/25	MOBILE PURCHASE 0808 KAI NAILS & SPA SAN DIEGO CA	-63.00

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/11/25	CVS/PHARM 1050 08/09 #000757966 MOBILE PURCHASE CVS/PHARM 10508-- SAN DIEGO CA	-5.39
08/11/25	MOBILE PURCHASE 0810 STARBUCKS 22636 SAN DIEGO CA	-7.95
08/12/25	MOBILE PURCHASE 0811 CAFE BELLA SAN DIEGO CA	-15.03
08/12/25	MOBILE PURCHASE 0811 SQ *KORHEIM Hollywood CA	-2.20
08/12/25	MOBILE PURCHASE 0811 TST* MEL'S DRIVE WEST HOLLYWOOCA	-66.07
08/12/25	MOBILE PURCHASE 0812 Ghirardelli Choco Santa Monica CA	-5.25
08/13/25	MOBILE PURCHASE 0811 CHEVRON 0374516 HAWTHORNE CA	-23.82
08/14/25	CHECKCARD 0814 APPLE COM BILL CUPERTINO CA	-2.99
08/15/25	PURCHASE 0814 CPR SELECT 8883335187 NJ	-39.94
08/18/25	PURCHASE 0816 AMAZON.COM*1C6 SEATTLE WA	-30.16
08/18/25	MOBILE PURCHASE 0816 TST*BREW WAVE COF San Diego CA	-10.95
08/18/25	PURCHASE 0817 AMAZON PRIME*AJ53 8882804331 WA	-16.15
08/18/25	MOBILE PURCHASE 0817 APPLE TREE SAN DIEGO CA	-7.99
08/18/25	CF UNITED LLC 08/18 #000728535 MOBILE PURCHASE CF UNITED LLC 27 SAN DIEGO CA	-10.64
08/18/25	FINEST CITY RE 08/18 #000000973 MOBILE PURCHASE 1890 GRAND AVENUE SAN DIEGO CA	-266.00
08/19/25	PURCHASE 0819 AMAZON MKTPL*UN5G 8662161072 WA	-59.19
08/19/25	MOBILE PURCHASE 0818 CAFE BELLA EXPRES SAN DIEGO CA	-6.14
08/20/25	PURCHASE 0819 AFTERPAY 8552896014 CA	-12.59
08/22/25	CVS/PHARMACY # 08/21 #000176483 MOBILE PURCHASE 10508--4949 SANTA SAN DIEGO CA	-31.04
08/22/25	SUMMIT/AUTO BI 08/22 #000149103 MOBILE PURCHASE SUMMIT/AUTO BIS SAN DIEGO CA	-8.04
08/25/25	CHECKCARD 0825 NNT Freeway In Huntington BeCA	-289.55
08/26/25	MOBILE PURCHASE 0825 SQ *SCOOPS OCEAN San Diego CA	-10.06
Total ATM and debit card subtractions		**-$2,099.04**

Other subtractions

Date	Description	Amount
08/04/25	Zelle payment to ALINA GRAYESKE for "wine tasting"; Conf# nccjs1q4m	-164.00
08/06/25	GRADY PROPERTIES DES:SALE ID: INDN:MANUELLA GUASTI FERNAN CO ID:9215986202 WEB	-1,150.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
08/08/25	Zelle payment to Rodrigo Rodrigues for "car"; Conf# j82gf8p4t	-200.00
08/08/25	VENMO DES:PAYMENT ID:1044021585948 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-35.00
08/13/25	Zelle payment to CAMILA RIGOTTI Conf# j3dlmbf81	-100.00
08/18/25	Zelle payment to MAX HERNANDEZ for "sdge"; Conf# id1utb9gb	-53.73
08/19/25	Temporary Credit Reversal on 08/19/25	-51.40
08/20/25	Zelle payment to MAX HERNANDEZ for "paper towel"; Conf# qa06ogdz8	-20.00
08/20/25	Rocket Money DES:Premium ID:ST-H9R1O3I7I7L1 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-6.00
08/22/25	Zelle payment to BETINA MULLER Conf# nvb3qtu4h	-40.00
08/27/25	Zelle payment to Rodrigo Rodrigues for "car 2nd payment"; Conf# qvi68g26n	-200.00
Total other subtractions		**-$2,020.13**

Service fees

Date	Transaction description	Amount
07/30/25	Monthly Maintenance Fee	-4.95
Total service fees		**-$4.95**

Note your Ending Balance already reflects the subtraction of Service Fees.

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Your Adv SafeBalance Banking

for August 28, 2025 to September 26, 2025

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on August 28, 2025	$1,049.44
Deposits and other additions	3,887.63
ATM and debit card subtractions	-1,146.87
Other subtractions	-2,334.90
Service fees	-4.95
Ending balance on September 26, 2025	**$1,450.35**

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BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
08/29/25	VENMO DES:CASHOUT ID:1044482345879 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	45.00
09/02/25	VENMO DES:CASHOUT ID:1044549416376 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	595.02
09/02/25	BKOFAMERICA ATM 09/02 #000005288 DEPOSIT OCEAN BEACH SAN DIEGO CA	343.00
09/05/25	Zelle payment from ANDRES CERVANTES Conf# 0JHCYERJE	150.00
09/08/25	Zelle payment from RKM BRUNCH LLC Conf# T0Z826Q9X	167.45
09/12/25	Zelle payment from ANDRES CERVANTES Conf# 0JHJ4DVB2	150.00
09/17/25	Zelle payment from MANUELA DALCHIELE for "deposit"; Conf# 99bnl8il5	1,080.00
09/19/25	Zelle payment from ANDRES CERVANTES Conf# 0JHQAMA73	150.00
09/23/25	VENMO DES:CASHOUT ID:1045023276090 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	897.16
09/25/25	VENMO DES:CASHOUT ID:1045071563536 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	160.00
09/26/25	Zelle payment from ANDRES CERVANTES Conf# 0JHXG8CQW	150.00
Total deposits and other additions		**$3,887.63**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/28/25	MOBILE PURCHASE 0827 NAILS BY ANN AND SAN DIEGO CA	-15.00
08/28/25	CHECKCARD 0828 CF UNITED LLC SAN DIEGO CA	-12.15
08/28/25	CHECKCARD 0828 APPLE COM BILL CUPERTINO CA	-9.99
08/28/25	NEWPORT QUICK 08/28 #000035697 MOBILE PURCHASE 4921 NEWPORT AVE SAN DIEGO CA	-3.60

continued on the next page

Statements in Spanish? We can do that for you!

Call 800.432.1000 or visit your nearest financial center.

Exclusions apply. Not available for Commercial, Merrill, Private Bank and Small Business accounts.

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/29/25	MOBILE PURCHASE 0829 NNT VALS COFFE SAN DIEGO CA	-5.94
09/02/25	MOBILE PURCHASE 0830 CAFE BELLA EXPRES SAN DIEGO CA	-5.52
09/02/25	MOBILE PURCHASE 0831 TST* ASADO GAUCHO SAN DIEGO CA	-31.89
09/02/25	MOBILE PURCHASE 0830 TST*THE PIGS GIG San Diego CA	-2.16
09/02/25	MOBILE PURCHASE 0831 TST* BELLY UP - S SOLANA BEACH CA	-5.35
09/02/25	CVS/PHARMACY # 09/01 #000180477 MOBILE PURCHASE 10508--4949 SANTA SAN DIEGO CA	-29.06
09/05/25	MOBILE PURCHASE 0903 8690 EOS FITNESS SAN DIEGO CA	-3.77
09/05/25	PURCHASE 0905 APPLE.COM/BILL 8667127753 CA	-14.98
09/08/25	MOBILE PURCHASE 0904 63406 4437 SPEEDW SAN DIEGO CA	-20.24
09/08/25	PMNT SENT 0905 RMTLY* FD0A4 SEATTLE WA	-50.20
09/08/25	CVS/PHARM 1050 09/05 #000247428 MOBILE PURCHASE CVS/PHARM 10508-- SAN DIEGO CA	-5.16
09/08/25	MOBILE PURCHASE 0906 CHEVRON 0203650 PINEDALE CA	-4.98
09/08/25	MOBILE PURCHASE 0907 ALCATRAZ CITY CRU SAN FRANCISCOCA	-3.75
09/08/25	MOBILE PURCHASE 0907 BOUDIN BAKERY, BA SAN FRANCISCOCA	-13.22
09/09/25	MOBILE PURCHASE 0907 ONLY IN SAN FRANC SAN FRANCISCOCA	-10.84
09/09/25	MOBILE PURCHASE 0908 CHEVRON 0209832 MORGAN HILL CA	-16.15
09/09/25	MOBILE PURCHASE 0908 SQ *RIPPLEWOOD RE BIG SUR CA	-19.67
09/10/25	MOBILE PURCHASE 0909 CHEVRON 0094919 SAN DIEGO CA	-4.40
09/10/25	TARGET T-3303 09/09 #000440408 MOBILE PURCHASE TARGET T-3303 San Diego CA	-13.29
09/10/25	PURCHASE 0910 Lemonade Insur New York NY	-7.92
09/12/25	CHECKCARD 0912 NNT Aspire Gen CA CA	-76.78
09/15/25	TARGET T-3303 09/13 #000345457 MOBILE PURCHASE TARGET T-3303 San Diego CA	-16.92
09/15/25	PMNT SENT 0914 RMTLY* AE8D9 SEATTLE WA	-461.75
09/15/25	PURCHASE 0914 APPLE.COM/BILL 8667127753 CA	-2.99
09/16/25	MOBILE PURCHASE 0916 SQ *MOSTRA COFFEE San Diego CA	-16.26
09/18/25	PURCHASE 0917 AMAZON PRIME*WH7O 8882804331 WA	-16.15
09/18/25	MOBILE PURCHASE 0917 SQ *CHE & CHLOE I San Diego CA	-19.07
09/22/25	HOMEGOODS #051 09/20 #000027496 MOBILE PURCHASE HOMEGOODS #0512 SAN DIEGO CA	-14.24
09/22/25	7-ELEVEN 09/20 #000136929 MOBILE PURCHASE 7-ELEVEN San Diego CA	-4.68
09/22/25	MOBILE PURCHASE 0921 TST*MOONSHINE BEA San Diego CA	-10.00
09/22/25	MOBILE PURCHASE 0921 TST*MOONSHINE BEA San Diego CA	-10.62
09/22/25	MOBILE PURCHASE 0921 TST*MOONSHINE BEA San Diego CA	-10.62

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/22/25	NNT LITICKERS 09/21 #000109122 MOBILE PURCHASE 4955 VOLTAIRE ST SAN DIEGO CA	-9.35
09/23/25	PURCHASE 0922 Afterpay 0444123456 CA	-37.01
09/23/25	TARGET T-3303 09/22 #000324022 MOBILE PURCHASE TARGET T-3303 San Diego CA	-33.37
09/23/25	PURCHASE 0923 APPLE.COM/BILL 8667127753 CA	-9.99
09/25/25	MOBILE PURCHASE 0924 SP COFFEE CYCLE R SAN DIEGO CA	-9.60
09/25/25	CHECKCARD 0924 CF UNITED LLC SAN DIEGO CA	-25.24
09/25/25	CF UNITED LLC 09/24 #000654852 MOBILE PURCHASE CF UNITED LLC 27 SAN DIEGO CA	-10.98
09/26/25	MOBILE PURCHASE 0924 PATS LIQUOR SAN DIEGO CA	-12.05
09/26/25	PURCHASE 0926 APPLE.COM/BILL 8667127753 CA	-4.99
09/26/25	PURCHASE 0926 UBER *TRIP 8665761039 CA	-24.98
Total ATM and debit card subtractions		**-$1,146.87**

Other subtractions

Date	Description	Amount
08/29/25	VENMO DES:PAYMENT ID:1044483614289 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-37.00
09/03/25	Zelle payment to GARRETT LANSDOWN for "costco"; Conf# p5vitz75z	-90.00
09/03/25	GRADY PROPERTIES DES:SALE ID: INDN:MANUELLA GUASTI FERNAN CO ID:9215986202 WEB	-1,150.00
09/10/25	Zelle payment to MAX HERNANDEZ for "sdge"; Conf# kdxcu3zrq	-51.90
09/17/25	Zelle payment to ALINA GRAYESKE Conf# r817w1et2	-1,000.00
09/22/25	Rocket Money DES:Premium ID:ST-E9W9N9I4H6K6 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-6.00
Total other subtractions		**-$2,334.90**

Service fees

Date	Transaction description	Amount
08/28/25	Monthly Maintenance Fee	-4.95
Total service fees		**-$4.95**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Soon, we will automatically waive the monthly maintenance fee on select additional consumer checking or savings accounts when you also own a Bank of America Advantage Relationship Banking® account!

We are enhancing one of the services that comes with Advantage Relationship accounts — here is how this can benefit you:

Starting November 21, 2025, if you are an owner of an Advantage Relationship account, we will automatically waive the monthly fee on select additional consumer checking and savings accounts you own. This excludes additional Advantage Relationship and fiduciary accounts, like trust and estate accounts. Keep in mind, this means any additional Advantage Relationship accounts you own will not have the monthly fee waived as part of this benefit since it is not an eligible account type.

There is nothing you need to do. We will waive the monthly fee automatically on eligible accounts — asking us to link your accounts is no longer needed.

You can find more information about our accounts at bankofamerica.com or in our Personal Schedule of Fees at bankofamerica.com/fees. If you have any questions, please visit us, or call the number on this statement.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv SafeBalance Banking

for September 27, 2025 to October 29, 2025

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on September 27, 2025	$1,450.35
Deposits and other additions	2,474.62
ATM and debit card subtractions	-1,265.96
Other subtractions	-1,384.62
Service fees	-4.95
Ending balance on October 29, 2025	**$1,269.44**

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Deposits and other additions

Date	Description	Amount
10/02/25	VENMO DES:CASHOUT ID:1045226102165 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	779.66
10/07/25	VENMO DES:CASHOUT ID:1045339034761 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	40.00
10/08/25	Zelle payment from ANDRES CERVANTES Conf# 0JI93UW27	40.00
10/14/25	BKOFAMERICA ATM 10/11 #000001279 DEPOSIT OCEAN BEACH SAN DIEGO CA	170.00
10/14/25	VENMO DES:CASHOUT ID:1045453978589 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	150.00
10/16/25	VENMO DES:CASHOUT ID:1045541588952 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	914.96
10/24/25	Zelle payment from ALINA GRAYESKE Conf# 0JIPHWCY1	180.00
10/29/25	Zelle payment from JOSE DA SILVA Conf# T0ZFJ4MYV	200.00
Total deposits and other additions		**$2,474.62**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/29/25	MOBILE PURCHASE 0926 OB SURF CAFE SAN DIEGO CA	-5.61
09/29/25	MOBILE PURCHASE 0926 SP IMPERFECTS SAN DIEGO CA	-5.40
09/29/25	PURCHASE 0928 AMAZON MKTPL*J565 8662161072 WA	-48.47
09/29/25	MOBILE PURCHASE 0927 Los Panchitos Mex San Diego CA	-27.67
09/29/25	MOBILE PURCHASE 0928 THEOS HOT PIZZA SAN DIEGO CA	-28.49
09/30/25	MOBILE PURCHASE 0928 63406 4437 SPEEDW SAN DIEGO CA	-3.29
09/30/25	MOBILE PURCHASE 0928 THEOS HOT PIZZA SAN DIEGO CA	-7.21
09/30/25	MOBILE PURCHASE 0929 SUMMIT/AUTO BI SAN DIEGO CA	-30.10

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/30/25	PURCHASE 0930 Spotify USA 8777781161 NY	-11.99
10/03/25	PURCHASE 1002 VESTA *AT&T PREP 8666083007 OR	-56.40
10/03/25	PMNT SENT 1002 RMTLY* A401E SEATTLE WA	-241.44
10/03/25	MOBILE PURCHASE 1002 LAZ PARKING L1417 SAN DIEGO CA	-31.00
10/06/25	MOBILE PURCHASE 1002 OAT 620 SAN DIEGO CA	-5.39
10/06/25	MOBILE PURCHASE 1003 AZUCAR SAN DIEGO CA	-18.88
10/06/25	MOBILE PURCHASE 1004 ROXY DEL MAR FAIR ENCINITAS CA	-10.77
10/08/25	PURCHASE 1007 APPLE.COM/BILL 8667127753 CA	-9.99
10/08/25	PURCHASE 1007 Afterpay 0444123456 CA	-37.01
10/08/25	CVS/PHARMACY # 10/08 #000030878 MOBILE PURCHASE CVS/PHARMACY #105 SAN DIEGO CA	-5.35
10/09/25	MOBILE PURCHASE 1008 AZUCAR SAN DIEGO CA	-31.99
10/09/25	MOBILE PURCHASE 1008 AZUCAR SAN DIEGO CA	-3.75
10/09/25	PMNT SENT 1009 RMTLY* C667B SEATTLE WA	-48.33
10/10/25	PURCHASE 1009 APPLE.COM/BILL 8667127753 CA	-39.99
10/14/25	PURCHASE 1010 Lemonade Insuranc 1844733866 NY	-7.92
10/14/25	MOBILE PURCHASE 1010 OB QUICK STOP SAN DIEGO CA	-8.53
10/14/25	MOBILE PURCHASE 1010 CAFE BELLA SAN DIEGO CA	-6.14
10/14/25	MOBILE PURCHASE 1010 CAFE BELLA EXPRES SAN DIEGO CA	-12.64
10/14/25	TARGET T-3303 10/10 #000104807 MOBILE PURCHASE TARGET T-3303 San Diego CA	-35.04
10/14/25	CHECKCARD 1012 NNT Aspire Gen CA CA	-76.78
10/15/25	CVS/PHARMACY # 10/15 #000040849 MOBILE PURCHASE CVS/PHARMACY #105 SAN DIEGO CA	-6.99
10/16/25	PURCHASE 1015 AFTERPAY 8552896014 CA	-15.84
10/20/25	PURCHASE 1017 AMAZON PRIME*1H93 8882804331 WA	-16.15
10/20/25	TRADER JOE S # 10/19 #000933393 MOBILE PURCHASE TRADER JOE S #021 SAN DIEGO CA	-84.56
10/21/25	MOBILE PURCHASE 1019 BRAZIL BY THE MAR SAN DIEGO CA	-47.54
10/21/25	PURCHASE 1020 TST*MIKES TACO CL 8584142625 CA	-51.69
10/21/25	MOBILE PURCHASE 1019 ROSS STORES #257 SAN DIEGO CA	-51.70
10/22/25	PURCHASE 1021 Afterpay 0444123456 CA	-37.01
10/22/25	MOBILE PURCHASE 1021 SP COFFEE CYCLE R SAN DIEGO CA	-7.32
10/23/25	MOBILE PURCHASE 1023 ARCO 915001 SAN DIEGO CA	-15.71
10/24/25	PURCHASE 1023 APPLE.COM/BILL 8667127753 CA	-9.99
10/24/25	CVS/PHARMACY # 10/24 #000024254 MOBILE PURCHASE CVS/PHARMACY #105 SAN DIEGO CA	-18.39

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/27/25	PURCHASE 1025 APPLE.COM/BILL 8667127753 CA	-2.99
10/27/25	SPEEDWAY 46732 10/27 #000558505 MOBILE PURCHASE SPEEDWAY 46732 SAN DIEGO CA	-14.33
10/29/25	MOBILE PURCHASE 1028 AZUCAR SAN DIEGO CA	-14.07
10/29/25	MOBILE PURCHASE 1028 AZUCAR SAN DIEGO CA	-4.13
10/29/25	MOBILE PURCHASE 1028 APPLE TREE SAN DIEGO CA	-11.98
Total ATM and debit card subtractions		**-$1,265.96**

Other subtractions

Date	Description	Amount
09/29/25	Zelle payment to GARRETT LANSDOWN for "internet sep"; Conf# nm9dh262j	-36.66
09/29/25	Zelle payment to ALINA GRAYESKE for "food"; Conf# pi71y39fo	-73.00
09/30/25	Zelle payment to MARIA VILAR for "facial"; Conf# lbr9afeyn	-78.00
09/30/25	HeetWave Propert DES:WEB PMTS ID:NPG8LD INDN:Manuella Guasti Fernan CO ID:9001611770 WEB	-1,050.00
10/08/25	Zelle payment to MAX HERNANDEZ for "last sdge"; Conf# qxjskz00k	-54.96
10/09/25	Zelle payment to ALINA GRAYESKE for "light"; Conf# puav84j2e	-40.00
10/14/25	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# j09u3de9k	-46.00
10/20/25	Rocket Money DES:Premium ID:ST-G6J2N9Q0V7Z0 INDN:ROCKET MONEY INC CO ID:4270465600 CCD	-6.00
Total other subtractions		**-$1,384.62**

Service fees

Date	Transaction description	Amount
09/29/25	Monthly Maintenance Fee	-4.95
Total service fees		**-$4.95**

Note your Ending Balance already reflects the subtraction of Service Fees.

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Announcing a new look and feel for our Deposit Agreement and Disclosures document.

Starting November 14, 2025, you can visit bankofamerica.com/depositagreement to see the updates we have made to simplify the document. You can also request a copy at any financial center, or call us at the number on this statement.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv SafeBalance Banking

for October 30, 2025 to November 25, 2025

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on October 30, 2025	$1,269.44
Deposits and other additions	3,721.17
ATM and debit card subtractions	-1,453.47
Other subtractions	-2,490.00
Service fees	-4.95
Ending balance on November 25, 2025	**$1,042.19**

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Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
10/31/25	Zelle payment from ALINA GRAYESKE Conf# 0JIWO5W3J	180.00
11/03/25	VENMO DES:CASHOUT ID:1045934656557 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	1,022.17
11/04/25	VENMO DES:CASHOUT ID:1045953583310 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	600.00
11/04/25	Zelle payment from JOSE DA SILVA Conf# T0ZG9CT3R	200.00
11/10/25	Zelle payment from ALINA GRAYESKE Conf# 0JJ5WSEUZ	180.00
11/17/25	Zelle payment from ALINA GRAYESKE Conf# 0JJB2570P	210.00
11/24/25	VENMO DES:CASHOUT ID:1046388299738 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	965.00
11/24/25	Zelle payment from ALINA GRAYESKE Conf# 0JJK9NLVH	210.00
11/24/25	Zelle payment from ANDRES CERVANTES Conf# 0JJK9NR3O	154.00
Total deposits and other additions		**$3,721.17**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/30/25	PURCHASE 1030 Spotify USA 8777781161 NY	-11.99
10/30/25	CHECKCARD 1030 CF UNITED LLC SAN DIEGO CA	-12.68
10/31/25	PURCHASE 1031 APPLE.COM/BILL 8667127753 CA	-14.98
11/03/25	PURCHASE 1031 VESTA *AT&T PREP 8666083007 OR	-55.50
11/03/25	TARGET T-1410 10/31 #000140808 MOBILE PURCHASE TARGET T-1410 San Diego CA	-58.51
11/03/25	MOBILE PURCHASE 1101 SQ *SCOOPS OCEAN San Diego CA	-7.48
11/03/25	STAPLES 1441 11/03 #000201714 MOBILE PURCHASE STAPLES 1441 SAN DIEGO CA	-18.30

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/04/25	MOBILE PURCHASE 1102 63406 4437 SPEEDW SAN DIEGO CA	-34.31
11/04/25	PURCHASE 1104 AFTERPAY 8552896014 CA	-15.84
11/04/25	TARGET T-0201 11/04 #000934409 MOBILE PURCHASE TARGET T-0201 San Diego CA	-70.62
11/05/25	PURCHASE 1104 Afterpay 0444123456 CA	-37.01
11/06/25	SPEEDWAY 46732 11/06 #000279646 MOBILE PURCHASE 833 TURQUOISE ST SAN DIEGO CA	-0.99
11/07/25	PMNT SENT 1106 RMTLY* F71AF SEATTLE WA	-333.95
11/07/25	PURCHASE 1106 AFTERPAY 8552896014 CA	-20.74
11/07/25	MOBILE PURCHASE 1107 G&M OIL#198 OCEANSIDE CA	-30.26
11/10/25	PMNT SENT 1107 RMTLY* H855A SEATTLE WA	-15.06
11/10/25	PURCHASE 1107 APPLE.COM/BILL 8667127753 CA	-94.98
11/10/25	MOBILE PURCHASE 1107 CAFE BELLA SAN DIEGO CA	-11.40
11/10/25	MOBILE PURCHASE 1108 APPLE TREE SAN DIEGO CA	-5.58
11/10/25	MOBILE PURCHASE 1108 DEL MAR FAIR GRND DEL MAR CA	-14.68
11/10/25	MOBILE PURCHASE 1109 GENIE CAR WASH - SAN DIEGO CA	-18.00
11/12/25	PURCHASE 1110 Lemonade Insuranc 8447338666 NY	-7.92
11/12/25	MOBILE PURCHASE 1110 8690 EOS FITNESS SAN DIEGO CA	-3.25
11/13/25	MOBILE PURCHASE 1111 SHELL OIL10008224 SAN DIEGO CA	-20.00
11/13/25	CVS/PHARMACY # 11/13 #000062125 MOBILE PURCHASE CVS/PHARMACY #105 SAN DIEGO CA	-3.49
11/14/25	PMNT SENT 1114 RMTLY* G5623 SEATTLE WA	-49.19
11/17/25	PURCHASE 1114 APPLE.COM/BILL 8667127753 CA	-2.99
11/17/25	PMNT SENT 1116 RMTLY* A1111 SEATTLE WA	-50.20
11/19/25	CHECKCARD 1117 RABINES SAFDIE PR SAN DIEGO CA 55480775322168082057445	-7.00
11/19/25	CHECKCARD 1118 CF UNITED LLC SAN DIEGO CA	-33.41
11/19/25	TARGET T-3303 11/19 #000701207 MOBILE PURCHASE TARGET T-3303 San Diego CA	-42.02
11/20/25	MOBILE PURCHASE 1118 JERSEY MIKES 2034 SPRING VALLEYCA	-15.01
11/20/25	MOBILE PURCHASE 1118 GOLDEN HILLS LIQU SAN DIEGO CA	-56.69
11/21/25	MOBILE PURCHASE 1119 TST*SUR COFFEE OB San Diego CA	-22.50
11/21/25	PMNT SENT 1120 RMTLY* P1C8D SEATTLE WA	-14.61
11/21/25	PMNT SENT 1121 RMTLY* P4082 SEATTLE WA	-14.42
11/24/25	PMNT SENT 1121 RMTLY* SD6D7 SEATTLE WA	-14.42
11/24/25	PMNT SENT 1122 RMTLY* P65D7 SEATTLE WA	-14.42
11/24/25	MOBILE PURCHASE 1122 IN-N-OUT SDSPORTS SAN DIEGO CA	-45.15

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/24/25	PMNT SENT 1122 RMTLY* H2F07 SEATTLE WA	-70.27
11/24/25	PURCHASE 1123 APPLE.COM/BILL 8667127753 CA	-9.99
11/25/25	PURCHASE 1124 AFTERPAY 8552896014 CA	-31.68
11/25/25	TJMAXX #0608 11/24 #000300823 MOBILE PURCHASE TJMAXX #0608 SAN DIEGO CA	-41.98
Total ATM and debit card subtractions		**-$1,453.47**

Other subtractions

Date	Description	Amount
10/30/25	HeetWave Propert DES:WEB PMTS ID:N736RD INDN:Manuella Guasti Fernan CO ID:9001611770 WEB	-1,050.00
11/20/25	Rocket Money DES:Premium ID:ST-T6E3Y0D1S3V0 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-6.00
11/24/25	Zelle payment to ANDRES CERVANTES for "universal"; Conf# j5y8cg1dr	-154.00
11/24/25	Zelle payment to ALINA GRAYESKE for "ring"; Conf# kv9fb10cd	-80.00
11/24/25	Zelle payment to Rodrigo Rodrigues for "car"; Conf# j5h6yt71e	-150.00
11/25/25	HeetWave Propert DES:WEB PMTS ID:WN2KWD INDN:Manuella Guasti Fernan CO ID:9001611770 WEB	-1,050.00
Total other subtractions		**-$2,490.00**

Service fees

Date	Transaction description	Amount
10/30/25	Monthly Maintenance Fee	-4.95
Total service fees		**-$4.95**

Note your Ending Balance already reflects the subtraction of Service Fees.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

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

Your Adv SafeBalance Banking

for November 26, 2025 to December 29, 2025

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on November 26, 2025	$1,042.19
Deposits and other additions	3,796.21
ATM and debit card subtractions	-1,688.24
Other subtractions	-1,030.00
Service fees	-9.95
Ending balance on December 29, 2025	**$2,110.21**

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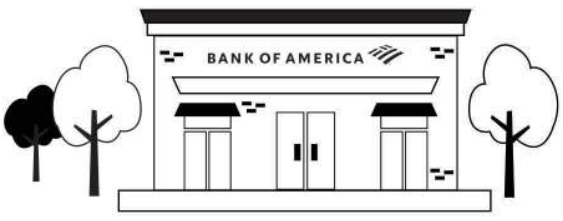

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IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Deposits and other additions

Date	Description	Amount
11/28/25	Zelle payment from ALINA GRAYESKE Conf# 0JJODHHXA	160.00
12/01/25	VENMO DES:CASHOUT ID:1046534140321 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	30.00
12/02/25	VENMO DES:CASHOUT ID:1046612101142 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	501.00
12/03/25	Zelle payment from ANDRES CERVANTES Conf# 0JJSHT9K0	50.00
12/04/25	VENMO DES:CASHOUT ID:1046644483572 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	1,440.00
12/05/25	Zelle payment from ALINA GRAYESKE Conf# 0JJVKY3WG	210.00
12/15/25	Zelle payment from ALINA GRAYESKE Conf# 0JK23TBL2	210.00
12/16/25	VENMO DES:CASHOUT ID:1046957911105 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	135.00
12/18/25	VENMO DES:CASHOUT ID:1047000389558 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	636.78
12/18/25	PURCHASE REFUND 1217 AMAZON MKTPLACE P 8662161072 WA 55432865351207031182490	53.43
12/19/25	Zelle payment from ALINA GRAYESKE Conf# 0JK99XFFX	210.00
12/22/25	Zelle payment from ANDRES CERVANTES Conf# 0JKCCVSBJ	160.00
Total deposits and other additions		**$3,796.21**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/26/25	PURCHASE 1125 Afterpay 0444123456 CA	-20.74
11/26/25	PURCHASE 1126 APPLE.COM/BILL 8667127753 CA	-4.99
11/28/25	PURCHASE 1126 APPLE.COM/BILL 8667127753 CA	-9.99

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Fees or other costs may apply to wire transfers. See the Online Banking Service Agreement at bankofamerica.com.
Data connection required. Carrier fees may apply.

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/28/25	MOBILE PURCHASE 1127 BUTTERBEER CART 2 UNIVERSAL CITCA	-10.43
11/28/25	LITICKERS LIQU 11/28 #000120615 MOBILE PURCHASE LITICKERS LIQUOR SAN DIEGO CA	-4.67
12/01/25	MOBILE PURCHASE 1127 STARBUCKS STORE 5 SAN CLEMENTE CA	-20.55
12/01/25	CHECKCARD 1128 OB NOODLE HOUSE & SAN DIEGO CA 11636485333025000141470	-101.00
12/01/25	MOBILE PURCHASE 1128 APPLE TREE SAN DIEGO CA	-42.22
12/01/25	PURCHASE 1201 Afterpay 0444123456 CA	-22.50
12/03/25	CHECKCARD 1203 VESTA *AT&T PREP 8666083007 OR 55432865337201363572138	-56.40
12/03/25	FOOD MART SAN 12/02 #000254996 WITHDRWL FOOD MART SAN DI SAN DIEGO CA	-53.50
12/03/25	STAPLES 0647 12/03 #000207670 MOBILE PURCHASE STAPLES 0647 SAN DIEGO CA	-43.08
12/04/25	PURCHASE 1203 360TRAINING.COM 5125392740 TX	-15.00
12/05/25	MOBILE PURCHASE 1203 TST*SUR COFFEE OB San Diego CA	-0.65
12/05/25	CHECKCARD 1203 CHICK-FIL-A #0201 SAN DIEGO CA 05140485338710013029715	-26.11
12/08/25	PURCHASE 1205 APPLE.COM/BILL 8667127753 CA	-19.99
12/08/25	MOBILE PURCHASE 1206 ROXY DEL MAR FAIR DEL MAR CA	-24.39
12/08/25	LITICKERS LIQU 12/07 #000000092 MOBILE PURCHASE 4955 VOLTAIRE ST SAN DIEGO CA	-23.39
12/08/25	SPEEDWAY 46732 12/08 #000271347 MOBILE PURCHASE 833 TURQUOISE ST SAN DIEGO CA	-2.58
12/09/25	MOBILE PURCHASE 1208 63406 4437 SPEEDW SAN DIEGO CA	-30.28
12/10/25	PURCHASE 1209 Afterpay 0444123456 CA	-20.74
12/10/25	MOBILE PURCHASE 1209 CAFE BELLA SAN DIEGO CA	-21.97
12/11/25	PURCHASE 1210 Lemonade Insuranc 1844733866 NY	-7.92
12/11/25	CVS/PHARMACY # 12/10 #000426915 MOBILE PURCHASE CVS/PHARMACY #105 SAN DIEGO CA	-59.19
12/11/25	CHECKCARD 1211 AMAZON PRIME*N42L 8882804331 WA 55432865345204646412718 RECURRING	-16.15
12/12/25	CHECKCARD 1211 Spotify USA 8777781161 NY 15270215345001011284046 RECURRING	-11.99
12/12/25	PURCHASE 1212 AMAZON MKTPL*CX8C 8662161072 WA	-61.02
12/15/25	PURCHASE 1212 AMAZON MKTPL*FH6D 8662161072 WA	-72.81
12/15/25	PMNT SENT 1212 RMTLY* R2146 SEATTLE WA	-47.96
12/15/25	TARGET T-3303 12/14 #000216943 MOBILE PURCHASE TARGET T-3303 San Diego CA	-23.89
12/17/25	MOBILE PURCHASE 1215 GOLDEN HILLS LIQU SAN DIEGO CA	-6.02
12/17/25	PURCHASE 1216 Afterpay 0444123456 CA	-22.50
12/17/25	MOBILE PURCHASE 1217 BRAZUCA BITES SAN DIEGO CA	-16.16
12/18/25	PURCHASE 1217 NIKE.COM AP 8008066453 OR	-111.98
12/18/25	MOBILE PURCHASE 1217 TST*BREW WAVE COF San Diego CA	-23.15

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/18/25	PMNT SENT 1217 RMTLY* S2833 SEATTLE WA	-28.23
12/18/25	PURCHASE 1217 AMAZON PRIME*SF06 8882804331 WA	-16.15
12/18/25	PURCHASE 1218 Afterpay 0444123456 CA	-49.00
12/18/25	SPEEDWAY 46732 12/18 #000121917 MOBILE PURCHASE SPEEDWAY 46732 SAN DIEGO CA	-5.99
12/19/25	PURCHASE 1219 SEPHORA.COM 877SEPHORA CA	-75.43
12/19/25	MOBILE PURCHASE 1218 APPLE TREE SAN DIEGO CA	-3.99
12/22/25	MOBILE PURCHASE 1218 BRAZIL BY THE MAR SAN DIEGO CA	-46.46
12/22/25	CHECKCARD 1219 USPS CHANGE OF AD 8002383150 TN 02305375354600130524898	-1.25
12/22/25	MOBILE PURCHASE 1219 AMC 0455 UNIVERSI SAN DIEGO CA	-31.76
12/23/25	PURCHASE 1223 Afterpay 0444123456 CA	-20.75
12/23/25	TARGET T-3303 12/23 #000333813 MOBILE PURCHASE TARGET T-3303 San Diego CA	-20.82
12/24/25	PURCHASE 1224 McDonalds 15396 1619224026 CA	-7.54
12/24/25	PURCHASE 1223 APPLE.COM/BILL 8667127753 CA	-9.99
12/24/25	MOBILE PURCHASE 1223 SQ *OCEAN GIFTS & San Diego CA	-8.57
12/24/25	COSTCO WHSE #1 12/24 #000148817 MOBILE PURCHASE COSTCO WHSE #16 LONGMONT CO	-4.34
12/26/25	PURCHASE 1224 APPLE.COM/BILL 8667127753 CA	-2.99
12/26/25	MOBILE PURCHASE 1224 Butchers at RiNo Denver CO	-3.81
12/26/25	CIRCLE K # 406 12/25 #000252994 MOBILE PURCHASE CIRCLE K # 40688 LONGMONT CO	-17.76
12/26/25	PAI ATM 12/26 #000000491 WITHDRWL PAI ATM NEDERLAND CO	-38.50
12/29/25	MOBILE PURCHASE 1226 SQ *CARIBOU CAFE Nederland CO	-34.61
12/29/25	MOBILE PURCHASE 1226 SQ *CARIBOU CAFE Nederland CO	-16.83
12/29/25	MOBILE PURCHASE 1226 RUSTIC MOOSE NEDERLAND CO	-10.92
12/29/25	MOBILE PURCHASE 1227 CRYSTAL SKI BOULDER CO	-25.08
12/29/25	MOBILE PURCHASE 1227 MCDONALD'S F10 BOULDER CO	-32.33
12/29/25	MOBILE PURCHASE 1227 SQ *THE DELI AT 8 NEDERLAND CO	-52.25
12/29/25	PURCHASE 1228 UBER *TRIP 8665761039 CA	-22.99
12/29/25	MOBILE PURCHASE 1228 OB DELI SAN DIEGO CA	-28.31
12/29/25	SPEEDWAY 46732 12/29 #000708494 MOBILE PURCHASE SPEEDWAY 46732 SAN DIEGO CA	-15.68

Total ATM and debit card subtractions **-$1,688.24**

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Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
12/01/25	Zelle payment to ANDRES CERVANTES for "ross"; Conf# ku4xg97dg	-30.00
12/08/25	Zelle payment to EMILIO D'ARCE for "green card - 1st pay"; Conf# j4gxu1vzv	-225.00
12/15/25	Zelle payment to ALINA GRAYESKE Conf# pm2mt33np	-53.00
12/15/25	Zelle payment to ANDRES CERVANTES for "alina gift"; Conf# lexh9ojqv	-65.00
12/17/25	Zelle payment to ALINA GRAYESKE for "eletric bill"; Conf# osjo37id1	-52.00
12/22/25	Zelle payment to RODRIGO DOMINGUES DE PAULA for "pass"; Conf# jv5mrcvke	-480.00
12/22/25	Rocket Money DES:Premium ID:ST-J2U4G0R4L0U5 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-6.00
12/29/25	Zelle payment to ALINA GRAYESKE Conf# n5cy0z6j1	-68.00
12/29/25	Zelle payment to GABRIELLA LACERDA for "trip"; Conf# na4msuguf	-51.00
Total other subtractions		**-$1,030.00**

Service fees

Date	Transaction description	Amount
11/26/25	Monthly Maintenance Fee	-4.95
12/03/25	FOOD MART SAN 12/02 #000254996 WITHDRWL FOOD MART SAN DI SAN DIEGO CA FEE	-2.50
12/26/25	PAI ATM 12/26 #000000491 WITHDRWL PAI ATM NEDERLAND CO FEE	-2.50
Total service fees		**-$9.95**

Note your Ending Balance already reflects the subtraction of Service Fees.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

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

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv SafeBalance Banking

for December 30, 2025 to January 28, 2026

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on December 30, 2025	$2,110.21
Deposits and other additions	3,231.19
ATM and debit card subtractions	-1,524.28
Other subtractions	-1,351.00
Service fees	-0.00
Ending balance on January 28, 2026	**$2,466.12**

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BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
01/02/26	VENMO DES:CASHOUT ID:1047304978510 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	761.81
01/02/26	Zelle payment from HEATHER MORGAN Conf# tnfwt4a6t	60.00
01/05/26	Zelle payment from ALINA GRAYESKE Conf# 007BNWIX6	270.00
01/05/26	Zelle payment from ALINA GRAYESKE Conf# 007BN57IZ	110.00
01/05/26	Zelle payment from GERARDO JAIME Conf# 007AN2YQB	60.00
01/05/26	Zelle payment from ALINA GRAYESKE Conf# 007DPH41O	40.00
01/05/26	VENMO DES:CASHOUT ID:1047397911486 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	22.00
01/06/26	Zelle payment from ANDRES CERVANTES for "Food"; Conf# 007DPJW2U	40.00
01/12/26	Zelle payment from ALINA GRAYESKE Conf# 020ITG394	210.00
01/12/26	Zelle payment from GERARDO JAIME for "Andres bday"; Conf# 020ITN7Q0	200.00
01/12/26	Zelle payment from ALINA GRAYESKE Conf# 020JUPBWV	50.00
01/20/26	Zelle payment from ALINA GRAYESKE Conf# 020PZJBMF	210.00
01/20/26	Zelle payment from ANDRES CERVANTES for "Meal prep"; Conf# 020Q0H56F	50.00
01/22/26	VENMO DES:CASHOUT ID:1047766665300 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	711.31
01/22/26	Bank of America DES:CASHREWARD ID:GUASTI FERNANDE INDN:00000006369826650000000 CO ID:2002290310 PPD	226.07
01/26/26	Zelle payment from ALINA GRAYESKE Conf# 020W5VEF1	210.00
Total deposits and other additions		**$3,231.19**

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Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/30/25	PURCHASE 1230 Spotify P3DECB38B 5555555555 NY	-11.99
12/31/25	PURCHASE 1230 Afterpay 0444123456 CA	-22.50
12/31/25	CHECKCARD 1230 VESTA *AT&T PREP 8666083007 OR 55432865364201559761459 RECURRING	-55.50
12/31/25	MOBILE PURCHASE 1231 CLOSET SAN DIEGO CA	-10.76
01/02/26	MOBILE PURCHASE 1231 THE SOAP FACTORY SAN DIEGO CA	-10.90
01/02/26	MOBILE PURCHASE 0101 THE SOAP FACTORY SAN DIEGO CA	-27.24
01/02/26	MOBILE PURCHASE 0101 THE SOAP FACTORY SAN DIEGO CA	-6.82
01/05/26	MOBILE PURCHASE 0103 AZUCAR SAN DIEGO CA	-28.00
01/05/26	MOBILE PURCHASE 0103 TARGET 000 SAN DIEGO CA	-9.26
01/05/26	MOBILE PURCHASE 0103 63406 4437 SPEEDW SAN DIEGO CA	-30.27
01/05/26	MOBILE PURCHASE 0103 63406 4437 SPEEDW SAN DIEGO CA	-5.49
01/05/26	CHECKCARD 0103 DUMPLING INN & SH SAN DIEGO CA 55432866004200184095642	-169.39
01/05/26	PURCHASE 0105 APPLE.COM/BILL 8667127753 CA	-14.98
01/06/26	MOBILE PURCHASE 0104 STARBUCKS STORE 1 SAN DIEGO CA	-37.20
01/07/26	CHECKCARD 0105 VONS #2053 SAN DIEGO CA 55263526006606230562090	-151.76
01/07/26	PURCHASE 0106 AFTERPAY 8552896014 CA	-49.00
01/12/26	MOBILE PURCHASE 0108 TST*BLUE POKE - N San Diego CA	-22.98
01/12/26	PURCHASE 0110 LEMONADE INSURANC 8447338666 NY	-7.92
01/12/26	CHECKCARD 0111 OB NOODLE HOUSE B SAN DIEGO CA 11636486012025000369234	-47.81
01/12/26	MOBILE PURCHASE 0111 SP SHORETHINGPTSP SAN DIEGO CA	-47.39
01/12/26	MOBILE PURCHASE 0111 SHAWARMA HOUSE SAN DIEGO CA	-59.25
01/13/26	PMNT SENT 0112 RMTLY* Q2B29 SEATTLE WA	-38.67
01/14/26	PURCHASE 0113 AFTERPAY 8552896014 CA	-9.57
01/15/26	PMNT SENT 0115 RMTLY* S4360 SEATTLE WA	-48.37
01/15/26	GROCERY OUTLET 01/15 #000332571 MOBILE PURCHASE GROCERY OUTLET SAN DIEGO CA	-140.07
01/16/26	PURCHASE 0115 APPLE.COM/BILL 8667127753 CA	-22.98
01/20/26	MOBILE PURCHASE 0115 8690 EOS FITNESS SAN DIEGO CA	-3.75
01/20/26	MOBILE PURCHASE 0116 CHEVRON 0357803 SAN DIEGO CA	-10.07
01/20/26	PURCHASE 0117 AMAZON PRIME*8C2D 8882804331 WA	-16.15
01/20/26	CHECKCARD 0117 GALPAO GAUCHO - S SAN DIEGO CA 25247806018003213116423	-200.00
01/21/26	PURCHASE 0120 AFTERPAY 8552896014 CA	-49.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/22/26	MARSHALLS #134 01/21 #000457475 MOBILE PURCHASE MARSHALLS #1345 SAN DIEGO CA	-29.15
01/23/26	TARGET T-3303 01/23 #000136049 MOBILE PURCHASE TARGET T-3303 San Diego CA	-10.78
01/26/26	PURCHASE 0123 APPLE.COM/BILL 8667127753 CA	-9.99
01/26/26	CHECKCARD 0125 TST*THE LOT LIBER San Diego CA 55432866025207370374819	-32.70
01/26/26	TJMAXX #0608 01/25 #000030458 MOBILE PURCHASE TJMAXX #0608 SAN DIEGO CA	-17.31
01/26/26	TARGET T-0201 01/26 #000250292 MOBILE PURCHASE TARGET T-0201 San Diego CA	-32.33
01/27/26	MOBILE PURCHASE 0126 8690 EOS FITNESS SAN DIEGO CA	-5.93
01/27/26	NEWPORT QUICK 01/27 #000250354 MOBILE PURCHASE 4921 NEWPORT AVE SAN DIEGO CA	-3.37
01/28/26	NEWPORT QUICK 01/27 #000852712 MOBILE PURCHASE 4921 NEWPORT AVE SAN DIEGO CA	-17.68
Total ATM and debit card subtractions		**-$1,524.28**

Other subtractions

Date	Description	Amount
12/31/25	HeetWave Propert DES:WEB PMTS ID:6FCD2F INDN:Manuella Guasti Fernan CO ID:9001611770 WEB	-1,050.00
01/02/26	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# ld6ipl96e	-30.00
01/05/26	Zelle payment to RODRIGO DOMINGUES DE PAULA for "pass"; Conf# oorodk5l0	-120.00
01/05/26	Zelle payment to JOSE JUNIOR for "pass"; Conf# qgnv8x84b	-50.00
01/21/26	Zelle payment to MAX HERNANDEZ for "movies"; Conf# r0ve4o6ts	-10.00
01/21/26	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# o6n0fj2wg	-35.00
01/21/26	Rocket Money DES:Premium ID:ST-Q6U7K8O8K8R8 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-6.00
01/26/26	Zelle payment to ALINA GRAYESKE for "buy yourself something nice"; Conf# l274xzf2j	-50.00
Total other subtractions		**-$1,351.00**

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En Español: 1.800.688.6086

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Tampa, FL 33622-5118

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv SafeBalance Banking

for January 29, 2026 to February 25, 2026

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on January 29, 2026	$2,466.12
Deposits and other additions	3,261.20
ATM and debit card subtractions	-2,445.79
Other subtractions	-1,589.00
Service fees	-0.00
Ending balance on February 25, 2026	**$1,692.53**

Scam Tips

Pause and verify to help prevent scams.

- Scammers may use stories to make you feel fear, greed or sympathy. Do not react or engage.
- Hang up if you receive a suspicious call from someone saying they are from the bank. If you want to verify the request, call the number on your statement or card.

Learn more about trending scams.
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IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
01/30/26	Zelle payment from ANDRES CERVANTES Conf# 0212AI27K	100.00
02/02/26	Zelle payment from ALINA GRAYESKE Conf# 0212BA268	210.00
02/03/26	VENMO DES:CASHOUT ID:1048025359233 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	90.00
02/05/26	BKOFAMERICA ATM 02/05 #000002630 DEPOSIT MIDWAY AND KEMPER SAN DIEGO CA	565.00
02/05/26	VENMO DES:CASHOUT ID:1048060352355 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	90.00
02/06/26	VENMO DES:CASHOUT ID:1048098736146 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	897.89
02/06/26	Zelle payment from ANDRES CERVANTES Conf# 0219IDT6F	40.00
02/18/26	VENMO DES:CASHOUT ID:1048344485631 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	420.00
02/20/26	VENMO DES:CASHOUT ID:1048387609907 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	688.31
02/23/26	VENMO DES:CASHOUT ID:1048463267732 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	160.00
Total deposits and other additions		**$3,261.20**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/29/26	MOBILE PURCHASE 0128 THE MARKET PLACE SAN DIEGO CA	-15.60
01/29/26	PURCHASE 0129 Afterpay 0444123456 CA	-40.66
01/30/26	CHECKCARD 0129 VESTA *AT&T PREP 8666083007 OR 55432866029208665406551 RECURRING	-56.37
01/30/26	CHECKCARD 0129 FAMILY HEALTH CEN 6199064603 CA 55417346030130306924629	-50.00

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/30/26	PURCHASE 0130 Spotify P3EDD22B5 5555555555 NY	-11.99
01/30/26	MOBILE PURCHASE 0130 OUTOFTHECLOSET SAN DIEGO CA	-24.00
01/30/26	7-ELEVEN 01/30 #000397261 MOBILE PURCHASE 7-ELEVEN San Diego CA	-10.62
02/02/26	CHECKCARD 0130 FAMILY HEALTH CEN SAN DIEGO CA 55417346031130319987877	-20.00
02/02/26	MOBILE PURCHASE 0130 TST*AMORE CAFFE San Diego CA	-19.22
02/02/26	MOBILE PURCHASE 0201 63406 4437 SPEEDW SAN DIEGO CA	-31.23
02/03/26	PMNT SENT 0202 RMTLY* G8336 SEATTLE WA	-345.34
02/03/26	MOBILE PURCHASE 0202 PB FARMS MARKET SAN DIEGO CA	-10.86
02/03/26	PURCHASE 0203 AFTERPAY 8552896014 CA	-10.28
02/04/26	PURCHASE 0204 AMAZON MKTPL*4D7K 8662161072 WA	-77.55
02/05/26	MOBILE PURCHASE 0203 ROSS STORES #257 SAN DIEGO CA	-44.25
02/05/26	PURCHASE 0205 AMAZON MKTPL*181H 8662161072 WA	-67.71
02/05/26	PURCHASE 0205 APPLE.COM/BILL 8667127753 CA	-14.98
02/05/26	MOBILE PURCHASE 0204 APPLE TREE SAN DIEGO CA	-3.29
02/06/26	PURCHASE 0205 AMAZON MKTPL*5Q87 8662161072 WA	-10.76
02/06/26	PURCHASE 0206 AMAZON MKTPL*6S8Z 8662161072 WA	-73.24
02/06/26	MOBILE PURCHASE 0205 GENIE CAR WASH - SAN DIEGO CA	-13.00
02/06/26	MARSHALLS #134 02/05 #000309174 MOBILE PURCHASE MARSHALLS #1345 SAN DIEGO CA	-74.38
02/09/26	MOBILE PURCHASE 0205 63406 4437 SPEEDW SAN DIEGO CA	-40.02
02/09/26	MOBILE PURCHASE 0206 CAFE BELLA SAN DIEGO CA	-23.43
02/09/26	CHECKCARD 0206 SQ *INVICTUS MODE Carlsbad CA 55432866037201455115037	-99.00
02/09/26	CHECKCARD 0207 COSTCO GAS #04 SAN DIEGO CA	-82.02
02/09/26	VONS #2053 02/08 #000306985 PURCHASE VONS #2053 SAN DIEGO CA	-124.17
02/09/26	MOBILE PURCHASE 0208 APPLE TREE SAN DIEGO CA	-1.63
02/11/26	PURCHASE 0210 LEMONADE INSURANC 8447338666 NY	-7.92
02/12/26	MOBILE PURCHASE 0211 GOODWILL INDUSTRI SAN DIEGO CA	-8.00
02/12/26	MOBILE PURCHASE 0211 SQ *CHAUPAIN BAKE San Diego CA	-35.50
02/12/26	MARSHALLS #134 02/12 #000023210 MOBILE PURCHASE MARSHALLS #1345 SAN DIEGO CA	-39.84
02/13/26	PURCHASE 0213 APPLE.COM/BILL 8667127753 CA	-26.12
02/13/26	MOBILE PURCHASE 0212 IN-N-OUT SDSPORTS SAN DIEGO CA	-32.16
02/13/26	LITICKERS LIQU 02/13 #000001238 MOBILE PURCHASE 4955 VOLTAIRE ST SAN DIEGO CA	-12.44
02/17/26	MOBILE PURCHASE 0214 SP SHORETHINGPTSP SAN DIEGO CA	-37.69

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/17/26	MOBILE PURCHASE 0214 VALS COFFEE CORNE SAN DIEGO CA	-17.48
02/17/26	CHECKCARD 0215 CHEVRON 0094991 SAN DIEGO CA 5543286604720465206953 4	-20.00
02/17/26	CHECKCARD 0216 PAM SAN DIEGO CA 8664701308 WI 85186876047701985602232	-159.50
02/17/26	PURCHASE 0216 SP GYMSHARK INC DENVER CO	-72.62
02/17/26	PURCHASE 0216 Afterpay 0444123456 CA	-28.75
02/17/26	PURCHASE 0217 AFTERPAY 8552896014 CA	-40.66
02/17/26	WAL-MART #5338 02/17 #000000479 PURCHASE 4840 SHAWLINE ST SAN DIEGO CA	-59.38
02/18/26	PURCHASE 0217 AMAZON PRIME*6B8A 8882804331 WA	-16.15
02/18/26	PURCHASE 0218 AMAZON MKTPL*B95I 8662161072 WA	-28.00
02/20/26	MOBILE PURCHASE 0218 SHELL OIL10016486 SAN DIEGO CA	-30.33
02/20/26	BATH AND BODY 02/20 #000250000 MOBILE PURCHASE 4265 CAMINO DEL L SAN DIEGO CA	-17.18
02/20/26	MOBILE PURCHASE 0220 NikePOS_US San Ysidro CA	-29.07
02/20/26	MOBILE PURCHASE 0220 MCDONALD'S F25 SAN YSIDRO CA	-18.32
02/23/26	MOBILE PURCHASE 0220 adidas 6153 San D San Diego CA	-50.75
02/23/26	MOBILE PURCHASE 0220 adidas 6153 San D San Diego CA	-80.22
02/23/26	MOBILE PURCHASE 0220 TILLYS 282 SAN DIEGO CA	-43.09
02/23/26	MOBILE PURCHASE 0221 Nyx*SmarteCarte C HUNT VALLEY MD	-8.00
02/23/26	MOBILE PURCHASE 0221 GRVCOFFEEGETTY LOS ANGELES CA	-13.17
02/23/26	CHECKCARD 0221 CHEVRON 0093050 LOS ANGELES CA 5543286605320664915 1847	-43.18
02/24/26	PURCHASE 0223 AFTERPAY 8552896014 CA	-71.68
02/25/26	PURCHASE 0224 APPLE.COM/BILL 8667127753 CA	-2.99
Total ATM and debit card subtractions		**-$2,445.79**

Other subtractions

Date	Description	Amount
02/02/26	Zelle payment to MANUELLA GUASTI FERNANDES for "trips fund"; Conf# pxio6na8t	-50.00
02/02/26	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# rwv5zfh6r	-33.00
02/02/26	Zelle payment to BETINA MULLER Conf# kteo92okd	-30.00
02/02/26	HeetWave Propert DES:WEB PMTS ID:SB3P7F INDN:Manuella Guasti Fernan CO ID:9001611770 WEB	-1,050.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
02/05/26	VENMO DES:PAYMENT ID:1048080195792 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-75.00
02/09/26	Zelle payment to ALINA GRAYESKE for "costco"; Conf# jpax6aiym	-200.00
02/11/26	Online Banking payment to CRD 8285 Confirmation# 4886662514	-35.00
02/12/26	VENMO DES:PAYMENT ID:1048234544808 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-10.00
02/17/26	Zelle payment to VANILLA FOR HAIR for "haircut"; Conf# lu2v0kymp	-70.00
02/20/26	Rocket Money DES:Premium ID:ST-I8C1A8Z0P9C4 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-6.00
02/23/26	Zelle payment to ALINA GRAYESKE for "target"; Conf# pv9cwsvj0	-30.00
Total other subtractions		**-$1,589.00**

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

We are changing one of the ways to avoid the monthly maintenance fee on our consumer checking and savings accounts. Keep in mind, there are still other ways to avoid the monthly fee that are not changing — some of which you may already be doing.

As you may already know, Bank of America Preferred Rewards® will become BofA Rewards(TM) on or about May 26, 2026. After this happens, being a Preferred Rewards member will no longer be one of the ways to have the monthly fee waived. Instead, an account owner will need to be enrolled in BofA Rewards and qualify for the Preferred Plus, Preferred Honors, or Premier tier — this benefit does not apply to the Member tier.

Do not worry, if you are enrolled in the Preferred Rewards program on or about May 26, 2026, your enrollment will change to the new BofA Rewards program tier:

- Gold and Platinum members change to Preferred Plus
- Platinum Honors members change to Preferred Honors
- Diamond Honors members change to Premier

You will stay enrolled in your BofA Rewards tier for at least a six-month period, even if you do not meet the program requirements. After this time, BofA Rewards' standard rules, balance requirements and benefits apply.

To learn more about BofA Rewards, visit bankofamerica.com/BofARewards. Or visit the Preferred Rewards section of the "Personal Schedule of Fees" at bankofamerica.com/fees for program eligibility details.

To see all of the ways to avoid the monthly fee on your account, including those that have not changed, visit bankofamerica.com/feesataglance.

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BANK OF AMERICA

P.O. Box 15284
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Customer service information

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

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv SafeBalance Banking

for February 26, 2026 to March 27, 2026

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on February 26, 2026	$1,692.53
Deposits and other additions	6,448.55
ATM and debit card subtractions	-2,153.97
Other subtractions	-1,669.00
Service fees	-2.50
Ending balance on March 27, 2026	**$4,315.61**

Better Money Habits®

What are your financial goals?

Better Money Habits® helps you make sense of your money and take charge of your financial life. You have the power to pursue your savings, credit and general money goals with education, tools - and confidence.

Scan this code to get started today at BetterMoneyHabits.com.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Bank of America, N.A., Member FDIC. Equal Housing Lender ©2025 Bank of America Corporation. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

SSM-12-24-0010.B | 7519858

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Bank of America, N.A. Member FDIC and Equal Housing Lender

Deposits and other additions

Date	Description	Amount
03/02/26	VENMO DES:CASHOUT ID:1048612755327 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	135.00
03/02/26	Zelle payment from ALINA GRAYESKE Conf# 021UEP8S9	30.00
03/03/26	BKOFAMERICA ATM 03/02 #000003909 DEPOSIT MISSION VALLEY SAN DIEGO CA	1,392.00
03/11/26	BKOFAMERICA ATM 03/10 #000001490 DEPOSIT OCEAN BEACH SAN DIEGO CA	447.00
03/12/26	VENMO DES:CASHOUT ID:1048844022075 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	1,295.08
03/17/26	VENMO DES:CASHOUT ID:1048965483903 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
03/20/26	VENMO DES:CASHOUT ID:1049019894074 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	696.47
03/20/26	Zelle payment from ANDRES CERVANTES for "Buy ya self something nice"; Conf# 022EYJTX0	80.00
03/26/26	BKOFAMERICA ATM 03/26 #000008495 DEPOSIT MIDWAY AND KEMPER SAN DIEGO CA	1,153.00
03/27/26	VENMO DES:CASHOUT ID:1049185389873 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	1,010.00
Total deposits and other additions		**$6,448.55**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/26/26	MOBILE PURCHASE 0225 CAFE BELLA EXPRES SAN DIEGO CA	-9.20
02/27/26	TRADER JOE S # 02/27 #000214327 MOBILE PURCHASE TRADER JOE S #021 SAN DIEGO CA	-93.44
02/27/26	PURCHASE 0227 BOARD&BREW SAN DIEGO CA	-28.79
03/02/26	PURCHASE 0228 Spotify P3FCC88BE 5555555555 NY	-12.99
03/02/26	CHECKCARD 0228 VESTA *AT&T PREP 8666083007 OR 55432866059209012933753 RECURRING	-56.37

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Say goodbye to paper checks:

Treasury moves to digital payments

The U.S. government has stopped issuing paper checks for most federal payments. So if you are still receiving federal check payments, it is time to enroll in direct deposit to avoid delays.

Scan the code to download the direct deposit form or visit bankofamerica.com/directdeposit

When you use the QRC feature, certain information is collected from your mobile device for business purposes.

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/02/26	MOBILE PURCHASE 0302 TST* MISS B'S COC SAN DIEGO CA	-74.94
03/03/26	PURCHASE 0303 AFTERPAY 8552896014 CA	-69.41
03/04/26	MOBILE PURCHASE 0302 ROSS STORES #257 SAN DIEGO CA	-79.18
03/04/26	MOBILE PURCHASE 0302 ROSS STORE #348 SAN DIEGO CA	-48.48
03/04/26	MOBILE PURCHASE 0303 PARK CITY SOUVENI PARK CITY UT	-18.51
03/04/26	WALGREENS STOR 03/04 #000832852 MOBILE PURCHASE WALGREENS STORE PARK CITY UT	-42.84
03/05/26	PMNT SENT 0304 RMTLY* DA8BC SEATTLE WA	-49.61
03/06/26	PMNT SENT 0305 RMTLY* QF68A SEATTLE WA	-39.43
03/09/26	MOBILE PURCHASE 0305 BRIGHTON RESORT F BRIGHTON UT	-21.87
03/09/26	PURCHASE 0306 DD *DOORDASH GLYN SAN FRANCISCOCA	-65.82
03/09/26	MOBILE PURCHASE 0306 STARBUCKS CONC SL SALT LAKE CITUT	-14.97
03/09/26	MOBILE PURCHASE 0306 CTLP*FIRST CLASS BELLGARDENS CA	-3.89
03/09/26	PURCHASE 0308 APPLE.COM/BILL 8667127753 CA	-16.98
03/09/26	MOBILE PURCHASE 0307 CAFE BELLA EXPRES SAN DIEGO CA	-9.20
03/09/26	MOBILE PURCHASE 0308 SP SHORETHINGPTSP SAN DIEGO CA	-52.76
03/10/26	PURCHASE 0309 WWW.USE.AI/US 8444225395 DE	-0.50
03/10/26	CHECKCARD 0309 TURO INC.* TRIP M SAN FRANCISCOCA 82305096068500056999630	-7.21
03/10/26	CHECKCARD 0309 FAMILY HEALTH CEN SAN DIEGO CA 55417346069130697385202	-50.00
03/10/26	PURCHASE 0309 WWW.USE.AI/US DOVER DE	-0.50
03/10/26	PURCHASE 0310 AFTERPAY 8552896014 CA	-71.68
03/10/26	PURCHASE 0310 Lemonade Insuranc 1844733866 NY	-7.92
03/11/26	CVS/PHARMACY # 03/10 #000132036 MOBILE PURCHASE 10508--4949 SANTA SAN DIEGO CA	-32.58
03/11/26	CVS/PHARMACY # 03/10 #000179729 MOBILE PURCHASE 10508--4949 SANTA SAN DIEGO CA	-3.09
03/11/26	MOBILE PURCHASE 0310 63406 4437 SPEEDW SAN DIEGO CA	-30.38
03/13/26	PURCHASE 0312 APPLE.COM/BILL 8667127753 CA	-29.99
03/13/26	PURCHASE 0313 AMAZON MKTPL*BD8L 8662161072 WA	-46.31
03/16/26	PURCHASE 0314 AMAZON MKTPL*BP6M 8662161072 WA	-43.09
03/16/26	CHECKCARD 0313 SQ *INVICTUS MODE Carlsbad CA 55432866072203777375139	-212.50
03/16/26	CHECKCARD 0313 GENIE CAR WASH - SAN DIEGO CA 05314616073000479733003	-19.00
03/16/26	MOBILE PURCHASE 0313 SQ *SCOOPS OCEAN San Diego CA	-3.00
03/16/26	MOBILE PURCHASE 0313 THE OLIVE TREE MA SAN DIEGO CA	-20.09
03/16/26	MOBILE PURCHASE 0315 CHEESECAKE SAN DI SAN DIEGO CA	-13.71

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/17/26	PURCHASE 0316 WEEE INC. 5105734967 CA	-40.17
03/17/26	PURCHASE 0316 WWW.USE.AI/US 8444225395 DE	-29.99
03/17/26	PURCHASE 0317 AFTERPAY 8552896014 CA	-51.32
03/17/26	NEWPORT QUICK 03/17 #000321921 MOBILE PURCHASE 4921 NEWPORT AVE SAN DIEGO CA	-6.96
03/18/26	CHECKCARD 0316 10043 UFC GYM POI 8589884140 CA 75396026076026731455799	-24.00
03/18/26	PURCHASE 0317 AMAZON PRIME*H705 8882804331 WA	-16.15
03/18/26	TJMAXX #0608 03/18 #000230720 MOBILE PURCHASE TJMAXX #0608 SAN DIEGO CA	-22.61
03/18/26	CVS/PHARMACY # 03/18 #000171537 MOBILE PURCHASE 10508--4949 SANTA SAN DIEGO CA	-38.77
03/19/26	PURCHASE 0319 Afterpay 0444123456 CA	-31.65
03/19/26	MOBILE PURCHASE 0318 HERITAGE FAMILY F FALLBROOK CA	-12.00
03/19/26	MOBILE PURCHASE 0318 APPLE TREE SAN DIEGO CA	-3.49
03/20/26	MOBILE PURCHASE 0319 SOUTH COAST WAHIN SAN DIEGO CA	-40.62
03/20/26	PAI ATM 03/19 #000004254 WITHDRWL PAI ATM SAN DIEGO CA	-149.00
03/23/26	MOBILE PURCHASE 0319 ABBOTT STREET MAR SAN DIEGO CA	-5.75
03/23/26	MOBILE PURCHASE 0320 NEWPORT QUICK STO SAN DIEGO CA	-4.48
03/23/26	MOBILE PURCHASE 0320 VALS COFFEE CORNE SAN DIEGO CA	-12.39
03/24/26	CHECKCARD 0322 PAM SAN DIEGO CA 8664701308 WI 85186876082701985602857	-87.00
03/24/26	MOBILE PURCHASE 0323 VONS #2053 SAN DIEGO CA	-28.94
03/24/26	PURCHASE 0324 AFTERPAY 8552896014 CA	-71.68
03/25/26	PURCHASE 0324 APPLE.COM/BILL 8667127753 CA	-17.99
03/27/26	MOBILE PURCHASE 0327 SPO*QUARTYARD SAN DIEGO CA	-13.86
03/27/26	STAPLES 0647 03/27 #000188846 MOBILE PURCHASE STAPLES 0647 SAN DIEGO CA	-13.91
03/27/26	TARGET T-0201 03/27 #000136199 MOBILE PURCHASE TARGET T-0201 San Diego CA	-17.01
03/27/26	TARGET T-0201 03/27 #000162823 MOBILE PURCHASE TARGET T-0201 San Diego CA	-14.00
Total ATM and debit card subtractions		**-$2,153.97**

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Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
03/02/26	Southwest Equity DES:WEB PMTS ID:C9JPDF INDN:Manuella Guasti Fernan CO ID:9000541889 WEB	-1,050.00
03/03/26	Zelle payment to RODRIGO DOMINGUES DE PAULA Conf# o8yyjhfa8	-240.00
03/03/26	Zelle payment to RODRIGO DOMINGUES DE PAULA Conf# rcs3rvq69	-80.00
03/09/26	Zelle payment to EMILIO D'ARCE for "green card - 2nd pay"; Conf# kfg07b6rx	-225.00
03/12/26	VENMO DES:PAYMENT ID:1048862847479 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-8.00
03/19/26	Zelle payment to ALINA GRAYESKE for "light"; Conf# oer4ugw0g	-61.00
03/19/26	VENMO DES:PAYMENT ID:1049018331769 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-2.00
03/20/26	Rocket Money DES:Premium ID:ST-V3Y9W4I9Z6I3 INDN:ROCKET MONEY INC CO ID:4270465600 CCD	-3.00
Total other subtractions		**-$1,669.00**

Service fees

Date	Transaction description	Amount
03/20/26	PAI ATM 03/19 #000004254 WITHDRWL PAI ATM SAN DIEGO CA FEE	-2.50
Total service fees		**-$2.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

PLEASE READ THIS DOCUMENT CAREFULLY. WE ARE ADDING AN ARBITRATION PROVISION TO YOUR EXISTING DEPOSIT AGREEMENT AND DISCLOSURES FOR YOUR PERSONAL DEPOSIT ACCOUNT (WHICH MAY BE REFERRED TO AS "CONSUMER DEPOSIT ACCOUNT") — IT CONTAINS AN AGREEMENT TO ARBITRATE AND OTHER IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS.

THE AGREEMENT TO ARBITRATE REQUIRES (WITH LIMITED EXCEPTION) THAT ALL DISPUTES BETWEEN YOU AND US BE RESOLVED BY BINDING ARBITRATION WHENEVER EITHER PARTY CHOOSES TO SUBMIT A DISPUTE TO ARBITRATION OR EITHER PARTY REFERS A LAWSUIT FILED BY THE OTHER TO ARBITRATION. ADDITIONALLY, (1) YOU WILL ONLY BE PERMITTED TO PURSUE CLAIMS ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, AND (2) YOU MAY NOT BE ABLE TO HAVE ANY CLAIMS YOU HAVE AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW.

Personal Deposit Accounts
All personal deposit accounts including any personal checking, savings, Certificate of Deposit (CD) or time deposit accounts will be subject to the Arbitration Agreement for Disputes Relating to Personal Accounts. The amendment is included below.

You can opt out of this arbitration provision:
You must contact us within sixty (60) days of the date of this statement. If you are enrolled in Online Banking, you can opt out at bankofamerica.com/arbitration-optout. If you are not enrolled in Online Banking or would prefer to opt out by phone, you must call us at 800.283.8875.

Bank of America – Arbitration Agreement for Disputes Relating to Personal Accounts
[This provision will apply to the Resolving Claims section of the Deposit Agreement and Disclosures ("Agreement")]

Arbitration Agreement for Disputes Relating to Personal Accounts
This arbitration agreement requires that all disputes between you and us be resolved by binding arbitration whenever either party chooses to submit a dispute to arbitration or either party refers a lawsuit filed by the other to arbitration. By means of this arbitration agreement, each party waives the right to have any dispute heard in court whenever either party chooses to submit or refer such dispute to arbitration, subject to the limitations set forth further below in the Scope of Arbitration section. This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA") with respect to both substance and procedure. You and we agree that either of us may elect to proceed by arbitration, that the goal of proceeding in arbitration shall be to achieve effective, efficient, and less costly resolution between you and us, and that this arbitration agreement shall be interpreted and applied to achieve that goal.

YOU HAVE A RIGHT TO OPT OUT OF THIS AGREEMENT TO ARBITRATE. UNLESS YOU OPT OUT OF ARBITRATION IN THE MANNER DESCRIBED BELOW, YOU AND WE ARE WAIVING THE RIGHT TO HAVE OUR DISPUTE HEARD BEFORE A JUDGE OR OTHERWISE TO BE DECIDED BY A COURT. YOU AND WE ARE WAIVING ANY ABILITY TO ASSERT OR PARTICIPATE IN A CLASS, REPRESENTATIVE, OR CONSOLIDATED PROCEEDING, WHETHER IN COURT OR IN ARBITRATION, AND TO HAVE ANY CLAIMS HEARD BY A JURY. ALL DISPUTES, EXCEPT AS STATED BELOW, MUST BE RESOLVED BY BINDING ARBITRATION WHEN EITHER YOU OR WE REQUEST IT.

Scope of Arbitration
Claims or disputed factual or legal issues between you and us that arise out of or relate in any way to this Agreement, the deposit account, or any aspect of the deposit relationship are subject to and must be decided by arbitration, unless arbitration is prohibited by law. Additionally, any claims or disputed factual or legal issue arising from or relating in any way to the advertising of our products relating to or under this Agreement, or the application for, or the denial, approval or establishment of your account are included. Claims or disputed factual or legal issues (whether in contract, tort, statutory or otherwise) that

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fall within the scope of this arbitration provision are subject to arbitration regardless of what legal claim or theory they are based on or whether they seek legal, equitable, or statutory remedies. Arbitration applies to any and all such claims or disputed factual or legal issues, whether they arose in the past, may currently exist, or may arise in the future. All such claims or disputed factual or legal issues are hereinafter referred to in this section as "Claims." To the extent permitted by law, the discovery exchanged between the Bank and you as to any Claim is presumptively limited to the exchange of documents directly relevant to the Claim, absent an order from the arbitrator that good cause exists to require the exchange of additional discovery. The only exception to arbitration of Claims is that both you and we have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court's jurisdiction and proceeds on an individual basis, whereas Claims in other courts may be compelled into arbitration by either party.

Waiver of Class, Jury and Other Non-Individualized Relief
By accepting this arbitration agreement you GIVE UP YOUR RIGHT TO GO TO COURT except for matters that may be taken to a small claims court or as otherwise provided for in this agreement. Arbitration will proceed on an INDIVIDUAL BASIS, so class actions, consolidated actions, and similar proceedings will NOT be available to you.

Claims in arbitration will proceed only on an individual basis. Additionally, you may not join your Claims with other persons on other accounts in the arbitration; each person must arbitrate his or her own claims separately and individually. UNLESS YOU OPT OUT OF THIS AGREEMENT TO ARBITRATE, YOU AND WE ARE WAIVING THE RIGHT TO ASSERT OR PARTICIPATE IN A CLASS ACTION, OR ANY REPRESENTATIVE OR CONSOLIDATED PROCEEDING IN COURT OR IN ARBITRATION, AND ARE WAIVING THE RIGHT TO HAVE A JURY DECIDE ANY CLAIM, AS PERMITTED BY LAW. The arbitrator shall have no authority to entertain any Claim as a class action or on any other similar representative basis, nor shall the arbitrator have any authority to consolidate Claims brought by separate claimants (except for claimants on the same account). This means that the arbitrator also shall have no authority to make any award for the benefit of, or against, any person other than the individual who is the named party. If these terms prohibiting class, representative, or consolidation procedures are held to be legally unenforceable for any reason with respect to a Claim, then the Claim must be handled through litigation in court instead of by arbitration, subject to the parties' agreement to waive the right to have a jury decide any Claim.

For individual Claims filed as part of a "mass arbitration," as that term is defined herein, the additional requirements set forth in the "Mass Arbitration" section below shall apply.

Opt-out of Arbitration Agreement
You have the right to opt out of this agreement to arbitrate for personal accounts. If you are enrolled in Online Banking, you can opt out at www.bankofamerica.com/arbitration-optout. If you are not enrolled in Online Banking or would prefer to opt out by phone, you must call us at 800.283.8875. You must opt out within sixty (60) days of first delivery of this Arbitration Agreement. Any other method, form, or means of opting out shall be treated as being invalid or ineffective. If you already have pending litigation or arbitration against/with us when you opt out, any request to opt out of this arbitration clause will not apply to that litigation or arbitration. This agreement to arbitrate will apply without limitation, regardless of whether 1) your account is closed, sold, or assigned; 2) you pay us in full any outstanding debt you owe; or 3) you file for bankruptcy. Opting out of this agreement to arbitrate will not affect or opt out of the other provisions of this Agreement. If you validly opt out of this agreement to arbitrate, your decision to opt out will apply only to this arbitration agreement and not any other arbitration agreement or any accounts for which the opt out period has already passed.

Arbitrator
Arbitrations between us shall be administered by the American Arbitration Association ("AAA") (www.adr.org). The AAA shall apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. If there is a conflict between the applicable AAA rules and procedures and this arbitration agreement, this arbitration agreement will control. In the

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event that AAA is unable to handle the Claim for any reason, then the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA), pursuant to the AAA rules of procedure. The arbitrator will have the power to award to a party any damages or relief as permitted by the law and the agreement between you and us (including the limitations set forth below). All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either party seeks to confirm the arbitrator's decision in court, the parties agree that the documents necessary for such confirmation need not be filed under seal.

Authority of Arbitrator
The parties agree that, upon motion by either of us, any arbitrator shall have the power to decide dispositive issues of law prior to a full merits hearing, consistent with Federal Rules of Civil Procedure 12 and 56, and will decide the Claim in accordance with all applicable substantive law and recognized principles of equity. The arbitrator will determine whether the claimant has completed the steps necessary to initiate the suit. The arbitrator will construe the Claim under the applicable statutes of limitations provided for under the governing law. The arbitrator will honor all claims of privilege recognized by law. The arbitrator will have the power to award to a party any damages or relief as permitted by the law and the agreement between you and us (including the limitations set forth above). In addition, the arbitrator has the same power as a federal court to impose sanctions against any represented party or counsel for any violation of the standards of Federal Rule of Civil Procedure 11(b) or 28 U.S.C. § 1927.

Delegation of Authority to Arbitrator
All issues are for the arbitrator to decide, including the scope of his or her own jurisdiction, and the arbitrability of individual Claims, except that questions of whether the parties have entered into an agreement to arbitrate are for a court of competent jurisdiction to decide.

For disputes regarding the existence of this Agreement, or for any Claims that the arbitrator determines are not arbitrable, the parties consent to jurisdiction and venue in an appropriate court in the state where the deposit account is located.

Arbitration Demand Filing Requirements
In addition to the requirements set forth in the AAA rules, you agree that upon commencing a case with the AAA, you will provide your name, full account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You must personally sign the demand for arbitration (and your counsel must also sign the demand, if you are represented by counsel). By submitting an arbitration demand, you (and your counsel, if you are represented) represent that, as in court, you are complying with the requirements of Federal Rule of Civil Procedure 11(b). You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in this section.

Allocation of Fees
Each party will be responsible for the arbitration fees as allocated by the applicable AAA rules (www.adr.org).

Fee-shifting and Sanctions
The arbitrator is authorized to afford any relief or impose any sanctions available under the substantive standards established by Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law on represented parties and their counsel. If the arbitrator finds that either the substance of your or our claim or the relief sought was frivolous, without sufficient reasonable inquiry and/or a good faith basis, or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b), and/or under 28 U.S.C. § 1927), the arbitrator may reallocate compensation, expenses, and administrative fees (which include filing and hearing fees) as justice requires, and as permitted by applicable law.

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Mass Arbitration

You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You understand and agree that these procedures related to mass arbitrations will apply and that they are designed to (a) lead to the streamlined and cost-effective resolution of claims, consistent with the goal of this arbitration agreement; (b) ensure that large volume filings do not impose unnecessary burdens or impediments to the resolution and cost-effective adjudication of your Claim and similar claims; and (c) preserve the integrity of the arbitration process. You agree to these procedures even though they may delay the arbitration of your individual Claim. If at any point you are unsatisfied with the speed by which your matter is proceeding in mass arbitration, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

Process Arbitrator Appointment

You and the Bank agree that before an arbitrator is assigned to determine the merit of your Claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rules or any equivalent AAA rule then in effect, or consistent with the process set forth herein in the absence of any AAA rule. In short, each party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

Process Arbitrator Authority

In addition to the authority outlined in the AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or as permitted to address dismissal as would be permitted under the Federal Rules of Civil Procedure, including Federal Rule of Civil Procedure 12. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your Claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements and/or pursuant to any alternative filing requirements then in effect, there are other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account with the Bank, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your Claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within the Process Arbitrator's jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.

Mass Arbitration Procedure

Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for the Bank shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than five (5) cases. The parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing, which shall occur within ninety (90) days of the selection of the cases (unless the parties agree to a different time period), before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to pursue settlement discussions or mediation or to change the number of cases filed in each stage. If the parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases per side to proceed to individual arbitration proceedings, which shall occur within ninety (90) days of the selection of the cases (unless the parties agree to a different time period). Each of

Continued on next page

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these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the parties otherwise agree, a single Merits Arbitrator may be assigned up to five (5) cases. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to pursue settlement discussions or mediation or change the number of cases filed in each stage. If the parties do not reach a global resolution after the second set of cases are resolved, on either party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and the Bank agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.

Mass Arbitration Fees
No AAA per case fee shall be assessed in connection with any case until the case is selected to proceed to individual arbitration proceedings as part of the process identified in this section.

Interpretation and Enforcement of Mass Arbitration Procedure
Any dispute regarding the interpretation or enforcement of these Mass Arbitration Procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the Mass Arbitration Procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary Rules, or any equivalent AAA rule then in effect.

Survival and Severability of Terms
These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale or assignment of your account, or amounts owed on your account, to another person or entity. If any part of this Agreement is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Claim. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

Effect of Arbitration Award; Appeal
The arbitration ruling will be considered final and binding, and enforceable by any court having jurisdiction. No party may seek an appeal of the arbitration ruling, except as provided under the FAA.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

Your Adv SafeBalance Banking

for March 28, 2026 to April 28, 2026

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on March 28, 2026	$4,315.61
Deposits and other additions	3,939.32
ATM and debit card subtractions	-4,287.63
Other subtractions	-2,680.86
Service fees	-0.00
Ending balance on April 28, 2026	**$1,286.44**

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To learn more, visit bofa.com/SecurityCenter or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

SSM-01-25-2480.B | 7528643

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
04/06/26	VENMO DES:CASHOUT ID:1049380314735 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
04/08/26	VENMO DES:CASHOUT ID:1049444261072 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	684.67
04/09/26	BKOFAMERICA ATM 04/08 #000004042 DEPOSIT OCEAN BEACH SAN DIEGO CA	965.00
04/13/26	VENMO DES:CASHOUT ID:1049574943128 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	525.00
04/20/26	Zelle payment from ALINA GRAYESKE Conf# 0K5852V4N	40.00
04/22/26	BKOFAMERICA ATM 04/22 #000005105 DEPOSIT OCEAN BEACH SAN DIEGO CA	385.00
04/22/26	VENMO DES:CASHOUT ID:1049766579494 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
04/27/26	VENMO DES:CASHOUT ID:1049833375046 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	879.65
04/27/26	Zelle payment from ALINA GRAYESKE Conf# 0K5FBG4NX	40.00
Total deposits and other additions		**$3,939.32**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
03/30/26	MOBILE PURCHASE 0326 THE HOME DEPOT #0 SAN DIEGO CA	-24.44
03/30/26	CHECKCARD 0327 AT&T 10275 S592 SAN DIEGO CA 55500366087695361217695	-108.00
03/30/26	CHECKCARD 0326 SHELL OIL 1000609 SAN DIEGO CA 55308766086694492289083	-17.86
03/30/26	MOBILE PURCHASE 0327 ROSS STORES #257 SAN DIEGO CA	-21.84
03/30/26	MOBILE PURCHASE 0327 ROSS STORES #257 SAN DIEGO CA	-6.45
03/30/26	MOBILE PURCHASE 0327 63406 4437 SPEEDW SAN DIEGO CA	-40.35

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Scam Tips

Tips to help protect yourself from trending scams:

- Do not be pressured to act quickly — pause and verify, it could be an imposter trying to steal your money.
- If asked to transfer money unexpectedly, use caution — it could be a scam.
- Never grant remote access, click links, or download apps at the request of someone you do not know.

Learn more about trending scams.
Scan the code or visit bofa.com/HelpProtectYourself.

When you use the QRC feature, certain information is collected from your mobile device for business purposes.

SSM-04-25-0510.B1 | 7857158

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/30/26	PURCHASE 0330 Spotify P40EA5B97 5555555555 NY	-12.99
03/30/26	PURCHASE 0330 WEEE INC. 5105734967 CA	-60.73
03/30/26	POSTAL ANNEX 1 03/30 #000000078 MOBILE PURCHASE 3960 WEST POINT L SAN DIEGO CA	-64.62
03/31/26	PURCHASE 0331 AMAZON MKTPL*BC8F 8662161072 WA	-54.93
03/31/26	MOBILE PURCHASE 0329 ABBOTT STREET MAR SAN DIEGO CA	-6.29
03/31/26	MOBILE PURCHASE 0330 SQ *OCEAN BEACH B San Diego CA	-32.45
03/31/26	MOBILE PURCHASE 0330 APPLE TREE SAN DIEGO CA	-17.55
04/01/26	PURCHASE 0331 Afterpay 0444123456 CA	-23.58
04/02/26	MOBILE PURCHASE 0331 OB QUICK STOP SAN DIEGO CA	-9.35
04/02/26	MOBILE PURCHASE 0402 SQ *CHE & CHLOE I San Diego CA	-14.54
04/03/26	MOBILE PURCHASE 0402 SP COFFEE CYCLE R SAN DIEGO CA	-20.10
04/06/26	MOBILE PURCHASE 0403 SP COFFEE CYCLE R SAN DIEGO CA	-17.75
04/06/26	PURCHASE 0405 APPLE.COM/BILL 8667127753 CA	-18.97
04/06/26	MOBILE PURCHASE 0404 SHELL OIL 1000789 ESCONDIDO CA	-3.49
04/06/26	MOBILE PURCHASE 0405 SP SHORETHINGPTSP SAN DIEGO CA	-45.20
04/06/26	MOBILE PURCHASE 0405 VALS COFFEE CORNE SAN DIEGO CA	-29.85
04/06/26	CHECKCARD 0406 Freeway Ins Huntington BeCA	-202.99
04/07/26	CHECKCARD 0406 USCIS CHICAGO LOC 8003755283 DC 05134376097600063433661	-1,440.00
04/07/26	CHECKCARD 0406 USCIS CHICAGO LOC 8003755283 DC 05134376097600063433745	-675.00
04/07/26	CHECKCARD 0406 CF UNITED LLC SAN DIEGO CA	-24.59
04/07/26	PURCHASE 0407 AFTERPAY 8552896014 CA	-103.31
04/07/26	CF UNITED LLC 04/07 #000202758 MOBILE PURCHASE CF UNITED LLC 27 SAN DIEGO CA	-5.05
04/08/26	MOBILE PURCHASE 0407 CTLP*CSC SERVICEW MELVILLE NY	-3.00
04/08/26	PURCHASE 0407 Cherry Technologi 8888397171 CA	-107.14
04/08/26	LITICKERS LIQU 04/07 #000000449 MOBILE PURCHASE 4955 VOLTAIRE ST SAN DIEGO CA	-28.49
04/10/26	CHECKCARD 0410 CF UNITED LLC SAN DIEGO CA	-41.89
04/13/26	PURCHASE 0410 LEMONADE INSURANC 8447338666 NY	-7.92
04/13/26	MOBILE PURCHASE 0410 AZUCAR SAN DIEGO CA	-4.35
04/13/26	PURCHASE 0412 APPLE.COM/BILL 8667127753 CA	-29.99
04/14/26	CHECKCARD 0413 GENIE CAR WASH - 6192236830 CA 05314616104000444077737 RECURRING	-31.99
04/14/26	PURCHASE 0413 Afterpay 0444123456 CA	-25.25
04/14/26	MOBILE PURCHASE 0413 SQ *SHAKE SHACK San Diego CA	-8.23

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/15/26	CHECKCARD 0414 INDIE YOGA SAN DIEGO CA 82711166105500003904794	-12.00
04/16/26	MOBILE PURCHASE 0414 TST*ANS ELECTRONI San Diego CA	-19.02
04/16/26	MOBILE PURCHASE 0414 NEWPORT QUICK STO SAN DIEGO CA	-3.37
04/16/26	MOBILE PURCHASE 0415 TST*SCUDERIE ITAL San Diego CA	-14.92
04/17/26	MOBILE PURCHASE 0415 NEWPORT QUICK STO SAN DIEGO CA	-8.18
04/17/26	MOBILE PURCHASE 0416 NAYVAX VENDING 99 HUNT VALLEY MD	-6.00
04/17/26	CHECKCARD 0416 ABC*10043-UFC FIT 8589884140 CA 75418236106255417367563 RECURRING	-24.00
04/17/26	MOBILE PURCHASE 0416 SPO*QUARTYARD SAN DIEGO CA	-13.63
04/17/26	MOBILE PURCHASE 0416 NAYVAX VENDING 99 HUNT VALLEY MD	-6.00
04/17/26	CHECKCARD 0417 CF UNITED LLC SAN DIEGO CA	-40.40
04/20/26	MOBILE PURCHASE 0417 TST* SPITZ RESTAU SAN DIEGO CA	-19.81
04/20/26	MOBILE PURCHASE 0417 IN-N-OUT SDSPORTS SAN DIEGO CA	-40.89
04/20/26	PURCHASE 0417 AMAZON PRIME*ET23 8882804331 WA	-16.15
04/20/26	MOBILE PURCHASE 0418 CAFE BELLA SAN DIEGO CA	-22.28
04/20/26	PMNT SENT 0418 RMTLY* R345486405 SEATTLE WA	-52.13
04/20/26	7-ELEVEN 04/19 #000375269 MOBILE PURCHASE 7-ELEVEN San Diego CA	-17.02
04/22/26	PURCHASE 0421 Afterpay 0444123456 CA	-31.65
04/22/26	MOBILE PURCHASE 0421 SP COFFEE CYCLE R SAN DIEGO CA	-18.75
04/23/26	BARNESNOBLE 04/22 #000343375 MOBILE PURCHASE BARNESNOBLE San Diego CA	-74.79
04/24/26	MOBILE PURCHASE 0423 PLATO'S CLOSET #8 SAN DIEGO CA	-95.92
04/24/26	LITICKERS LIQU 04/24 #000001321 MOBILE PURCHASE 4955 VOLTAIRE ST SAN DIEGO CA	-5.29
04/24/26	CHECKCARD 0424 Car Insurance Irving CA	-74.23
04/24/26	PURCHASE 0424 APPLE.COM/BILL 8667127753 CA	-17.99
04/27/26	MOBILE PURCHASE 0425 TST*MIKES TACO CL San Diego CA	-60.00
04/27/26	PURCHASE 0425 Groupon, Inc. 3122886424 IL	-29.16
04/27/26	PURCHASE 0425 AMAZON MKTPL*BJ0L 8662161072 WA	-37.66
04/27/26	MOBILE PURCHASE 0426 TST* AERO CLUB SAN DIEGO CA	-10.78
04/27/26	MOBILE PURCHASE 0425 SQ *EAT YOUR FEEL San Diego CA	-8.54
04/27/26	PURCHASE 0427 AMAZON MKTPL*BJ4N 8662161072 WA	-34.46
04/27/26	CHECKCARD 0426 SP RETROPIA SHERIDAN WY 82305096117500004714637	-52.25

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/28/26	PURCHASE 0426 GO.GET-CHILLIO.AP 3157109509 PA	-0.99
04/28/26	MOBILE PURCHASE 0426 NEWPORT QUICK STO SAN DIEGO CA	-3.60
04/28/26	PURCHASE 0428 Afterpay 0444123456 CA	-25.25
Total ATM and debit card subtractions		**-$4,287.63**

Other subtractions

Date	Description	Amount
03/30/26	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# mdxyixz3z	-30.00
03/31/26	Southwest Equity DES:WEB PMTS ID:SRWFKF INDN:Manuella Guasti Fernan CO ID:9000541889 WEB	-1,050.00
04/09/26	Zelle payment to EMILIO D'ARCE for "green card"; Conf# k10qy9cvx	-265.25
04/13/26	Online Scheduled Payment to ACCT# 8285 Confirmation# 2083001297	-83.00
04/16/26	Zelle payment to BETINA MULLER Conf# knifagfvb	-30.00
04/17/26	ATT DES:PAYMENT ID:XXXXXXXXXEPAYL INDN:Manuella Guasti CO ID:9864031004 PPD	-169.61
04/20/26	Rocket Money DES:Premium ID:ST-L9J8N8C8W6N9 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-3.00
04/28/26	Southwest Equity DES:WEB PMTS ID:R761QF INDN:Manuella Guasti Fernan CO ID:9000541889 WEB	-1,050.00
Total other subtractions		**-$2,680.86**

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv SafeBalance Banking

for April 29, 2026 to May 27, 2026

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on April 29, 2026	$1,286.44
Deposits and other additions	4,022.15
ATM and debit card subtractions	-1,623.98
Other subtractions	-570.76
Service fees	-4.95
Ending balance on May 27, 2026	**$3,108.90**

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How to Contact Us - You may call us at the telephone number listed on the front of this statement.

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Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

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Deposits and other additions

Date	Description	Amount
05/04/26	VENMO DES:CASHOUT ID:1049995778130 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
05/06/26	BKOFAMERICA ATM 05/05 #000004645 DEPOSIT MIDWAY AND KEMPER SAN DIEGO CA	317.00
05/06/26	VENMO DES:CASHOUT ID:1050092771335 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
05/06/26	PURCHASE REFUND 0505 AMAZON MKTPLACE P 8662161072 WA 55432866125202667411373	25.85
05/07/26	VENMO DES:CASHOUT ID:1050099168442 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	974.41
05/08/26	PURCHASE REFUND 0506 GO.GET-CHILLIO.AP 3157109509 PA 82301466127900015020403	20.00
05/11/26	VENMO DES:CASHOUT ID:1050211861633 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	135.00
05/12/26	VENMO DES:CASHOUT ID:1050230949623 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
05/12/26	VENMO DES:CASHOUT ID:1050228917225 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	45.00
05/18/26	VENMO DES:CASHOUT ID:1050360098963 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	150.00
05/19/26	VENMO DES:CASHOUT ID:1050387356908 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
05/20/26	Zelle payment from MANUELA DALCHIELE for "obg"; Conf# 99chrky4h	27.00
05/21/26	VENMO DES:CASHOUT ID:1050430901135 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	898.89
05/22/26	Zelle payment from LAURA CARVALHO for "Choco"; Conf# vttbgzrew	54.00
05/26/26	VENMO DES:CASHOUT ID:1050480671162 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	235.00
05/27/26	BKOFAMERICA ATM 05/27 #000008051 DEPOSIT OCEAN BEACH SAN DIEGO CA	300.00
Total deposits and other additions		**$4,022.15**

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Message and data rates may apply.
Fees or other costs may apply to wire transfers.

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Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
04/29/26	CHECKCARD 0428 ROCKET 36 SAN DIEGO CA	-30.43
04/29/26	ROCKET 36 04/28 #000162865 MOBILE PURCHASE ROCKET 36 SAN DIEGO CA	-8.63
04/30/26	PURCHASE 0430 Spotify P41EE1B14 5555555555 NY	-12.99
05/04/26	PURCHASE 0502 AMC 9640 ONLINE 8884404262 KS	-42.96
05/04/26	MOBILE PURCHASE 0501 STARBUCKS 05885 CHULA VISTA CA	-13.50
05/04/26	CHECKCARD 0501 AMC 0246 MISSION SAN DIEGO CA 55310206123423842317602	-20.97
05/04/26	MARSHALLS #134 05/03 #000030502 MOBILE PURCHASE MARSHALLS #1345 SAN DIEGO CA	-141.98
05/04/26	CHECKCARD 0504 ROCKET 36 SAN DIEGO CA	-32.58
05/05/26	PURCHASE 0503 GO.GET-CHILLIO.AP 3157109509 PA	-39.99
05/05/26	PURCHASE 0502 GO.GET-CHILLIO.AP 3157109509 PA	-6.00
05/05/26	7-ELEVEN 05/05 #000647726 MOBILE PURCHASE 7-ELEVEN San Diego CA	-3.60
05/06/26	PURCHASE 0505 Afterpay 0444123456 CA	-31.64
05/06/26	PURCHASE 0506 APPLE.COM/BILL 8667127753 CA	-36.97
05/06/26	CHECKCARD 0505 10043 UFC FIT POI 8589884140 CA 75396026126027092091314	-6.20
05/07/26	PURCHASE 0506 WEEE INC. 5105734967 CA	-37.15
05/07/26	PMNT SENT 0506 RMTLY* R274568716 SEATTLE WA	-31.65
05/07/26	PURCHASE 0507 Cherry Technologi 8888397171 CA	-107.14
05/08/26	PMNT SENT 0507 RMTLY* R234669391 SEATTLE WA	-237.23
05/11/26	MOBILE PURCHASE 0509 CAFE BELLA SAN DIEGO CA	-9.82
05/11/26	PURCHASE 0510 Lemonade Insuranc 8447338666 NY	-7.92
05/11/26	CHECKCARD 0510 CF UNITED LLC SAN DIEGO CA	-35.47
05/11/26	PURCHASE 0511 AMAZON MKTPL*BV4M 8662161072 WA	-36.61
05/12/26	PURCHASE 0511 KLARNA* SEPHORA 8445527621 OH	-19.66
05/12/26	PURCHASE 0511 Klarna*SHEIN US 8445527621 OH	-22.87
05/12/26	PURCHASE 0512 AMAZON MKTPL*BF2O 8662161072 WA	-58.14
05/13/26	MOBILE PURCHASE 0511 GOLDEN HILLS LIQU SAN DIEGO CA	-4.51
05/13/26	PURCHASE 0512 APPLE.COM/BILL 8667127753 CA	-29.99
05/13/26	PURCHASE 0512 Afterpay 0444123456 CA	-25.25
05/13/26	MOBILE PURCHASE 0512 SP COFFEE CYCLE R SAN DIEGO CA	-18.75
05/15/26	PURCHASE 0515 AMAZON MKTPL*BV4N 8662161072 WA	-23.64
05/15/26	CHECKCARD 0515 ABC*10043-UFC FIT 8589884140 CA 75418236135257735610018 RECURRING	-59.00
05/15/26	PURCHASE 0515 WP*obtemplate.com 2543190919 CA	-5.13

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/18/26	MOBILE PURCHASE 0514 NEWPORT QUICK STO SAN DIEGO CA	-5.70
05/18/26	MOBILE PURCHASE 0515 OB SMOKERS SAN DIEGO CA	-16.73
05/18/26	MOBILE PURCHASE 0515 63406 4437 SPEEDW SAN DIEGO CA	-30.43
05/18/26	CHECKCARD 0516 ABC*10043-UFC FIT 8589884140 CA 75418236136257827047813 RECURRING	-24.00
05/18/26	PURCHASE 0517 McDonalds 1014 1619223055 CA	-7.54
05/18/26	PURCHASE 0517 AMAZON PRIME*HI1S 8882804331 WA	-16.15
05/18/26	CF UNITED LLC 05/18 #000667833 MOBILE PURCHASE CF UNITED LLC 27 SAN DIEGO CA	-3.56
05/20/26	MOBILE PURCHASE 0519 CAFE BELLA SAN DIEGO CA	-9.82
05/21/26	MOBILE PURCHASE 0520 TST*SCUDERIE ITAL San Diego CA	-28.68
05/21/26	MOBILE PURCHASE 0520 SQ *HEAVENLY BODE San Diego CA	-54.00
05/21/26	TARGET T-3303 05/20 #000363877 MOBILE PURCHASE TARGET T-3303 San Diego CA	-11.58
05/26/26	MOBILE PURCHASE 0522 IN-N-OUT PACIFIC PACIFIC BEACHCA	-38.20
05/26/26	MOBILE PURCHASE 0522 FORTUNE COOKIE EX SAN DIEGO CA	-3.64
05/26/26	MOBILE PURCHASE 0522 SHELL OIL 1000620 SAN DIEGO CA	-8.14
05/26/26	MOBILE PURCHASE 0522 VALS COFFEE CORNE SAN DIEGO CA	-22.57
05/26/26	CHECKCARD 0524 Car Insurance Irving CA	-74.23
05/26/26	PURCHASE 0524 APPLE.COM/BILL 8667127753 CA	-17.99
05/26/26	MOBILE PURCHASE 0524 NEWPORT QUICK STO SAN DIEGO CA	-3.60
05/26/26	PURCHASE 0526 DD *DOORDASH BRAZ SAN FRANCISCOCA	-23.99
05/27/26	PURCHASE 0526 Afterpay 0444123456 CA	-25.06
Total ATM and debit card subtractions		**-$1,623.98**

Other subtractions

Date	Description	Amount
05/04/26	Zelle payment to ISABELLA FIORINI for "churras"; Conf# o0v26ztmk	-15.00
05/06/26	Zelle payment to ALINA GRAYESKE for "costco"; Conf# qn4evfl07	-58.00
05/07/26	Zelle payment to EMILIO D'ARCE for "last payment green card"; Conf# lq140pqbl	-212.90
05/08/26	Online Scheduled Payment to ACCT# 8285 Confirmation# 2095465608	-35.00
05/11/26	Zelle payment to ANDRES CERVANTES for "bed"; Conf# lkl0nenz5	-25.00
05/11/26	Zelle payment to ALEX LOSEKANN Conf# l8mczva8u	-14.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
05/18/26	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# lukbstgi1	-20.00
05/18/26	ATT PPD DES:PAYMENT ID:XXXXXXXXXEPAYP INDN:Manuella Guasti CO ID:9864031004	-66.86
05/22/26	Zelle payment to ALINA GRAYESKE for "eletric costco"; Conf# kot3uvjgw	-124.00
Total other subtractions		**-$570.76**

Service fees

Date	Transaction description	Amount
04/29/26	Monthly Maintenance Fee	-4.95
Total service fees		**-$4.95**

Note your Ending Balance already reflects the subtraction of Service Fees.

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BANK OF AMERICA

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MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Your Adv SafeBalance Banking

for May 28, 2026 to June 26, 2026

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on May 28, 2026	$3,108.90
Deposits and other additions	3,671.36
ATM and debit card subtractions	-2,627.43
Other subtractions	-2,606.50
Service fees	-2.50
Ending balance on June 26, 2026	**$1,543.83**

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IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
05/29/26	VENMO DES:CASHOUT ID:1050605481678 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	210.00
06/02/26	VENMO DES:CASHOUT ID:1050697365981 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	830.00
06/02/26	VENMO DES:CASHOUT ID:1050702393018 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	230.00
06/04/26	Zelle payment from ALINA GRAYESKE Conf# 0K6JHM1D1	35.00
06/05/26	VENMO DES:CASHOUT ID:1050752995150 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	50.00
06/11/26	BKOFAMERICA ATM 06/10 #000009324 DEPOSIT OCEAN BEACH SAN DIEGO CA	314.00
06/12/26	VENMO DES:CASHOUT ID:1050924032058 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	250.00
06/17/26	BKOFAMERICA ATM 06/17 #000009910 DEPOSIT OCEAN BEACH SAN DIEGO CA	260.00
06/18/26	VENMO DES:CASHOUT ID:1051064002461 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	1,132.36
06/23/26	Zelle payment from LAURA CARVALHO Conf# xibx2fbm1	50.00
06/24/26	VENMO DES:CASHOUT ID:1051195430561 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	310.00
Total deposits and other additions		**$3,671.36**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
05/28/26	MOBILE PURCHASE 0526 NEWPORT QUICK STO SAN DIEGO CA	-3.37
05/28/26	MOBILE PURCHASE 0527 SQ *HEAVENLY BODE San Diego CA	-27.00
05/28/26	PMNT SENT 0527 RMTLY* R166359134 SEATTLE WA	-61.54

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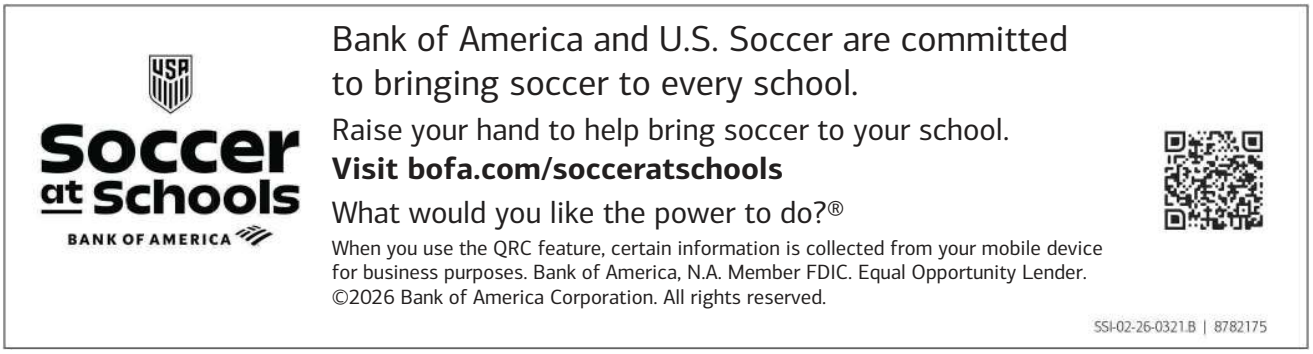

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/29/26	CHECKCARD 0528 USCIS ELIS I765 P 8003755283 MD 05134376149600112116406	-260.00
05/29/26	PURCHASE 0528 Klarna*SHEIN US 8445527621 OH	-18.85
05/29/26	PURCHASE 0529 KLARNA* KLARNA 8445527621 OH	-19.68
06/01/26	PURCHASE 0529 KLARNA* KLARNA 8445527621 OH	-22.89
06/01/26	MOBILE PURCHASE 0529 APPLE TREE SAN DIEGO CA	-2.49
06/01/26	PURCHASE 0530 Spotify P42FA495F 5555555555 NY	-12.99
06/01/26	PMNT SENT 0530 RMTLY* R278413678 SEATTLE WA	-25.10
06/02/26	PURCHASE 0601 APPLE.COM/BILL 8667127753 CA	-45.97
06/02/26	CHECKCARD 0601 AKHIS SAN DIEGO CA 82117556153500004587021	-20.38
06/03/26	TARGET T-3303 06/03 #000146304 MOBILE PURCHASE TARGET T-3303 San Diego CA	-19.81
06/04/26	MOBILE PURCHASE 0603 SP SHORETHINGPTSP SAN DIEGO CA	-30.16
06/04/26	PMNT SENT 0604 RMTLY* R322704508 SEATTLE WA	-51.26
06/04/26	PMNT SENT 0604 RMTLY* R254584393 SEATTLE WA	-102.51
06/08/26	MOBILE PURCHASE 0605 SP COFFEE CYCLE R SAN DIEGO CA	-20.10
06/08/26	PURCHASE 0605 Afterpay 0444123456 CA	-43.10
06/08/26	MOBILE PURCHASE 0606 TST*CITY TACOS - San Diego CA	-22.10
06/08/26	PURCHASE 0607 Cherry Technologi 8888397171 CA	-107.14
06/08/26	LITICKERS LIQU 06/08 #000001520 MOBILE PURCHASE 4955 VOLTAIRE ST SAN DIEGO CA	-3.41
06/09/26	PURCHASE 0608 Klarna*Sephora 8445527621 OH	-39.87
06/10/26	MOBILE PURCHASE 0610 IN-N-OUT SDSPORTS SAN DIEGO CA	-22.63
06/11/26	MOBILE PURCHASE 0609 NEWPORT QUICK STO SAN DIEGO CA	-3.60
06/11/26	PURCHASE 0610 LEMONADE INSURANC 8447338666 NY	-7.92
06/11/26	MOBILE PURCHASE 0610 BRAZUCA BITES SAN DIEGO CA	-17.17
06/12/26	PURCHASE 0612 APPLE.COM/BILL 8667127753 CA	-29.99
06/12/26	PURCHASE 0612 KLARNA* KLARNA 8445527621 OH	-22.87
06/15/26	MOBILE PURCHASE 0611 NEWPORT QUICK STO SAN DIEGO CA	-3.60
06/15/26	PURCHASE 0612 KLARNA* KLARNA 8445527621 OH	-19.66
06/15/26	PMNT SENT 0612 RMTLY* R134709067 SEATTLE WA	-60.23
06/15/26	PURCHASE 0612 AMAZON RETA* 5Z6B SEATTLE WA	-26.66
06/15/26	PURCHASE 0613 AMAZON MKTPL*UC5I 8662161072 WA	-39.41
06/15/26	MOBILE PURCHASE 0613 TST*BREW WAVE COF San Diego CA	-15.40
06/15/26	PURCHASE 0614 APPLE.COM/BILL 8667127753 CA	-19.99
06/15/26	PMNT SENT 0614 RMTLY* R136788536 SEATTLE WA	-32.72

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/15/26	CHECKCARD 0614 CF UNITED LLC SAN DIEGO CA	-45.46
06/15/26	MOBILE PURCHASE 0614 GENIE CAR WASH - SAN DIEGO CA	-19.00
06/16/26	CHECKCARD 0615 10043 UFC FIT POI 8589884140 CA 75396026167027375717726	-24.00
06/17/26	PURCHASE 0615 CHICK-FIL-A #0201 SAN DIEGO CA	-42.13
06/17/26	MOBILE PURCHASE 0616 OB SURF CAFE SAN DIEGO CA	-6.60
06/17/26	PURCHASE 0617 WEEE INC. 5105734967 CA	-46.71
06/17/26	OCEAN BEACH TI 06/17 #000001665 MOBILE PURCHASE 4893 NEWPORT AVE SAN DIEGO CA	-125.00
06/18/26	MOBILE PURCHASE 0616 NEWPORT QUICK STO SAN DIEGO CA	-6.36
06/18/26	PURCHASE 0617 AMAZON PRIME*U65C 8882804331 WA	-16.15
06/18/26	MOBILE PURCHASE 0617 OB SMOKERS SAN DIEGO CA	-11.15
06/22/26	PURCHASE 0618 SHEIN.COM 8448022500 NY	-47.60
06/22/26	MOBILE PURCHASE 0619 SP COFFEE CYCLE R SAN DIEGO CA	-20.10
06/22/26	Buzz Cannabis 06/19 #000500876 WITHDRWL Buzz Cannabis Mis SAN DIEGO CA	-88.75
06/22/26	PURCHASE 0619 Klarna*Klarna 8445527621 OH	-18.85
06/22/26	PURCHASE 0619 LAZ PARKING ECOMM 8605227641 CT	-35.95
06/22/26	MOBILE PURCHASE 0619 VONS #2116 SAN DIEGO CA	-1.49
06/22/26	CHECKCARD 0620 OB NOODLE HOUSE & SAN DIEGO CA 11636486172015800079634	-120.64
06/22/26	PMNT SENT 0621 RMTLY* R176360840 SEATTLE WA	-100.39
06/22/26	PMNT SENT 0621 RMTLY* R191674551 SEATTLE WA	-180.84
06/22/26	MOBILE PURCHASE 0621 SP COFFEE CYCLE R SAN DIEGO CA	-12.69
06/22/26	MOBILE PURCHASE 0621 THE AMERICAN ACAI SAN DIEGO CA	-25.59
06/22/26	CHECKCARD 0621 VALERO 7 ELEVE SAN DIEGO CA	-50.02
06/22/26	7-ELEVEN 06/21 #000319453 MOBILE PURCHASE 7-ELEVEN San Diego CA	-11.57
06/23/26	MOBILE PURCHASE 0621 ROSS STORES #257 SAN DIEGO CA	-45.21
06/23/26	KRISP APPLE TR 06/22 #000992400 MOBILE PURCHASE 4976 NEWPORT AVEN SAN DIEGO CA	-31.75
06/23/26	TARGET T-3303 06/22 #000326807 MOBILE PURCHASE TARGET T-3303 San Diego CA	-11.83
06/24/26	PURCHASE 0623 AFTERPAY 8552896014 CA	-43.10
06/24/26	MOBILE PURCHASE 0623 TST*BREW WAVE COF San Diego CA	-24.80
06/24/26	CHECKCARD 0624 Car Insurance Irving CA	-74.23
06/24/26	PURCHASE 0624 APPLE.COM/BILL 8667127753 CA	-17.99

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/25/26	MOBILE PURCHASE 0624 CVS/PHARMACY # San Diego CA	-3.49
06/26/26	MOBILE PURCHASE 0625 TST* SDCM - FIREH SAN DIEGO CA	-9.57
06/26/26	MOBILE PURCHASE 0625 TST* SDCM - FIREH SAN DIEGO CA	-8.12
06/26/26	MOBILE PURCHASE 0625 TST*AGAVE TACO SH San Diego CA	-18.73
Total ATM and debit card subtractions		**-$2,627.43**

Other subtractions

Date	Description	Amount
05/28/26	Mobile Banking payment to CRD 8285 Confirmation# d1defj70o	-879.08
06/01/26	Southwest Equity DES:WEB PMTS ID:072SWF INDN:Manuella Guasti Fernan CO ID:9000541889 WEB	-1,000.00
06/03/26	Zelle payment to JOSE DA SILVA JUNIOR for "gig"; Conf# n0alanpdq	-50.00
06/08/26	Zelle payment to ALINA GRAYESKE for "groceries"; Conf# nod57boo8	-93.00
06/11/26	Zelle payment to ANDRES CERVANTES for "bed"; Conf# ng237hnra	-30.00
06/15/26	VENMO DES:PAYMENT ID:1050977659067 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-100.00
06/15/26	VENMO DES:PAYMENT ID:1050979241437 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-50.00
06/17/26	Zelle payment to ALINA GRAYESKE for "eletric"; Conf# l4pr8ipys	-42.00
06/17/26	ATT DES:PAYMENT ID:XXXXXXXXXEPAYU INDN:Manuella Guasti CO ID:9864031004 PPD	-97.42
06/22/26	Zelle payment to ANDRES CERVANTES for "dirty birds"; Conf# kjfaqatpb	-30.00
06/22/26	Zelle payment to BETINA MULLER for "perfeita"; Conf# ojpyzilbe	-35.00
06/22/26	VENMO DES:PAYMENT ID:1051111804568 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-50.00
06/23/26	Zelle payment to CARTER CAPLAN for "laura's birthday"; Conf# l7i0tuk8p	-110.00
06/23/26	Zelle payment to LAURA CARVALHO Conf# pwl2ei1cn	-40.00
Total other subtractions		**-$2,606.50**

Service fees

Date	Transaction description	Amount
06/22/26	Buzz Cannabis 06/19 #000500876 WITHDRWL Buzz Cannabis Mis SAN DIEGO CA FEE	-2.50
Total service fees		**-$2.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

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- Subscription credits on popular streaming and news services (for select tiers) (footnote 3)
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1. for the 30 calendar days following your first enrollment, the combined end-of-day collected balance of your qualifying accounts ("Daily Balance"), provided that your Daily Balance remains above the required amount for a minimum of three business days; or
2. subsequently, the combined average balance of your qualifying accounts calculated on the third business day of each month.

Eligible customers will be moved to the higher tier within 3 business days. New tier benefits may take up to 30 days to become effective. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your Personal Schedule of Fees, available at bankofamerica.com/fees.

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1 Credit Card BofA Rewards(TM) Bonus. Certain credit cards are eligible to receive a BofA Rewards(TM) bonus. Enrolled BofA Rewards members with eligible Bank of America® credit cards can receive a BofA Rewards bonus of 10% for the Member tier, 25% for the Preferred Plus tier, 50% for the Preferred Honors tier, or 75% for the Premier tier. If your card receives the 10% customer bonus, the BofA Rewards bonus will replace the 10% customer bonus. The BofA Rewards bonus for eligible cash rewards credit cards will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a $100 purchase that earns 3% ($3.00) will actually earn $3.30, $3.75, $4.50 or $5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that earns 100 base points will actually earn 110, 125, 150, or 175 points, based on your tier when the purchase posts to your account. The BofA Rewards bonus also does not apply to the bonus earn for certain programs and is not applied to any account opening bonus or non-standard rewards that are part of a special offer, unless we indicate otherwise. If you enrolled in Preferred Rewards before May 26, 2026 your credit card account may be eligible for an extended card benefit. Sign in to bankofamerica.com/BofARewards for more details. Other terms and conditions apply. Please refer to your card's Program Rules for details about how you can receive the BofA Rewards bonus. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Refer to bankofamerica.com/BofARewards for a complete list of ineligible cards.

2 BofA Rewards exclusive deals. BofA Rewards(TM) members will be eligible for exclusive deal offers. All such offers are subject to the standard terms and conditions of the deals program. Refer to https://promotions.bankofamerica.com/en/deals for details.

3 BofA Rewards(TM) Subscription Credits. In order to be eligible for the subscription credit benefit, you must: Be enrolled in the BofA Rewards program's Preferred Honors or Premier tiers. Agree to the full terms of the subscription credit benefit from the subscription credit benefit page within BofA Rewards. Make payments directly to eligible merchants using your Bank of America debit card linked to a checking account that you designate via the subscription credit benefit page. Preferred Honors tier members may receive statement credits up to $8 per month, and Premier tier members may receive up to $15 per month. Eligible merchants are subject to change without notice. Currently eligible merchants can be found on the subscription credit benefit page.

4 My Credit. My Credit, including FICO® Score, is for educational purposes only and accessible through Mobile and Online Banking. Certain My Credit features, content and related material may be available only in English. You must be at least 18 years of age, be an owner or co-owner of an eligible Bank of America consumer account, have a Social Security number, and have a U.S. address in your Online Banking profile. Data connection required. Carrier fees may apply. Fraud & Identity Monitoring is available for clients enrolled in BofA Rewards(TM). To learn more, visit bofa.com/MyCredit. FICO® is a registered trademark of Fair Isaac Corporation in the United States and other countries.

5 To participate, you just need an eligible Bank of America checking account. Checking accounts may have a monthly maintenance fee if waiver requirements are not met.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

MANUELLA GUASTI FERNANDES
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv SafeBalance Banking

for June 27, 2026 to July 29, 2026

Account number: 8981 4597 5503

MANUELLA GUASTI FERNANDES

Account summary

Beginning balance on June 27, 2026	$1,543.83
Deposits and other additions	4,559.30
ATM and debit card subtractions	-2,667.98
Other subtractions	-2,349.91
Service fees	-2.50
Ending balance on July 29, 2026	**$1,082.74**

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IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
06/29/26	BKOFAMERICA ATM 06/27 #000009552 DEPOSIT OCEAN BEACH SAN DIEGO CA	605.00
07/03/26	VENMO DES:CASHOUT ID:1051410412582 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	1,014.35
07/13/26	VENMO DES:CASHOUT ID:1051635431935 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	300.00
07/14/26	VENMO DES:CASHOUT ID:1051656172339 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	1,276.44
07/16/26	Zelle payment from ANDRES CERVANTES Conf# 0K7PKO02J	40.00
07/16/26	Zelle payment from ALINA GRAYESKE Conf# 0K7PK3OQ3	35.00
07/21/26	VENMO DES:CASHOUT ID:1051810576376 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	300.00
07/22/26	BKOFAMERICA ATM 07/22 #000002928 DEPOSIT OCEAN BEACH SAN DIEGO CA	634.00
07/24/26	PURCHASE REFUND 0723 AMAZON MKTPLACE P 8662161072 WA 55432866204208195721559	24.51
07/28/26	VENMO DES:CASHOUT ID:1051947469305 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	59.00
07/29/26	VENMO DES:CASHOUT ID:1051985883653 INDN:MANUELLA GUASTI CO ID:5264681992 PPD	271.00
Total deposits and other additions		**$4,559.30**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/29/26	PURCHASE 0626 KLARNA* KLARNA 8445527621 OH	-19.66
06/29/26	PURCHASE 0626 KLARNA* KLARNA 8445527621 OH	-62.75
06/29/26	PURCHASE 0627 APPLE.COM/BILL 8667127753 CA	-16.98

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/29/26	MOBILE PURCHASE 0626 NEWPORT QUICK STO SAN DIEGO CA	-1.03
06/29/26	MICHAELS STORE 06/28 #000227134 MOBILE PURCHASE 2740 MIDWAY DR. SAN DIEGO CA	-66.49
06/29/26	CHECKCARD 0628 WALGREENS #12143 SAN DIEGO CA 05436846180000318088847	-42.81
06/29/26	TARGET T-2465 06/28 #000105345 MOBILE PURCHASE TARGET T-2465 San Diego CA	-44.15
06/30/26	PURCHASE 0630 McDonalds 13410 1858569592 CA	-12.93
06/30/26	MOBILE PURCHASE 0629 VALS COFFEE CORNE SAN DIEGO CA	-11.52
06/30/26	PURCHASE 0630 Spotify P4410B480 5555555555 NY	-12.99
07/01/26	MOBILE PURCHASE 0630 TST* SDCM - FIREH SAN DIEGO CA	-17.81
07/01/26	PURCHASE 0701 LABORATORY CORPOR 8002227566 NC	-129.15
07/02/26	CHECKCARD 0630 TST*THE HARP - OB San Diego CA 55432866182200399193855	-23.00
07/02/26	PMNT SENT 0701 RMTLY* R238364172 SEATTLE WA	-56.66
07/02/26	KRISP APPLE TR 07/01 #000563200 MOBILE PURCHASE 4976 NEWPORT AVEN SAN DIEGO CA	-26.61
07/02/26	MOBILE PURCHASE 0701 SQ *REYCAST LLC San Diego CA	-10.78
07/03/26	MOBILE PURCHASE 0701 NEWPORT QUICK STO SAN DIEGO CA	-4.48
07/06/26	PURCHASE 0703 Klarna*Klarna 8445527621 OH	-18.85
07/06/26	MOBILE PURCHASE 0703 PATS LIQUOR SAN DIEGO CA	-3.11
07/06/26	MOBILE PURCHASE 0704 STARBUCKS STORE 6 SAN DIEGO CA	-8.45
07/06/26	MOBILE PURCHASE 0704 63406 4437 SPEEDW SAN DIEGO CA	-30.39
07/06/26	PURCHASE 0705 UBER *TRIP 8665761039 CA	-29.93
07/06/26	MOBILE PURCHASE 0705 TST*MIKE HESS BRE San Diego CA	-13.84
07/06/26	TRADER JOE S # 07/06 #000148752 MOBILE PURCHASE TRADER JOE S #021 SAN DIEGO CA	-49.25
07/07/26	PURCHASE 0707 AFTERPAY 8552896014 CA	-43.10
07/07/26	PURCHASE 0707 Cherry Technologi 8888397171 CA	-107.14
07/08/26	KRISP APPLE TR 07/08 #000499400 MOBILE PURCHASE 4976 NEWPORT AVEN SAN DIEGO CA	-8.98
07/09/26	TARGET T-3303 07/08 #000346223 MOBILE PURCHASE TARGET T-3303 San Diego CA	-68.69
07/10/26	PURCHASE 0710 Lemonade Insuranc 8447338666 NY	-7.92
07/13/26	PURCHASE 0710 KLARNA* KLARNA 8445527621 OH	-39.86
07/13/26	CHECKCARD 0710 NEWPORT QUICK STO SAN DIEGO CA 55436876192271927451613	-4.11
07/13/26	PURCHASE 0711 www.cvs.com 8007467287 RI	-22.17
07/13/26	MOBILE PURCHASE 0711 STAPLES 0647 SAN DIEGO CA	-20.00
07/13/26	PURCHASE 0712 AMAZON MKTPL*0E16 8662161072 WA	-58.50
07/13/26	PURCHASE 0712 APPLE.COM/BILL 8667127753 CA	-29.99

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/13/26	MOBILE PURCHASE 0712 ARCO 915001 SAN DIEGO CA	-33.75
07/13/26	MOBILE PURCHASE 0712 CASS SMOKE SHOP SAN DIEGO CA	-11.15
07/13/26	MOBILE PURCHASE 0712 GENIE CAR WASH - SAN DIEGO CA	-21.00
07/14/26	MOBILE PURCHASE 0713 CAFE BELLA EXPRES SAN DIEGO CA	-9.32
07/14/26	CF UNITED LLC 07/14 #000129926 MOBILE PURCHASE CF UNITED LLC 27 SAN DIEGO CA	-2.54
07/14/26	KRISP APPLE TR 07/14 #000951000 MOBILE PURCHASE 4976 NEWPORT AVEN SAN DIEGO CA	-39.24
07/14/26	KRISP APPLE TR 07/14 #000450700 MOBILE PURCHASE 4976 NEWPORT AVEN SAN DIEGO CA	-7.48
07/15/26	MOBILE PURCHASE 0713 CHICK-FIL-A #0432 SAN DIEGO CA	-27.48
07/15/26	PURCHASE 0714 APPLE.COM/BILL 8667127753 CA	-19.99
07/15/26	MOBILE PURCHASE 0714 63254 4982 SPEEDW HAWTHORNE CA	-60.50
07/15/26	PMNT SENT 0714 RMTLY* R236248318 SEATTLE WA	-61.22
07/16/26	MOBILE PURCHASE 0714 SHAKE SHACK - 139 TORRANCE CA	-28.64
07/17/26	MOBILE PURCHASE 0715 NEWPORT QUICK STO SAN DIEGO CA	-3.60
07/17/26	CHECKCARD 0716 ABC*10043-UFC FIT 8589884140 CA 75418236197262518945867 RECURRING	-24.00
07/20/26	CHECKCARD 0716 PAM SAN DIEGO CA 8664701308 WI 85186876198701985603070	-159.50
07/20/26	CHECKCARD 0716 PAM SAN DIEGO CA 8664701308 WI 85186876198701985604979	-87.00
07/20/26	PURCHASE 0717 KLARNA* KLARNA 8445527621 OH	-18.85
07/20/26	MOBILE PURCHASE 0717 Vans Carlsbad Carlsbad CA	-32.33
07/20/26	PURCHASE 0717 AMAZON PRIME*EW14 8882804331 WA	-16.15
07/20/26	PMNT SENT 0718 RMTLY* R361938338 SEATTLE WA	-30.38
07/20/26	PURCHASE 0719 WEEE INC. 5105734967 CA	-40.82
07/20/26	KRISP APPLE TR 07/19 #000074600 MOBILE PURCHASE 4976 NEWPORT AVEN SAN DIEGO CA	-13.62
07/20/26	MOBILE PURCHASE 0720 MCDONALD'S F25 SAN YSIDRO CA	-16.58
07/21/26	PMNT SENT 0720 RMTLY* R185703668 SEATTLE WA	-183.16
07/21/26	KRISP APPLE TR 07/20 #000718600 MOBILE PURCHASE 4976 NEWPORT AVEN SAN DIEGO CA	-15.14
07/21/26	PURCHASE 0721 AFTERPAY 8552896014 CA	-43.10
07/23/26	MOBILE PURCHASE 0721 ROSS STORES #257 SAN DIEGO CA	-51.69
07/23/26	PMNT SENT 0722 RMTLY* R392689575 SEATTLE WA	-51.18

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/23/26	MARSHALLS #134 07/22 #000152341 MOBILE PURCHASE MARSHALLS #1345 SAN DIEGO CA	-17.22
07/23/26	WellG TheHeali 07/22 #000150319 WITHDRWL WellG TheHealing San Diego CA	-43.50
07/23/26	MICHAELS STORE 07/23 #000277776 MOBILE PURCHASE 2740 MIDWAY DR. SAN DIEGO CA	-2.68
07/24/26	PURCHASE 0723 APPLE.COM/BILL 8667127753 CA	-2.99
07/24/26	MOBILE PURCHASE 0723 SQ *BIRD ROCK COF La Jolla CA	-11.50
07/24/26	CHECKCARD 0724 Car Insurance Irving CA	-74.23
07/24/26	PURCHASE 0724 KLARNA* KLARNA 8445527621 OH	-39.86
07/27/26	MOBILE PURCHASE 0724 ROSS STORES #257 SAN DIEGO CA	-14.00
07/27/26	MOBILE PURCHASE 0724 TST*ANS ELECTRONI San Diego CA	-8.17
07/27/26	MOBILE PURCHASE 0724 MTS- PRONTO SAN DIEGO CA	-10.00
07/27/26	TARGET T-1328 07/25 #000345099 MOBILE PURCHASE TARGET T-1328 Seal Beach CA	-19.90
07/27/26	SKYWAYS HOTEL 07/26 #000000097 PURCHASE 5860 ARBOR VITAE LOS ANGELES CA	-158.46
07/28/26	PURCHASE 0727 APPLE.COM/BILL 8667127753 CA	-31.98
Total ATM and debit card subtractions		**-$2,667.98**

Other subtractions

Date	Description	Amount
07/02/26	Southwest Equity DES:WEB PMTS ID:65Z93G INDN:Manuella Guasti Fernan CO ID:9000541889 WEB	-1,000.00
07/13/26	Zelle payment to ANDRES CERVANTES for "bed"; Conf# q0opsrgrw	-40.00
07/13/26	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# npog1fjod	-45.00
07/13/26	Online Scheduled Payment to ACCT# 8285 Confirmation# 2128517259	-35.00
07/17/26	Zelle payment to ALINA GRAYESKE for "SDGE"; Conf# qrn0xopy2	-43.00
07/17/26	ATT DES:PAYMENT ID:XXXXXXXXXEPAYY INDN:Manuella Guasti CO ID:9864031004 PPD	-97.42
07/23/26	VENMO DES:PAYMENT ID:1051858002859 INDN:MANUELLA GUASTI CO ID:3264681992 WEB	-9.00
07/28/26	Zelle payment to ALINA GRAYESKE for "grocery"; Conf# mxzf463q4	-28.00
07/29/26	Southwest Equity DES:WEB PMTS ID:BLKC6G INDN:Manuella Guasti Fernan CO ID:9000541889 WEB	-1,050.00
07/29/26	AppFolio, Inc. F DES:WEB PMTS ID:5V2S96 INDN:Manuella Guasti Fernan CO ID:9001406550 WEB	-2.49
Total other subtractions		**-$2,349.91**

Service fees

Date	Transaction description	Amount
07/23/26	WellG TheHeali 07/22 #000150319 WITHDRWL WellG TheHealing San Diego CA FEE	-2.50

Total service fees **-$2.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Did you know that even without a Social Security number (SSN) you can request your credit report and credit score for free from Experian?

If you have an Individual Taxpayer Identification Number (ITIN) or you have neither an SSN or an ITIN, you can still request a free copy of your credit report and score directly from Experian. Experian will use the information you provide them to locate your credit file, although a match is not guaranteed. Lenders typically require an SSN when you apply for credit, but if you opened an account without an SSN and the lender reports the account to Experian, it should appear on your credit report.

Here is how to submit your written request

Please include the following with your request:

- Your full name including middle initial (and generation – Jr., II, III)
- Date of birth
- Complete addresses of where you have lived for the past two years
- Copy of a government-issued identification card, such as a driver's license or state ID card displaying your current address
- Copy of a current utility bill, bank statement, insurance statement or something similar

You can send it to:
Experian
P.O. Box 9701
Allen, TX 75013

If you have an ITIN or an SSN and want to confirm that we have your correct information on file, please visit any Bank of America financial center with a government issued photo ID and either your Social Security card or your ITIN information.

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NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
07/23/25 - 08/22/25

Access No. 4132571

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

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ALINA C GRAYESKE
4929 DEL MONTE AVE APT 114
SAN DIEGO CA 92107-6217

IMPORTANT CHANGE IN TERMS OF SERVICE EFFECTIVE AS OF 23 JUNE 2025
We are amending our funds availability policy concerning the deposit of checks into consumer and business accounts. The details of the change can be found here: **navyfederal.org/campaigns/emessage/change-in-terms-notice.html**.

Please read this information carefully. If you have any questions, please contact Navy Federal at 888-842-6328 or send us an eMessage via online banking.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$2,261.63	$6,989.92	$7,140.38	$2,111.17	$0.16
Membership Savings 3039782481	$1,431.16	$0.30	$0.00	$1,431.46	$2.04
Money Market Savings 3062009497	$505.01	$0.00	$0.00	$505.01	$0.00
Totals	**$4,197.80**	**$6,990.22**	**$7,140.38**	**$4,047.64**	**$2.20**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER
(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
07/23/25 - 08/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
07-23	Beginning Balance		2,261.63
07-23	POS Debit- Debit Card 6560 07-21-25 Staples San Diego CA	1.45-	2,260.18
07-23	POS Debit- Debit Card 6560 07-21-25 Staples San Diego CA	1.58-	2,258.60
07-23	POS Debit- Debit Card 6560 07-23-25 Sp Shorethingptspp 161-99395588 CA	23.15-	2,235.45
07-23	POS Debit- Debit Card 6560 07-22-25 Tst*soi O.B. San Diego CA	31.79-	2,203.66
07-23	Paid To - Venmo Payment Chk 9100001	80.00-	2,123.66
07-25	POS Debit- Debit Card 6560 07-24-25 Lemonade Insurance New York Ny	64.11-	2,059.55
07-28	POS Debit- Debit Card 6560 07-25-25 Citysd Parking 288 San Diego CA	3.84-	2,055.71
07-28	POS Debit- Debit Card 6560 07-26-25 Sq *tiny Giant Tap San Diego CA	27.14-	2,028.57
07-29	Deposit - ACH Paid From Lemonade Insuran Lemonade I 072925	37.60	2,066.17
07-29	Deposit - ACH Paid From Etsy, Inc. Payout 01Afd1	58.29	2,124.46
07-29	POS Debit- Debit Card 6560 07-28-25 CVS/Pharmacy #1050 San Diego CA	11.09-	2,113.37
07-29	POS Debit- Debit Card 6560 07-28-25 Cafe Bella Express San Diego CA	19.02-	2,094.35
07-30	Deposit - ACH Paid From Venmo Cashout 01Afd5	656.00	2,750.35
07-30	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	2,699.18
07-31	Deposit - ACH Paid From Electrum Perform Emp Dpst 01Afd9	2,800.00	5,499.18
07-31	Transfer From Checking Andres M Cervantes	1,483.00	6,982.18
07-31	POS Debit- Debit Card 6560 07-30-25 CA0304 Luv Car Was San Diego CA	10.00-	6,972.18
07-31	Transfer To Credit Card	825.00-	6,147.18
07-31	Dividend	0.03	6,147.21
08-01	Paid To Target Debit Crd 0730 043694 Target 3303 San Diego CA	43.78-	6,103.43
08-01	Paid To - MA Elan The Par Rent Chk 12400005	2,995.64-	3,107.79
08-04	Zelle CR Manuella Guasti Fernandes	164.00	3,271.79
08-04	Deposit - ACH Paid From Venmo Cashout 01Afd5	274.00	3,545.79
08-04	POS Debit- Debit Card 6560 08-01-25 Etsy.Com*us 718-8557955 Ny	9.59-	3,536.20

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) – –	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
07/23/25 - 08/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
08-04	POS Debit- Debit Card 6560 08-02-25 Petco Park Clubs San Diego CA	9.69-	3,526.51
08-04	POS Debit- Debit Card 6560 08-02-25 Mts- Pronto San Diego CA	10.00-	3,516.51
08-04	POS Debit - Debit Card 6560 Transaction 08-03-25 Victory Wine And Spiri San Diego	15.29-	3,501.22
08-04	POS Debit- Debit Card 6560 08-03-25 Sq *wax Haven Gosq.Com CA	65.00-	3,436.22
08-04	Paid To - Capital One Mobile Pmt Chk 5607361	101.00-	3,335.22
08-04	Paid To - Venmo Payment Chk 9100001	101.00-	3,234.22
08-05	Deposit - ACH Paid From Venmo Cashout 01Afd5	330.00	3,564.22
08-05	POS Debit- Debit Card 6560 08-04-25 Indie Yoga Indieyogasd.C CA	12.00-	3,552.22
08-05	POS Debit- Debit Card 6560 08-04-25 Cafe Bella Express San Diego CA	19.02-	3,533.20
08-05	POS Debit- Debit Card 6560 08-04-25 Lemonade Insurance New York Ny	58.63-	3,474.57
08-05	Transfer To Credit Card	825.00-	2,649.57
08-06	Deposit - ACH Paid From Venmo Cashout 01Afd5	164.00	2,813.57
08-06	POS Debit- Debit Card 6560 08-05-25 Amazon.Com*g76Rl0G Amzn.Com/Bill WA	8.59-	2,804.98
08-06	POS Debit- Debit Card 6560 08-06-25 Amazon.Com*vv6Bk0L Amzn.Com/Bill WA	21.63-	2,783.35
08-08	POS Debit- Debit Card 6560 08-07-25 Apple Tree San Diego CA	20.46-	2,762.89
08-08	POS Debit- Debit Card 6560 08-07-25 The Olive Tree Mar 619-2240443 CA	37.92-	2,724.97
08-08	POS Debit- Debit Card 6560 08-07-25 Closet San Diego CA	96.93-	2,628.04
08-11	POS Debit- Debit Card 6560 08-09-25 Ibi*fabletics.Com 844-3225384 CA	69.95-	2,558.09
08-11	POS Debit- Debit Card 6560 08-09-25 IN-N-Out Temecula Temecula CA	72.48-	2,485.61
08-12	Deposit - ACH Paid From Venmo Cashout 01Afd5	189.00	2,674.61
08-13	POS Debit- Debit Card 6560 08-12-25 Apple Tree San Diego CA	12.13-	2,662.48
08-13	POS Debit- Debit Card 6560 08-11-25 Chick-Fil-A #02014 San Diego CA	13.74-	2,648.74
08-13	Paid To - Venmo Payment Chk 9100001	30.00-	2,618.74
08-14	POS Debit- Debit Card 6560 08-13-25 Cafe Bella Express San Diego CA	12.08-	2,606.66
08-14	POS Debit- Debit Card 6560 08-13-25 Amazon Mktpl*h56Ff Amzn.Com/Bill WA	43.09-	2,563.57
08-14	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	80.56-	2,483.01
08-15	Transfer From Checking Andres M Cervantes	73.00	2,556.01
08-15	POS Debit- Debit Card 6560 08-14-25 Ibi*fabletics.Com 844-3225384 CA	10.13-	2,545.88
08-15	POS Debit- Debit Card 6560 08-14-25 Apple Tree San Diego CA	25.30-	2,520.58
08-18	Transfer From Checking Andres M Cervantes	126.00	2,646.58
08-18	Transfer From Checking Andres M Cervantes	150.00	2,796.58
08-18	POS Debit- Debit Card 6560 08-16-25 Sp Shorethingptspp 161-99395588 CA	107.61-	2,688.97
08-18	Paid To Target Debit Crd 0816 043694 Target 3303 San Diego CA	36.48-	2,652.49
08-18	Paid To - USAA P&C Autopay Chk 2100002	249.70-	2,402.79
08-19	POS Debit- Debit Card 6560 08-18-25 Cafe Bella Express San Diego CA	19.02-	2,383.77
08-19	Transfer To Credit Card	126.00-	2,257.77
08-19	Paid To - Capital One Mobile Pmt Chk 5607361	150.00-	2,107.77
08-22	Transfer From Checking Andres M Cervantes	485.00	2,592.77
08-22	Transfer To Loan Alina C Grayeske	481.60-	2,111.17
08-22	**Ending Balance**		**2,111.17**

Average Daily Balance - Current Cycle: $2,603.68
Your account earned $0.03, with an annual percentage yield earned of 0.01%, for the dividend period from 07-01-2025 through 07-31-2025

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
07/23/25 - 08/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
07-23	ACH	80.00	08-04	POS	15.29
07-30	ACH	51.17	08-04	POS	65.00
08-01	ACH	43.78	08-04	POS	9.59
08-01	ACH	2,995.64	08-04	POS	9.69
08-04	ACH	101.00	08-05	POS	58.63
08-04	ACH	101.00	08-05	POS	12.00
08-13	ACH	30.00	08-05	POS	19.02
08-14	ACH	80.56	08-06	POS	21.63
08-18	ACH	36.48	08-06	POS	8.59
08-18	ACH	249.70	08-08	POS	96.93
08-19	ACH	150.00	08-08	POS	20.46
07-23	POS	31.79	08-08	POS	37.92
07-23	POS	1.45	08-11	POS	72.48
07-23	POS	1.58	08-11	POS	69.95
07-23	POS	23.15	08-13	POS	13.74
07-25	POS	64.11	08-13	POS	12.13
07-28	POS	3.84	08-14	POS	12.08
07-28	POS	27.14	08-14	POS	43.09
07-29	POS	11.09	08-15	POS	25.30
07-29	POS	19.02	08-15	POS	10.13
07-31	POS	10.00	08-18	POS	107.61
08-04	POS	10.00	08-19	POS	19.02

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
07-23	Beginning Balance		1,431.16
07-31	Dividend	0.30	1,431.46
08-22	**Ending Balance**		**1,431.46**

Your account earned $0.30, with an annual percentage yield earned of 0.25%, for the dividend period from 07-01-2025 through 07-31-2025

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
07-23	Beginning Balance		505.01
	No Transactions This Period		
08-22	**Ending Balance**		**505.01**

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
07/23/25 - 08/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
08/23/25 - 09/22/25

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000SME90F
ALINA C GRAYESKE
4929 DEL MONTE AVE APT 114
SAN DIEGO CA 92107-6217

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

IMPORTANT CHANGE IN TERMS OF SERVICE EFFECTIVE AS OF 23 JUNE 2025
We are amending our funds availability policy concerning the deposit of checks into consumer and business accounts. The details of the change can be found here: **navyfederal.org/campaigns/emessage/change-in-terms-notice.html**.

Please read this information carefully. If you have any questions, please contact Navy Federal at 888-842-6328 or send us an eMessage via online banking.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$2,111.17	$10,863.37	$10,777.45	$2,197.09	$0.18
Membership Savings 3039782481	$1,431.46	$1,000.30	$500.00	$1,931.76	$2.34
Money Market Savings 3062009497	$505.01	$0.00	$0.00	$505.01	$0.00
Totals	**$4,047.64**	**$11,863.67**	**$11,277.45**	**$4,633.86**	**$2.52**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
08/23/25 - 09/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
08-23	Beginning Balance		2,111.17
08-25	POS Debit- Debit Card 6560 08-22-25 San Jetbox T2E 625 San Diego CA	4.67-	2,106.50
08-25	POS Debit - Debit Card 6560 Transaction 08-22-25 7-Eleven Dallas	4.75-	2,101.75
08-25	POS Debit- Debit Card 6560 08-23-25 Sq *tennessee Will Key West FL	26.40-	2,075.35
08-25	POS Debit- Debit Card 6560 08-21-25 Chick-Fil-A #02014 619-758-1555 CA	34.72-	2,040.63
08-25	POS Debit- Debit Card 6560 08-24-25 Lemonade Insurance New York Ny	64.11-	1,976.52
08-27	Zelle DB Federico Grosso	150.00-	1,826.52
08-28	POS Debit- Debit Card 6560 08-27-25 Apf*heetwave Prope 888-5574338 CA	45.00-	1,781.52
08-29	Deposit - ACH Paid From Electrum Perform Emp Dpst 01Afd9	2,800.00	4,581.52
08-29	Dividend	0.02	4,581.54
09-02	Transfer From Checking Andres M Cervantes	1,620.00	6,201.54
09-02	POS Debit- Debit Card 6560 09-01-25 Cafe Bella Express San Diego CA	19.02-	6,182.52
09-02	POS Debit- Debit Card 6560 08-31-25 Chris` Ono Grinds San Diego CA	24.14-	6,158.38
09-02	POS Debit- Debit Card 6560 09-02-25 Yelp-Grubhub*alfre 8775851085 Ny	58.86-	6,099.52
09-02	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	6,048.35
09-03	Deposit - ACH Paid From Etsy, Inc. Payout 01Afd1	386.85	6,435.20
09-03	POS Debit- Debit Card 6560 09-02-25 Apple Tree San Diego CA	18.67-	6,416.53
09-03	Paid To - MA Elan The Par Rent Chk 12400005	160.68-	6,255.85
09-03	Paid To - MA Elan The Par Rent Chk 12400005	3,075.00-	3,180.85
09-05	POS Debit- Debit Card 6560 09-04-25 Lemonade Insurance New York Ny	58.63-	3,122.22
09-08	Deposit - RTP Paid From Coinbase	3,663.50	6,785.72
09-08	Zelle DB Federico Grosso	80.00-	6,705.72
09-08	POS Debit- Debit Card 6560 09-04-25 Tst*soi O.B.. San Diego CA	11.25-	6,694.47
09-08	POS Debit- Debit Card 6560 09-07-25 Mrs Fields Cookies San Francisco CA	32.00-	6,662.47
09-09	POS Debit- Debit Card 6560 09-07-25 The Hook San Francisco CA	34.15-	6,628.32

CHANGE OF ADDRESS
PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
08/23/25 - 09/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
09-09	Paid To - Capital One Mobile Pmt Chk 5607361	100.00-	6,528.32
09-09	Paid To - Heetwave Propert Web Pmts Chk 8150350	3,495.00-	3,033.32
09-10	POS Debit - Debit Card 6560 Transaction 09-09-25 Target T-3303 San Diego	23.57-	3,009.75
09-11	POS Debit - Debit Card 6560 Transaction 09-10-25 Target T-0201 San Diego	10.78-	2,998.97
09-11	POS Debit - Debit Card 6560 Transaction 09-10-25 Homegoods #0512 San Diego	44.59-	2,954.38
09-11	POS Debit - Debit Card 6560 Transaction 09-10-25 The Home Depot #0674 San Diego CA	311.40-	2,642.98
09-12	Transfer From Checking The Jiu-Jitsu Collective LLC	180.00	2,822.98
09-12	Transfer From Checking Andres M Cervantes	365.00	3,187.98
09-12	Zelle DB Federico Grosso	180.00-	3,007.98
09-15	Transfer From Checking Andres M Cervantes	73.00	3,080.98
09-16	POS Debit- Debit Card 6560 09-15-25 Cafe Bella Express San Diego CA	19.02-	3,061.96
09-16	POS Debit- Debit Card 6560 09-15-25 Ace Parking 0997 619-2336624 CA	25.00-	3,036.96
09-16	Paid To Target Debit Crd 0914 043694 Target 3303 San Diego CA	55.87-	2,981.09
09-16	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	78.24-	2,902.85
09-16	Paid To - USAA P&C Autopay Chk 2100002	247.94-	2,654.91
09-17	Transfer From Checking Andres M Cervantes	140.00	2,794.91
09-17	POS Debit- Debit Card 6560 09-16-25 Sq *wax Haven Gosq.Com CA	65.00-	2,729.91
09-18	Zelle CR Manuella Guasti Fernandes	1,000.00	3,729.91
09-18	Transfer From Checking Andres M Cervantes	150.00	3,879.91
09-18	POS Debit- Debit Card 6560 09-17-25 Cafe Bella Express San Diego CA	18.90-	3,861.01
09-18	POS Debit- Debit Card 6560 09-17-25 Sq *wax Haven San Diego CA	32.32-	3,828.69
09-18	POS Debit- Debit Card 6560 09-17-25 Sp Tushyme Hellotushy.CO Ny	139.00-	3,689.69
09-18	Transfer To Shares	1,000.00-	2,689.69
09-19	POS Debit- Debit Card 6560 09-18-25 Ob Surf Cafe San Diego CA	23.71-	2,665.98
09-19	POS Debit- Debit Card 6560 09-18-25 Sp Shorethingptspp 161-99395588 CA	49.54-	2,616.44
09-19	Paid To - Capital One Mobile Pmt Chk 5607361	150.00-	2,466.44
09-22	Transfer From Checking Andres M Cervantes	485.00	2,951.44
09-22	Zelle DB Federico Grosso	150.00-	2,801.44
09-22	POS Debit- Debit Card 6560 09-20-25 Chick-Fil-A #02014 San Diego CA	29.09-	2,772.35
09-22	POS Debit - Debit Card 6560 Transaction 09-20-25 Homegoods #0512 San Diego	34.46-	2,737.89
09-22	POS Debit - Debit Card 6560 Transaction 09-20-25 Tjmaxx #0608 San Diego	59.20-	2,678.69
09-22	Transfer To Loan Alina C Grayeske	481.60-	2,197.09
09-22	**Ending Balance**		**2,197.09**

Average Daily Balance - Current Cycle: $3,129.37
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 08-01-2025 through 08-31-2025

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
08/23/25 - 09/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
09-02	ACH	51.17	09-05	POS	58.63
09-03	ACH	160.68	09-08	POS	11.25
09-03	ACH	3,075.00	09-08	POS	32.00
09-09	ACH	100.00	09-09	POS	34.15
09-09	ACH	3,495.00	09-10	POS	23.57
09-16	ACH	55.87	09-11	POS	44.59
09-16	ACH	78.24	09-11	POS	311.40
09-16	ACH	247.94	09-11	POS	10.78
09-19	ACH	150.00	09-16	POS	19.02
08-25	POS	64.11	09-16	POS	25.00
08-25	POS	4.67	09-17	POS	65.00
08-25	POS	4.75	09-18	POS	32.32
08-25	POS	26.40	09-18	POS	139.00
08-25	POS	34.72	09-18	POS	18.90
08-28	POS	45.00	09-19	POS	49.54
09-02	POS	19.02	09-19	POS	23.71
09-02	POS	24.14	09-22	POS	29.09
09-02	POS	58.86	09-22	POS	34.46
09-03	POS	18.67	09-22	POS	59.20

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
08-23	Beginning Balance		1,431.46
08-29	Dividend	0.30	1,431.76
09-18	Transfer From Checking	1,000.00	2,431.76
09-19	Transfer To Checking	500.00-	1,931.76
	Andres M Cervantes		
09-22	**Ending Balance**		**1,931.76**

Your account earned $0.30, with an annual percentage yield earned of 0.25%, for the dividend period from 08-01-2025 through 08-31-2025

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
08-23	Beginning Balance		505.01
	No Transactions This Period		
09-22	**Ending Balance**		**505.01**

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
08/23/25 - 09/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

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Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
09/23/25 - 10/22/25

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#0000MC90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$2,197.09	$4,886.13	$4,749.73	$2,333.49	$0.20
Membership Savings 3039782481	$1,931.76	$0.34	$200.00	$1,732.10	$2.68
Money Market Savings 3062009497	$505.01	$0.00	$0.00	$505.01	$0.00
Totals	**$4,633.86**	**$4,886.47**	**$4,949.73**	**$4,570.60**	**$2.88**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER
(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
09/23/25 - 10/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
09-23	Beginning Balance		2,197.09
09-23	POS Debit- Debit Card 6560 09-22-25 Old Townhouse Rest San Diego CA	52.19-	2,144.90
09-24	POS Debit- Debit Card 6560 09-24-25 Amazon Mark* Gd5Rr Amazon.Com/MA WA	23.69-	2,121.21
09-24	POS Debit- Debit Card 6560 09-23-25 Amazon Mktpl*6J55A Amzn.Com/Bill WA	101.56-	2,019.65
09-25	POS Debit- Debit Card 6560 09-24-25 Lemonade Insurance Lemonade.Com Ny	64.11-	1,955.54
09-26	POS Debit- Debit Card 6560 09-25-25 Cafe Bella Express San Diego CA	19.02-	1,936.52
09-26	Paid To Target Debit Crd 0925 043694 Target 0205 San Diego CA	15.14-	1,921.38
09-29	Deposit - ACH Paid From Venmo Cashout 01Afd5	105.00	2,026.38
09-29	Transfer From Shares	200.00	2,226.38
09-29	Zelle DB Federico Grosso	100.00-	2,126.38
09-29	POS Debit- Debit Card 6560 09-26-25 USPS Change Of Add 800-238-3150 TN	1.25-	2,125.13
09-29	POS Debit- Debit Card 6560 09-26-25 Azucar San Diego CA	28.14-	2,096.99
09-29	POS Debit- Debit Card 6560 09-26-25 Fairouz Cafe & Gal San Diego CA	39.21-	2,057.78
09-29	POS Debit - Debit Card 6560 Transaction 09-27-25 Vons #2053 San Diego	161.23-	1,896.55
09-29	Transfer To Credit Card Alina C Grayeske	123.06-	1,773.49
09-29	Paid To Target Debit Crd 0927 043694 Target 3303 San Diego CA	66.49-	1,707.00
09-30	Zelle CR Manuella Guasti Fernandes	73.00	1,780.00
09-30	Deposit - ACH Paid From Electrum Perform Emp Dpst 01Afd9	2,800.00	4,580.00
09-30	POS Debit- Debit Card 6560 09-29-25 Genie Car Wash - W San Diego CA	0.99-	4,579.01
09-30	POS Debit- Debit Card 6560 09-29-25 Cafe Bella San Diego CA	7.12-	4,571.89
09-30	Paid To Target Debit Crd 0928 043694 Target 3303 San Diego CA	27.24-	4,544.65
09-30	Dividend	0.02	4,544.67
10-01	POS Debit- Debit Card 6560 09-30-25 Sp Shorethingptspp 161-99395588 CA	30.16-	4,514.51
10-01	POS Debit- Debit Card 6560 09-29-25 63406 4437 Speedwa San Diego CA	40.14-	4,474.37
10-01	Paid To - MA Elan The Par Rent Chk 12400005	654.15-	3,820.22

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
09/23/25 - 10/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
10-01	Paid To - Heetwave Propert Web Pmts Chk 8150350	950.00-	2,870.22
10-02	POS Debit- Debit Card 6560 10-01-25 Fastrak Violation 415-486-8655 CA	8.00-	2,862.22
10-02	POS Debit- Debit Card 6560 10-01-25 Fastrak Violation 415-486-8655 CA	11.50-	2,850.72
10-02	POS Debit- Debit Card 6560 10-01-25 Fastrak Violation 415-486-8655 CA	11.50-	2,839.22
10-02	POS Debit- Debit Card 6560 10-01-25 Etsy.Com*theluckyp Etsy.Com Ny	41.31-	2,797.91
10-06	Deposit - ACH Paid From Venmo Cashout 01Afd5	85.00	2,882.91
10-06	Zelle DB Federico Grosso	80.00-	2,802.91
10-06	POS Debit- Debit Card 6560 10-03-25 Cafe Bella San Diego CA	24.54-	2,778.37
10-06	POS Debit- Debit Card 6560 10-04-25 Lemonade Insurance New York Ny	58.63-	2,719.74
10-06	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	2,668.57
10-06	Paid To - Capital One Crcardpmt Chk 5607361	52.00-	2,616.57
10-07	POS Debit- Debit Card 6560 10-04-25 Pizza Port - Ocean San Diego CA	9.62-	2,606.95
10-07	POS Debit- Debit Card 6560 10-06-25 Cafe Bella Express San Diego CA	31.44-	2,575.51
10-08	Transfer From Checking The Jiu-Jitsu Collective LLC	400.00	2,975.51
10-08	POS Debit- Debit Card 6560 10-07-25 Tst*katsu Cafe San Diego CA	36.83-	2,938.68
10-08	Transfer To Credit Card	400.00-	2,538.68
10-09	Zelle CR Manuella Guasti Fernandes	40.00	2,578.68
10-09	Intl Transaction Fee 10-08-25 Sp Glowright Kowloon	0.90-	2,577.78
10-09	POS Debit- Debit Card 6560 10-09-25 Sp Glowright Kowloon	89.98-	2,487.80
10-10	POS Debit- Debit Card 6560 10-09-25 Cafe Bella Express San Diego CA	28.44-	2,459.36
10-10	POS Debit- Debit Card 6560 10-08-25 63406 4437 Speedwa San Diego CA	45.06-	2,414.30
10-14	Zelle CR Manuella Guasti Fernandes	46.00	2,460.30
10-14	POS Debit- Debit Card 6560 10-13-25 Cafe Bella Express San Diego CA	20.12-	2,440.18
10-14	POS Debit- Debit Card 6560 10-13-25 Sp Shorethingptspp 161-99395588 CA	30.16-	2,410.02
10-14	POS Debit - Debit Card 6560 Transaction 10-13-25 Vons #2053 San Diego	140.13-	2,269.89
10-14	Transfer To Checking Andres M Cervantes	50.00-	2,219.89
10-14	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	18.18-	2,201.71
10-14	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	29.34-	2,172.37
10-15	Transfer From Checking Andres M Cervantes	73.00	2,245.37
10-16	POS Debit- Debit Card 6560 10-15-25 Cafe Bella Express San Diego CA	7.12-	2,238.25
10-16	Paid To - USAA P&C Autopay Chk 2100002	247.94-	1,990.31
10-20	Deposit - ACH Paid From Venmo Cashout 01Afd5	68.00	2,058.31
10-20	Transfer From Checking Andres M Cervantes	200.00	2,258.31
10-20	POS Debit- Debit Card 6560 10-19-25 IN-N-Out Sdsportsa San Diego CA	39.33-	2,218.98
10-20	Paid To - Capital One Mobile Pmt Chk 5607361	200.00-	2,018.98
10-21	Transfer From Checking Andres M Cervantes	485.00	2,503.98
10-22	Transfer From Checking Andres M Cervantes	311.11	2,815.09
10-22	Transfer To Loan Alina C Grayeske	481.60-	2,333.49
10-22	**Ending Balance**		**2,333.49**

Average Daily Balance - Current Cycle: $2,376.96
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 09-01-2025 through 09-30-2025

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
09/23/25 - 10/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
09-26	ACH	15.14	09-30	POS	0.99
09-29	ACH	66.49	10-01	POS	30.16
09-30	ACH	27.24	10-01	POS	40.14
10-01	ACH	654.15	10-02	POS	11.50
10-01	ACH	950.00	10-02	POS	41.31
10-06	ACH	51.17	10-02	POS	8.00
10-06	ACH	52.00	10-02	POS	11.50
10-14	ACH	18.18	10-06	POS	24.54
10-14	ACH	29.34	10-06	POS	58.63
10-16	ACH	247.94	10-07	POS	9.62
10-20	ACH	200.00	10-07	POS	31.44
09-23	POS	52.19	10-08	POS	36.83
09-24	POS	101.56	10-09	POS	89.98
09-24	POS	23.69	10-10	POS	28.44
09-25	POS	64.11	10-10	POS	45.06
09-26	POS	19.02	10-14	POS	30.16
09-29	POS	39.21	10-14	POS	140.13
09-29	POS	161.23	10-14	POS	20.12
09-29	POS	1.25	10-16	POS	7.12
09-29	POS	28.14	10-20	POS	39.33
09-30	POS	7.12			

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
09-23	Beginning Balance		1,931.76
09-29	Transfer To Checking	200.00-	1,731.76
09-30	Dividend	0.34	1,732.10
10-22	**Ending Balance**		**1,732.10**

Your account earned $0.34, with an annual percentage yield earned of 0.25%, for the dividend period from 09-01-2025 through 09-30-2025

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
09-23	Beginning Balance		505.01
	No Transactions This Period		
10-22	**Ending Balance**		**505.01**

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
09/23/25 - 10/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
10/23/25 - 11/22/25

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000NMO90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$2,333.49	$13,955.03	$14,570.27	$1,718.25	$0.23
Membership Savings 3039782481	$1,732.10	$0.37	$0.00	$1,732.47	$3.05
Money Market Savings 3062009497	$505.01	$2,500.59	$570.00	$2,435.60	$0.59
Totals	**$4,570.60**	**$16,455.99**	**$15,140.27**	**$5,886.32**	**$3.87**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/23/25 - 11/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
10-23	Beginning Balance		2,333.49
10-23	POS Debit- Debit Card 6560 10-22-25 Cafe Bella Express San Diego CA	14.50-	2,318.99
10-23	Transfer To Credit Card	311.00-	2,007.99
10-24	Deposit - RTP Paid From Coinbase	9,825.00	11,832.99
10-24	Zelle DB Manuella Guasti Fernandes	180.00-	11,652.99
10-24	POS Debit- Debit Card 6560 10-23-25 Sp Shorethingptspp 161-99395588 CA	46.31-	11,606.68
10-24	Transfer To Credit Card	700.00-	10,906.68
10-24	Transfer To Savings	2,500.00-	8,406.68
10-27	POS Debit- Debit Card 6560 10-24-25 Lemonade Insurance Lemonade.Com Ny	64.11-	8,342.57
10-27	POS Debit- Debit Card 6560 10-27-25 Sq *wax Haven Gosq.Com CA	65.00-	8,277.57
10-27	POS Debit - Debit Card 6560 Transaction 10-26-25 Vons #2053 San Diego	78.57-	8,199.00
10-27	Transfer To Checking Andres M Cervantes	300.00-	7,899.00
10-27	Transfer To Shares The Jiu-Jitsu Collective LLC	1,000.00-	6,899.00
10-27	Transfer To Shares The Jiu-Jitsu Collective LLC	5,000.00-	1,899.00
10-28	POS Debit- Debit Card 6560 10-27-25 Cafe Bella Express San Diego CA	25.74-	1,873.26
10-28	POS Debit - Debit Card 6560 Transaction 10-27-25 Cf United LLC 27 San Diego	45.01-	1,828.25
10-28	Paid To Target Debit Crd 1026 043694 Target 3303 San Diego CA	12.28-	1,815.97
10-29	Deposit - ACH Paid From Lemonade Insuran Lemonade I 102925	40.00	1,855.97
10-29	POS Debit- Debit Card 6560 10-28-25 Tst*soi O.B. San Diego CA	14.49-	1,841.48
10-29	POS Debit- Debit Card 6560 10-28-25 Genie Car Wash - W 619-223-6830 CA	29.99-	1,811.49
10-30	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	1,760.32
10-31	Deposit - ACH Paid From Electrum Perform Emp Dpst 01Afd9	2,800.00	4,560.32
10-31	Transfer From Checking	100.00	4,660.32

CHANGE OF ADDRESS
PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/23/25 - 11/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
	Andres M Cervantes		
10-31	Transfer From Savings	180.00	4,840.32
10-31	Zelle DB Manuella Guasti Fernandes	180.00-	4,660.32
10-31	POS Debit- Debit Card 6560 10-30-25 Newport Quick Stop San Diego CA	5.95-	4,654.37
10-31	Transfer To Credit Card	150.00-	4,504.37
10-31	Dividend	0.03	4,504.40
11-03	POS Debit- Debit Card 6560 11-01-25 Etsy.Com*us 718-8557955 Ny	0.39-	4,504.01
11-03	POS Debit- Debit Card 6560 11-02-25 Tst* Little Chef San Diego CA	19.16-	4,484.85
11-03	POS Debit- Debit Card 6560 11-02-25 Tst* Little Chef San Diego CA	57.65-	4,427.20
11-03	POS Debit - Debit Card 6560 Transaction 11-02-25 Mallorys Consignment San Diego CA	132.53-	4,294.67
11-03	Transfer To Credit Card	100.00-	4,194.67
11-03	Paid To - Heetwave Propert Web Pmts Chk 8150350	1,050.00-	3,144.67
11-04	POS Debit- Debit Card 6560 11-03-25 Cafe Bella Express San Diego CA	15.95-	3,128.72
11-04	Paid To - Venmo Payment Chk 9100001	60.00-	3,068.72
11-05	POS Debit- Debit Card 6560 11-04-25 Publicrecords.US 888-7008184 NM	5.00-	3,063.72
11-05	POS Debit- Debit Card 6560 11-04-25 Lemonade Insurance Lemonade.Com Ny	58.63-	3,005.09
11-06	POS Debit- Debit Card 6560 11-05-25 Publicrecords.US 888-7008184 NM	1.00-	3,004.09
11-06	POS Debit- Debit Card 6560 11-05-25 Cafe Bella Express San Diego CA	22.02-	2,982.07
11-06	Paid To - Capital One Crcardpmt Chk 5607361	60.00-	2,922.07
11-07	POS Debit- Debit Card 6560 11-06-25 Amazon Mark* Bt9Ze Amazon.Com/MA WA	63.55-	2,858.52
11-10	Transfer From Savings	180.00	3,038.52
11-10	Zelle DB Manuella Guasti Fernandes	180.00-	2,858.52
11-10	POS Debit- Debit Card 6560 11-06-25 Vons #2053 San Diego CA	47.65-	2,810.87
11-12	POS Debit- Debit Card 6560 11-11-25 Newport Quick Stop San Diego CA	6.38-	2,804.49
11-12	POS Debit- Debit Card 6560 11-11-25 Cafe Bella Express San Diego CA	7.12-	2,797.37
11-12	POS Debit- Debit Card 6560 11-12-25 Amazon Mark* B81Zd Amazon.Com/MA WA	16.15-	2,781.22
11-12	POS Debit- Debit Card 6560 11-11-25 Sp Shorethingptspp 161-99395588 CA	29.61-	2,751.61
11-12	POS Debit- Debit Card 6560 11-10-25 Cafe Bella Express San Diego CA	37.47-	2,714.14
11-12	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	48.85-	2,665.29
11-13	Transfer From Checking	372.00	3,037.29
	Andres M Cervantes		
11-14	Paid To - ST Of CA Dmv Internet Chk 4200001	373.00-	2,664.29
11-17	Transfer From Checking	73.00	2,737.29
	Andres M Cervantes		
11-17	Transfer From Savings	210.00	2,947.29
11-17	Zelle DB Manuella Guasti Fernandes	210.00-	2,737.29
11-17	POS Debit- Debit Card 6560 11-14-25 Sp Shorethingptspp 161-99395588 CA	30.16-	2,707.13
11-17	POS Debit- Debit Card 6560 11-15-25 Apple Tree San Diego CA	32.04-	2,675.09
11-17	POS Debit - Debit Card 6560 Transaction 11-14-25 63406 4437 Spee San Diego	50.31-	2,624.78
11-17	POS Debit- Debit Card 6560 11-15-25 Sq *sourdough & MO San Diego CA	53.90-	2,570.88
11-17	POS Debit - Debit Card 6560 Transaction 11-16-25 Vons #2053 San Diego	79.87-	2,491.01
11-18	Transfer From Checking	175.00	2,666.01
	Andres M Cervantes		
11-18	POS Debit- Debit Card 6560 11-17-25 Cafe Bella Express San Diego CA	13.26-	2,652.75
11-18	Paid To - Capital One Mobile Pmt Chk 5607361	175.00-	2,477.75
11-18	Paid To - USAA P&C Autopay Chk 2100002	247.94-	2,229.81
11-21	POS Debit- Debit Card 6560 11-20-25 Amazon Reta* B08R7 Www.Amazon.CO WA	11.80-	2,218.01
11-21	POS Debit- Debit Card 6560 11-20-25 Cafe Bella San Diego CA	18.16-	2,199.85

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/23/25 - 11/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-21	Transfer To Loan	481.60-	1,718.25
	Alina C Grayeske		
11-22	**Ending Balance**		**1,718.25**

Average Daily Balance - Current Cycle: $3,247.68
Your account earned $0.03, with an annual percentage yield earned of 0.01%, for the dividend period from 10-01-2025 through 10-31-2025

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
10-28	ACH	12.28	11-03	POS	57.65
10-30	ACH	51.17	11-04	POS	15.95
11-03	ACH	1,050.00	11-05	POS	58.63
11-04	ACH	60.00	11-05	POS	5.00
11-06	ACH	60.00	11-06	POS	22.02
11-12	ACH	48.85	11-06	POS	1.00
11-14	ACH	373.00	11-07	POS	63.55
11-18	ACH	175.00	11-10	POS	47.65
11-18	ACH	247.94	11-12	POS	37.47
10-23	POS	14.50	11-12	POS	6.38
10-24	POS	46.31	11-12	POS	7.12
10-27	POS	64.11	11-12	POS	16.15
10-27	POS	65.00	11-12	POS	29.61
10-27	POS	78.57	11-17	POS	50.31
10-28	POS	45.01	11-17	POS	53.90
10-28	POS	25.74	11-17	POS	79.87
10-29	POS	14.49	11-17	POS	30.16
10-29	POS	29.99	11-17	POS	32.04
10-31	POS	5.95	11-18	POS	13.26
11-03	POS	132.53	11-21	POS	11.80
11-03	POS	0.39	11-21	POS	18.16
11-03	POS	19.16			

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
10-23	Beginning Balance		1,732.10
10-31	Dividend	0.37	1,732.47
11-22	**Ending Balance**		**1,732.47**

Your account earned $0.37, with an annual percentage yield earned of 0.25%, for the dividend period from 10-01-2025 through 10-31-2025

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
10-23	Beginning Balance		505.01
10-24	Transfer From Checking	2,500.00	3,005.01
10-31	Transfer To Checking	180.00-	2,825.01
10-31	Dividend	0.59	2,825.60
11-10	Transfer To Checking	180.00-	2,645.60
11-17	Transfer To Checking	210.00-	2,435.60
11-22	**Ending Balance**		**2,435.60**

Your account earned $0.59, with an annual percentage yield earned of 0.61%, for the dividend period from 10-01-2025 through 10-31-2025

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/23/25 - 11/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
11/23/25 - 12/22/25

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000DME90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$1,718.25	$5,326.33	$4,863.65	$2,180.93	$0.25
Membership Savings 3039782481	$1,732.47	$0.36	$0.00	$1,732.83	$3.41
Money Market Savings 3062009497	$2,435.60	$1.08	$1,000.00	$1,436.68	$1.67
Totals	**$5,886.32**	**$5,327.77**	**$5,863.65**	**$5,350.44**	**$5.33**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
11/23/25 - 12/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-23	Beginning Balance		1,718.25
11-24	Deposit - ACH Paid From Venmo Cashout 01Afd5	50.00	1,768.25
11-24	Zelle CR Manuella Guasti Fernandes	80.00	1,848.25
11-24	Transfer From Checking Andres M Cervantes	80.00	1,928.25
11-24	Transfer From Checking Andres M Cervantes	485.00	2,413.25
11-24	Zelle DB Manuella Guasti Fernandes	210.00-	2,203.25
11-24	POS Debit- Debit Card 6560 11-21-25 Publicrecords.US 888-7008184 NM	5.00-	2,198.25
11-24	POS Debit - Debit Card 6560 Transaction 11-23-25 Litickers Liquor San Diego	13.48-	2,184.77
11-25	Transfer From Savings	210.00	2,394.77
11-25	POS Debit- Debit Card 6560 11-24-25 Tst* Prado Perk San Diego CA	11.45-	2,383.32
11-25	POS Debit- Debit Card 6560 11-24-25 Lemonade Insurance Lemonade.Com Ny	64.11-	2,319.21
11-25	POS Debit - Debit Card 6560 Transaction 11-24-25 Ocean Beach Tire Cente San Diego	79.43-	2,239.78
11-26	POS Debit - Debit Card 6560 Transaction 11-25-25 CVS/Pharmacy #10 10508 San Diego CA	21.54-	2,218.24
11-26	POS Debit- Debit Card 6560 11-25-25 Tst*soi O.B. San Diego CA	27.91-	2,190.33
11-28	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	2,800.00	4,990.33
11-28	Transfer From Savings	160.00	5,150.33
11-28	Zelle DB Manuella Guasti Fernandes	160.00-	4,990.33
11-28	POS Debit- Debit Card 6560 11-26-25 Sq *kilowatt Brewi San Diego CA	10.67-	4,979.66
11-28	POS Debit- Debit Card 6560 11-27-25 Ush Ec Food Carts Los Angeles CA	10.98-	4,968.68
11-28	POS Debit- Debit Card 6560 11-26-25 Cafe Bella San Diego CA	19.63-	4,949.05
11-28	Transfer To Credit Card Alina C Grayeske	153.00-	4,796.05

CHANGE OF ADDRESS
PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
11/23/25 - 12/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-28	Paid To - Venmo Payment Chk 9100001	50.00-	4,746.05
11-28	Dividend	0.02	4,746.07
12-01	POS Debit- Debit Card 6560 11-29-25 Cafe Bella Express San Diego CA	17.68-	4,728.39
12-01	POS Debit- Debit Card 6560 11-28-25 Genie Car Wash - W 619-223-6830 CA	29.99-	4,698.40
12-01	POS Debit - Debit Card 6560 Transaction 11-29-25 63406 4437 Spee San Diego	54.65-	4,643.75
12-01	Paid To Target Debit Crd 1129 043694 Target 3303 San Diego CA	46.05-	4,597.70
12-01	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	4,546.53
12-01	Paid To - Heetwave Propert Web Pmts Chk 8150350	1,050.00-	3,496.53
12-02	POS Debit- Debit Card 6560 12-01-25 Etsy.Com*us 718-8557955 Ny	0.40-	3,496.13
12-02	POS Debit- Debit Card 6560 11-30-25 Ross Stores #257 San Diego CA	61.00-	3,435.13
12-03	POS Debit- Debit Card 6560 12-02-25 Cafe Bella Express San Diego CA	18.41-	3,416.72
12-03	POS Debit- Debit Card 6560 12-02-25 Amazon Mktpl*bi7Cn Amzn.Com/Bill WA	24.76-	3,391.96
12-03	POS Debit- Debit Card 6560 12-02-25 Amazon Mktpl*bb9G9 Amzn.Com/Bill WA	43.09-	3,348.87
12-04	POS Debit- Debit Card 6560 12-02-25 Vons #2053 San Diego CA	64.78-	3,284.09
12-05	POS Debit- Debit Card 6560 12-04-25 Lemonade Insurance Lemonade.Com Ny	58.63-	3,225.46
12-05	Paid To - Capital One Crcardpmt Chk 5607361	62.00-	3,163.46
12-08	Transfer From Savings	210.00	3,373.46
12-08	Zelle DB Manuella Guasti Fernandes	210.00-	3,163.46
12-08	POS Debit- Debit Card 6560 12-06-25 Etsy, Inc. Brooklyn Ny	21.06-	3,142.40
12-08	POS Debit- Debit Card 6560 12-08-25 Sp Shorethingptspp 161-99395588 CA	30.16-	3,112.24
12-08	POS Debit - Debit Card 6560 Transaction 12-07-25 Vons #2053 San Diego	111.12-	3,001.12
12-08	Transfer To Checking Andres M Cervantes	100.00-	2,901.12
12-09	POS Debit- Debit Card 6560 12-07-25 Publicrecords.US 888-7008184 NV	5.00-	2,896.12
12-09	POS Debit- Debit Card 6560 12-08-25 Cafe Bella Express San Diego CA	17.85-	2,878.27
12-09	POS Debit- Debit Card 6560 12-07-25 Blick Art Material San Diego CA	42.55-	2,835.72
12-10	POS Debit- Debit Card 6560 12-10-25 Sp Shorethingptspp 161-99395588 CA	34.46-	2,801.26
12-11	Paid To Target Debit Crd 1209 043694 Target 3303 San Diego CA	33.07-	2,768.19
12-12	POS Credit Adjustment 6560 Transaction 12-10-25 Ross Stores #257	18.31	2,786.50
12-12	POS Debit - Debit Card 6560 Transaction 12-11-25 CVS/Pharmacy #09 09922 San Diego CA	3.09-	2,783.41
12-12	POS Debit- Debit Card 6560 12-10-25 Tst*soi O.B. San Diego CA	50.10-	2,733.31
12-15	Zelle CR Manuella Guasti Fernandes	53.00	2,786.31
12-15	Transfer From Checking Andres M Cervantes	73.00	2,859.31
12-15	Transfer From Savings	210.00	3,069.31
12-15	Zelle DB Manuella Guasti Fernandes	210.00-	2,859.31
12-15	POS Debit- Debit Card 6560 12-13-25 Cafe Bella Express San Diego CA	11.66-	2,847.65
12-15	POS Debit- Debit Card 6560 12-13-25 Sq *heavenly Bodeg San Diego CA	14.62-	2,833.03
12-15	POS Debit- Debit Card 6560 12-11-25 Sq *cali Baguette San Diego CA	26.40-	2,806.63
12-15	POS Debit- Debit Card 6560 12-14-25 Sq *wax Haven Gosq.Com CA	65.00-	2,741.63
12-15	POS Debit - Debit Card 6560 Transaction 12-13-25 Vons #2053 San Diego	153.85-	2,587.78
12-15	Paid To Target Debit Crd 1214 043694 Target 0201 San Diego CA	30.76-	2,557.02
12-16	POS Debit- Debit Card 6560 12-15-25 Amazon Mktpl*im7Ll Amzn.Com/Bill WA	10.21-	2,546.81
12-16	Paid To - USAA P&C Autopay Chk 2100002	133.39-	2,413.42
12-16	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	154.78-	2,258.64
12-17	Zelle CR Manuella Guasti Fernandes	52.00	2,310.64
12-18	Transfer From Checking Andres M Cervantes	150.00	2,460.64

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
11/23/25 - 12/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
12-18	POS Debit - Debit Card 6560 Transaction 12-17-25 Costco Gas #0488 San Diego CA	55.96-	2,404.68
12-19	Transfer From Savings	210.00	2,614.68
12-19	Zelle DB Manuella Guasti Fernandes	210.00-	2,404.68
12-19	POS Debit- Debit Card 6560 12-19-25 Sp Shorethingptspp 161-99395588 CA	34.90-	2,369.78
12-22	Transfer From Checking	485.00	2,854.78
	Andres M Cervantes		
12-22	Transfer To Loan	481.60-	2,373.18
	Alina C Grayeske		
12-22	Paid To Target Debit Crd 1220 043694 Target 3303 San Diego CA	17.25-	2,355.93
12-22	Paid To - Capital One Mobile Pmt Chk 5607361	175.00-	2,180.93
12-22	**Ending Balance**		**2,180.93**

Average Daily Balance - Current Cycle: $2,871.47
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 11-01-2025 through 11-30-2025

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
11-28	ACH	50.00	12-02	POS	61.00
12-01	ACH	46.05	12-02	POS	0.40
12-01	ACH	51.17	12-03	POS	24.76
12-01	ACH	1,050.00	12-03	POS	43.09
12-05	ACH	62.00	12-03	POS	18.41
12-11	ACH	33.07	12-04	POS	64.78
12-15	ACH	30.76	12-05	POS	58.63
12-16	ACH	133.39	12-08	POS	21.06
12-16	ACH	154.78	12-08	POS	30.16
12-22	ACH	17.25	12-08	POS	111.12
12-22	ACH	175.00	12-09	POS	5.00
11-24	POS	13.48	12-09	POS	17.85
11-24	POS	5.00	12-09	POS	42.55
11-25	POS	79.43	12-10	POS	34.46
11-25	POS	11.45	12-12	POS	50.10
11-25	POS	64.11	12-12	POS	3.09
11-26	POS	27.91	12-15	POS	11.66
11-26	POS	21.54	12-15	POS	14.62
11-28	POS	19.63	12-15	POS	26.40
11-28	POS	10.67	12-15	POS	65.00
11-28	POS	10.98	12-15	POS	153.85
12-01	POS	29.99	12-16	POS	10.21
12-01	POS	54.65	12-18	POS	55.96
12-01	POS	17.68	12-19	POS	34.90

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-23	Beginning Balance		1,732.47
11-28	Dividend	0.36	1,732.83
12-22	**Ending Balance**		**1,732.83**

Your account earned $0.36, with an annual percentage yield earned of 0.25%, for the dividend period from 11-01-2025 through 11-30-2025

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-23	Beginning Balance		2,435.60
11-25	Transfer To Checking	210.00-	2,225.60
11-28	Transfer To Checking	160.00-	2,065.60

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
11/23/25 - 12/22/25

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Money Market Savings - 3062009497

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-28	Dividend	1.08	2,066.68
12-08	Transfer To Checking	210.00-	1,856.68
12-15	Transfer To Checking	210.00-	1,646.68
12-19	Transfer To Checking	210.00-	1,436.68
12-22	**Ending Balance**		**1,436.68**

Your account earned $1.08, with an annual percentage yield earned of 0.52%, for the dividend period from 11-01-2025 through 11-30-2025

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
12/23/25 - 01/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000JMA90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$2,180.93	$4,491.02	$4,813.41	$1,858.54	$0.00
Membership Savings 3039782481	$1,732.83	$0.37	$0.00	$1,733.20	$0.00
Money Market Savings 3062009497	$1,436.68	$0.00	$950.00	$486.68	$0.00
Totals	**$5,350.44**	**$4,491.39**	**$5,763.41**	**$4,078.42**	**$0.00**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
12/23/25 - 01/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
12-23	Beginning Balance		2,180.93
12-23	POS Debit- Debit Card 6560 12-22-25 Cafe Bella Express San Diego CA	18.10-	2,162.83
12-23	Paid To Target Debit Crd 1221 043694 Target 3303 San Diego CA	27.40-	2,135.43
12-26	POS Debit- Debit Card 6560 12-23-25 Publicrecords.US 888-7008184 NV	5.00-	2,130.43
12-26	POS Debit- Debit Card 6560 12-24-25 Lemonade Insurance New York Ny	64.11-	2,066.32
12-26	Paid To Target Debit Crd 1223 043694 Target 3303 San Diego CA	22.08-	2,044.24
12-29	Zelle CR Manuella Guasti Fernandes	68.00	2,112.24
12-29	POS Debit- Debit Card 6560 12-26-25 Sq *timbers Tap Ho Nederland CO	6.01-	2,106.23
12-29	POS Debit - Debit Card 6560 Transaction 12-26-25 7-Eleven Longmont	18.22-	2,088.01
12-29	POS Debit- Debit Card 6560 12-28-25 Fsp*left Hand Brew Longmont CO	25.20-	2,062.81
12-29	POS Debit- Debit Card 6560 12-28-25 Genie Car Wash - W 619-223-6830 CA	29.99-	2,032.82
12-29	Transfer To Credit Card Alina C Grayeske	151.43-	1,881.39
12-29	Paid To - Venmo Payment Chk 9100001	51.00-	1,830.39
12-30	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	2,800.00	4,630.39
12-30	Transfer From Savings	150.00	4,780.39
12-30	POS Debit- Debit Card 6560 12-29-25 Sq *sur At Ob Bean San Diego CA	18.16-	4,762.23
12-30	Paid To - Cox Comm San Purchase Chk 9100001	91.17-	4,671.06
12-31	POS Debit- Debit Card 6560 12-30-25 Sp Shorethingptspp 161-99395588 CA	30.16-	4,640.90
12-31	POS Debit - Debit Card 6560 Transaction 12-30-25 Vons #2053 San Diego	89.60-	4,551.30
12-31	Paid To Target Debit Crd 1230 043694 Target 3303 San Diego CA	33.13-	4,518.17
12-31	Paid To - Venmo Payment Chk 9100001	150.00-	4,368.17
12-31	Paid To - Heetwave Propert Web Pmts Chk 8150350	1,050.00-	3,318.17
12-31	Dividend	0.02	3,318.19
01-02	Zelle CR Manuella Guasti Fernandes	30.00	3,348.19
01-02	POS Debit- Debit Card 6560 01-01-26 Etsy.Com*us 718-8557955 Ny	0.80-	3,347.39

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
12/23/25 - 01/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
01-02	POS Debit- Debit Card 6560 12-31-25 Closet San Diego CA	17.21-	3,330.18
01-02	Transfer To Credit Card	50.00-	3,280.18
01-05	Transfer From Savings	230.00	3,510.18
01-05	Zelle DB Manuella Guasti Fernandes	110.00-	3,400.18
01-05	Zelle DB Manuella Guasti Fernandes	270.00-	3,130.18
01-05	POS Debit- Debit Card 6560 01-04-26 Dumpling Inn & Sha San Diego CA	35.00-	3,095.18
01-05	POS Debit- Debit Card 6560 01-03-26 Azucar San Diego CA	42.21-	3,052.97
01-05	POS Debit- Debit Card 6560 01-04-26 Lemonade Insurance New York Ny	58.63-	2,994.34
01-05	POS Debit - Debit Card 6560 Transaction 01-04-26 63406 4437 Spee San Diego	74.00-	2,920.34
01-05	POS Debit- Debit Card 6560 01-02-26 Amazon Mktpl*e791E Amzn.Com/Bill WA	172.36-	2,747.98
01-05	Paid To - Venmo Payment Chk 9100001	50.00-	2,697.98
01-05	Paid To - Capital One Crcardpmt Chk 5607361	78.00-	2,619.98
01-06	Zelle DB Manuella Guasti Fernandes	40.00-	2,579.98
01-06	POS Debit- Debit Card 6560 01-05-26 Cafe Bella Express San Diego CA	8.99-	2,570.99
01-07	POS Debit- Debit Card 6560 01-06-26 Cafe Bella Express San Diego CA	15.95-	2,555.04
01-09	POS Debit- Debit Card 6560 01-07-26 Kiiro Sushi Izakay San Diego CA	37.25-	2,517.79
01-12	Transfer From Savings	210.00	2,727.79
01-12	Zelle DB Manuella Guasti Fernandes	50.00-	2,677.79
01-12	Zelle DB Manuella Guasti Fernandes	210.00-	2,467.79
01-12	Transfer To Credit Card	150.00-	2,317.79
01-13	POS Debit- Debit Card 6560 01-12-26 Apple Tree San Diego CA	11.77-	2,306.02
01-13	POS Debit- Debit Card 6560 01-12-26 Cafe Bella Express San Diego CA	12.15-	2,293.87
01-13	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	148.19-	2,145.68
01-14	Paid To Target Debit Crd 0112 043694 Target 3303 San Diego CA	37.53-	2,108.15
01-15	POS Debit- Debit Card 6560 01-14-26 The Olive Tree Mar 619-2240443 CA	4.19-	2,103.96
01-15	POS Debit - Debit Card 6560 Transaction 01-14-26 63406 4437 Spee San Diego	50.04-	2,053.92
01-16	Transfer From Checking Andres M Cervantes	73.00	2,126.92
01-16	ATM Fee - Withdrawal 01-15-26 P404151 San Diego CA	1.00-	2,125.92
01-16	ATM Fee - Inquiry 01-15-26 P404151 San Diego CA	1.00-	2,124.92
01-16	ATM Withdrawal 01-15-26 P404151 San Diego CA	43.50-	2,081.42
01-16	Paid To - USAA P&C Autopay Chk 2100002	247.93-	1,833.49
01-20	Transfer From Checking Andres M Cervantes	200.00	2,033.49
01-20	Transfer From Savings	210.00	2,243.49
01-20	Zelle DB Manuella Guasti Fernandes	210.00-	2,033.49
01-20	POS Debit- Debit Card 6560 01-16-26 San Diego Parking San Diego CA	4.10-	2,029.39
01-20	POS Debit- Debit Card 6560 01-18-26 Sq *liberty Public San Diego CA	9.25-	2,020.14
01-21	Zelle CR Manuella Guasti Fernandes	35.00	2,055.14
01-21	Paid To - Capital One Mobile Pmt Chk 5607361	200.00-	1,855.14
01-22	Transfer From Checking Andres M Cervantes	485.00	2,340.14
01-22	Transfer To Loan Alina C Grayeske	481.60-	1,858.54
01-22	**Ending Balance**		**1,858.54**

Average Daily Balance - Current Cycle: $2,421.45
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 12-01-2025 through 12-31-2025

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
12/23/25 - 01/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
12-23	ACH	27.40	12-30	POS	18.16
12-26	ACH	22.08	12-31	POS	89.60
12-29	ACH	51.00	12-31	POS	30.16
12-30	ACH	91.17	01-02	POS	0.80
12-31	ACH	33.13	01-02	POS	17.21
12-31	ACH	150.00	01-05	POS	42.21
12-31	ACH	1,050.00	01-05	POS	58.63
01-05	ACH	50.00	01-05	POS	74.00
01-05	ACH	78.00	01-05	POS	172.36
01-13	ACH	148.19	01-05	POS	35.00
01-14	ACH	37.53	01-06	POS	8.99
01-16	ACH	247.93	01-07	POS	15.95
01-21	ACH	200.00	01-09	POS	37.25
12-23	POS	18.10	01-13	POS	11.77
12-26	POS	5.00	01-13	POS	12.15
12-26	POS	64.11	01-15	POS	4.19
12-29	POS	29.99	01-15	POS	50.04
12-29	POS	6.01	01-20	POS	9.25
12-29	POS	18.22	01-20	POS	4.10
12-29	POS	25.20	01-16	ATMO	43.50

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
12-23	Beginning Balance		1,732.83
12-31	Dividend	0.37	1,733.20
01-22	**Ending Balance**		**1,733.20**

Your account earned $0.37, with an annual percentage yield earned of 0.25%, for the dividend period from 12-01-2025 through 12-31-2025

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
12-23	Beginning Balance		1,436.68
12-30	Transfer To Checking	150.00-	1,286.68
01-05	Transfer To Checking	150.00-	1,136.68
	Andres M Cervantes		
01-05	Transfer To Checking	230.00-	906.68
01-12	Transfer To Checking	210.00-	696.68
01-20	Transfer To Checking	210.00-	486.68
01-22	**Ending Balance**		**486.68**

2025 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	3.78	MMSA DIVIDENDS	1.67
CHECKING DIVIDENDS	0.27	FINANCE CHARGE CHECKING LOC	0.00

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
12/23/25 - 01/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
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- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

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- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
01/23/26 - 02/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000FME90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

2026 Annual Meeting

Navy Federal's annual meeting will be Wed., Apr. 15, 2026 at 6 pm ET, offered both virtually and in person at our Vienna, VA HQ. Attendance is limited because of space and system limitations; registration is first-come, first-served. Register at **navyfederal.org/events between Feb. 24-Mar. 31, 2026.** For registration assistance, call 1-888-842-6328.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$1,858.54	$3,969.96	$4,524.00	$1,304.50	$0.02
Membership Savings 3039782481	$1,733.20	$0.37	$0.00	$1,733.57	$0.37
Money Market Savings 3062009497	$486.68	$0.00	$420.00	$66.68	$0.00
Totals	**$4,078.42**	**$3,970.33**	**$4,944.00**	**$3,104.75**	**$0.39**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ➧ ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
01/23/26 - 02/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
01-23	Beginning Balance		1,858.54
01-23	POS Debit- Debit Card 6560 01-21-26 Vons #2053 San Diego CA	105.90-	1,752.64
01-26	Zelle CR Manuella Guasti Fernandes	50.00	1,802.64
01-26	Transfer From Savings	210.00	2,012.64
01-26	Zelle DB Manuella Guasti Fernandes	210.00-	1,802.64
01-26	POS Debit- Debit Card 6560 01-23-26 Sq *sourdough & MO San Diego CA	25.30-	1,777.34
01-26	POS Debit- Debit Card 6560 01-25-26 Amazon Mktpl*rm6Qx Amzn.Com/Bill WA	28.00-	1,749.34
01-26	POS Debit- Debit Card 6560 01-23-26 Sp Shorethingptspp 161-99395588 CA	34.90-	1,714.44
01-26	POS Debit- Debit Card 6560 01-25-26 Tst*soi 30TH- Nort San Diego CA	43.69-	1,670.75
01-26	POS Debit- Debit Card 6560 01-24-26 Lemonade Insurance Lemonade.Com Ny	64.11-	1,606.64
01-26	Transfer To Credit Card	50.00-	1,556.64
01-27	POS Debit- Debit Card 6560 01-26-26 Apple Tree San Diego CA	7.48-	1,549.16
01-27	Paid To Target Debit Crd 0125 043694 Target 3205 San Diego CA	35.92-	1,513.24
01-30	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	2,800.00	4,313.24
01-30	POS Debit - Debit Card 6560 Transaction 01-29-26 63406 4437 Spee San Diego	50.03-	4,263.21
01-30	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	4,212.04
01-30	Dividend	0.02	4,212.06
02-02	Zelle CR Manuella Guasti Fernandes	33.00	4,245.06
02-02	Transfer From Savings	210.00	4,455.06
02-02	Zelle DB Manuella Guasti Fernandes	100.00-	4,355.06
02-02	Zelle DB Manuella Guasti Fernandes	210.00-	4,145.06
02-02	POS Debit- Debit Card 6560 02-01-26 Etsy.Com*us 718-8557955 Ny	0.20-	4,144.86
02-02	POS Debit - Debit Card 6560 Transaction 01-31-26 Ob Donuts San Diego CA	21.00-	4,123.86
02-02	POS Debit- Debit Card 6560 01-30-26 Lauren Isaako Www.Waxhavens CA	32.50-	4,091.36
02-02	POS Debit- Debit Card 6560 01-30-26 IN-N-Out Sdsportsa San Diego CA	40.89-	4,050.47
02-02	POS Debit - Debit Card 6560 Transaction 02-01-26 Vons #2053 San Diego	99.06-	3,951.41

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
01/23/26 - 02/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
02-02	Transfer To Credit Card	100.00-	3,851.41
02-02	Paid To - Heetwave Propert Web Pmts Chk 8150350	1,050.00-	2,801.41
02-03	POS Debit- Debit Card 6560 02-02-26 Charli's Landing San Diego CA	40.56-	2,760.85
02-03	POS Debit- Debit Card 6560 02-02-26 Lauren Isaako 619-9949652 CA	49.74-	2,711.11
02-04	POS Debit- Debit Card 6560 02-03-26 Sp Shorethingptspp 161-99395588 CA	30.16-	2,680.95
02-05	POS Debit- Debit Card 6560 02-04-26 Lemonade Insurance Lemonade.Com Ny	58.63-	2,622.32
02-05	Paid To - Venmo Payment Chk 9100001	27.00-	2,595.32
02-06	Paid To - Capital One Crcardpmt Chk 5607361	92.00-	2,503.32
02-09	Zelle CR Manuella Guasti Fernandes	200.00	2,703.32
02-09	POS Debit- Debit Card 6560 02-06-26 Genie Car Wash - W San Diego CA	24.99-	2,678.33
02-09	POS Debit- Debit Card 6560 02-06-26 Sq *invictus Moder Carlsbad CA	100.00-	2,578.33
02-09	POS Debit- Debit Card 6560 02-08-26 Costco Whse #0488 San Diego CA	297.69-	2,280.64
02-09	Paid To Target Debit Crd 0206 043694 Target 3303 San Diego CA	62.56-	2,218.08
02-10	Intl Transaction Fee 02-09-26 Beducated Educatio Munchen	0.19-	2,217.89
02-10	POS Debit- Debit Card 6560 02-10-26 Beducated Educatio Munchen	18.99-	2,198.90
02-17	POS Credit Adjustment 6560 Transaction 02-14-26 Homegoods #0512	39.24	2,238.14
02-17	POS Credit Adjustment 6560 Transaction 02-14-26 Homegoods #0512	154.70	2,392.84
02-17	Transfer From Checking Andres M Cervantes	73.00	2,465.84
02-17	POS Debit- Debit Card 6560 02-13-26 Hungry Lu's San Diego CA	13.49-	2,452.35
02-17	POS Debit - Debit Card 6560 Transaction 02-14-26 CVS/Pharmacy #09 09165 San Diego CA	56.31-	2,396.04
02-17	POS Debit- Debit Card 6560 02-13-26 Homegoods #0512 San Diego CA	154.70-	2,241.34
02-17	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	170.27-	2,071.07
02-18	POS Debit - Debit Card 6560 Transaction 02-17-26 63406 4437 Spee San Diego	55.35-	2,015.72
02-18	Paid To - USAA P&C Autopay Chk 2100002	246.62-	1,769.10
02-19	Transfer From Checking Andres M Cervantes	200.00	1,969.10
02-19	Paid To - Capital One Crcardpmt Chk 5607361	183.00-	1,786.10
02-20	Transfer To Loan Alina C Grayeske	481.60-	1,304.50
02-22	**Ending Balance**		**1,304.50**

Average Daily Balance - Current Cycle: $2,239.97
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 01-01-2026 through 01-31-2026

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
01-27	ACH	35.92	02-02	POS	32.50
01-30	ACH	51.17	02-02	POS	40.89
02-02	ACH	1,050.00	02-02	POS	99.06
02-05	ACH	27.00	02-02	POS	0.20
02-06	ACH	92.00	02-02	POS	21.00
02-09	ACH	62.56	02-03	POS	40.56
02-17	ACH	170.27	02-03	POS	49.74
02-18	ACH	246.62	02-04	POS	30.16
02-19	ACH	183.00	02-05	POS	58.63
01-23	POS	105.90	02-09	POS	100.00
01-26	POS	64.11	02-09	POS	297.69
01-26	POS	25.30	02-09	POS	24.99
01-26	POS	28.00	02-10	POS	18.99
01-26	POS	34.90	02-17	POS	13.49
01-26	POS	43.69	02-17	POS	56.31
01-27	POS	7.48	02-17	POS	154.70
01-30	POS	50.03	02-18	POS	55.35

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
01/23/26 - 02/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
01-23	Beginning Balance		1,733.20
01-30	Dividend	0.37	1,733.57
02-22	**Ending Balance**		**1,733.57**

Your account earned $0.37, with an annual percentage yield earned of 0.25%, for the dividend period from 01-01-2026 through 01-31-2026

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
01-23	Beginning Balance		486.68
01-26	Transfer To Checking	210.00-	276.68
02-02	Transfer To Checking	210.00-	66.68
02-22	**Ending Balance**		**66.68**

2025 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	3.78	MMSA DIVIDENDS	1.67
CHECKING DIVIDENDS	0.27	FINANCE CHARGE CHECKING LOC	0.00

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
02/23/26 - 03/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000MMA90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$1,304.50	$6,034.05	$5,781.04	$1,557.51	$0.04
Membership Savings 3039782481	$1,733.57	$0.33	$0.00	$1,733.90	$0.70
Money Market Savings 3062009497	$66.68	$0.00	$0.00	$66.68	$0.00
Totals	**$3,104.75**	**$6,034.38**	**$5,781.04**	**$3,358.09**	**$0.74**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
02/23/26 - 03/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
02-23	Beginning Balance		1,304.50
02-23	Zelle CR Manuella Guasti Fernandes	30.00	1,334.50
02-23	Transfer From Checking Andres M Cervantes	485.00	1,819.50
02-23	POS Debit- Debit Card 6560 02-22-26 Ladot Meter Parkin Los Angeles CA	2.38-	1,817.12
02-23	POS Debit- Debit Card 6560 02-22-26 The Getty Parking Los Angeles CA	25.00-	1,792.12
02-23	Paid To - Venmo Payment Chk 9100001	65.00-	1,727.12
02-23	Paid To Target Debit Crd 0222 043694 Target 3303 San Diego CA	68.82-	1,658.30
02-25	POS Debit- Debit Card 6560 02-24-26 Cafe Bella San Diego CA	7.98-	1,650.32
02-25	POS Debit- Debit Card 6560 02-24-26 Its A Taco Shop San Diego CA	26.00-	1,624.32
02-25	POS Debit- Debit Card 6560 02-24-26 Lemonade Insurance New York Ny	64.11-	1,560.21
02-26	POS Debit- Debit Card 6560 02-25-26 Ob Deli San Diego CA	32.29-	1,527.92
02-26	POS Debit- Debit Card 6560 02-25-26 Sp Shorethingptspp 161-99395588 CA	38.77-	1,489.15
02-26	Paid To Target Debit Crd 0225 043694 Target 3303 San Diego CA	1.73-	1,487.42
02-27	Deposit - ACH Paid From Lemonade Insuran Lemonade I 022726	50.00	1,537.42
02-27	Deposit - ACH Paid From Lemonade Insuran Lemonade I 022726	167.03	1,704.45
02-27	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	2,800.00	4,504.45
02-27	POS Debit - Debit Card 6560 Transaction 02-26-26 Pet Hosp Of Tierrasant San Diego CA	238.64-	4,265.81
02-27	Transfer To Credit Card Alina C Grayeske	207.92-	4,057.89
02-27	Dividend	0.02	4,057.91
03-02	Zelle DB Manuella Guasti Fernandes	30.00-	4,027.91
03-02	POS Debit- Debit Card 6560 02-27-26 Apple Tree San Diego CA	23.90-	4,004.01
03-02	POS Debit - Debit Card 6560 Transaction 03-01-26 Cf United LLC 27 San Diego	52.67-	3,951.34
03-02	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	3,900.17

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
02/23/26 - 03/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
03-02	Paid To - Southwest Equity Web Pmts Chk 8150350	1,050.00-	2,850.17
03-03	POS Debit- Debit Card 6560 03-02-26 Sq *scoops Ocean B San Diego CA	8.70-	2,841.47
03-03	POS Debit- Debit Card 6560 03-02-26 Old Townhouse Rest San Diego CA	52.19-	2,789.28
03-05	POS Debit- Debit Card 6560 03-04-26 Lemonade Insurance New York Ny	58.63-	2,730.65
03-06	Paid To - Capital One Crcardpmt Chk 5607361	89.00-	2,641.65
03-09	POS Debit- Debit Card 6560 03-07-26 Vons #2053 San Diego CA	8.97-	2,632.68
03-09	POS Debit- Debit Card 6560 03-06-26 Genie Car Wash - W 619-223-6830 CA	24.99-	2,607.69
03-09	Paid To - Venmo Payment Chk 9100001	38.00-	2,569.69
03-10	Intl Transaction Fee 03-10-26 Beducated Educatio Munchen	0.19-	2,569.50
03-10	POS Debit- Debit Card 6560 03-10-26 Beducated Educatio Munchen	18.99-	2,550.51
03-10	Paid To - Venmo Payment Chk 9100001	36.00-	2,514.51
03-13	Deposit - ACH Paid From Venmo Cashout 01Afd5	28.00	2,542.51
03-13	POS Debit- Debit Card 6560 03-12-26 Cafe Bella Express San Diego CA	15.71-	2,526.80
03-16	Transfer From Checking Andres M Cervantes	73.00	2,599.80
03-16	POS Debit- Debit Card 6560 03-15-26 Cheesecake San Die San Diego CA	16.18-	2,583.62
03-16	POS Debit- Debit Card 6560 03-14-26 Amazon Mark* BP6Qm Amazon.Com/MA WA	19.35-	2,564.27
03-16	Transfer To Credit Card	100.00-	2,464.27
03-17	Transfer From Checking Andres M Cervantes	1,000.00	3,464.27
03-17	Transfer From Checking Andres M Cervantes	1,140.00	4,604.27
03-17	POS Debit- Debit Card 6560 03-16-26 Cafe Bella Express San Diego CA	14.83-	4,589.44
03-17	Transfer To Credit Card	500.00-	4,089.44
03-17	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	185.50-	3,903.94
03-17	Paid To - USAA P&C Autopay Chk 2100002	244.86-	3,659.08
03-19	Zelle CR Manuella Guasti Fernandes	61.00	3,720.08
03-19	Transfer From Checking Andres M Cervantes	200.00	3,920.08
03-19	Paid To Target Debit Crd 0317 043694 Target 3303 San Diego CA	49.47-	3,870.61
03-19	Paid To - Capital One Crcardpmt Chk 5607361	179.00-	3,691.61
03-19	Paid To - Capital One Mobile Pmt Chk 5607361	1,600.00-	2,091.61
03-20	POS Debit- Debit Card 6560 03-19-26 Wax Haven Inc Www.Waxhavens CA	32.50-	2,059.11
03-20	Transfer To Loan Alina C Grayeske	481.60-	1,577.51
03-20	Paid To - Capital One Mobile Pmt Chk 5607361	20.00-	1,557.51
03-22	**Ending Balance**		**1,557.51**

Average Daily Balance - Current Cycle: $2,566.51
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 02-01-2026 through 02-28-2026

Items Paid

Date	Item	Amount($)
02-23	ACH	65.00
02-23	ACH	68.82
02-26	ACH	1.73
03-02	ACH	51.17
03-02	ACH	1,050.00
03-06	ACH	89.00
03-09	ACH	38.00
03-10	ACH	36.00
03-17	ACH	185.50
03-17	ACH	244.86
03-19	ACH	49.47

Date	Item	Amount($)
03-19	ACH	179.00
03-19	ACH	1,600.00
03-20	ACH	20.00
02-23	POS	2.38
02-23	POS	25.00
02-25	POS	7.98
02-25	POS	26.00
02-25	POS	64.11
02-26	POS	32.29
02-26	POS	38.77
02-27	POS	238.64

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
02/23/26 - 03/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Items Paid (Continued from previous page)

Date	Item	Amount($)	Date	Item	Amount($)
03-02	POS	52.67	03-10	POS	18.99
03-02	POS	23.90	03-13	POS	15.71
03-03	POS	52.19	03-16	POS	16.18
03-03	POS	8.70	03-16	POS	19.35
03-05	POS	58.63	03-17	POS	14.83
03-09	POS	8.97	03-20	POS	32.50
03-09	POS	24.99			

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
02-23	Beginning Balance		1,733.57
02-27	Dividend	0.33	1,733.90
03-22	**Ending Balance**		**1,733.90**

Your account earned $0.33, with an annual percentage yield earned of 0.25%, for the dividend period from 02-01-2026 through 02-28-2026

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
02-23	Beginning Balance		66.68
	No Transactions This Period		
03-22	**Ending Balance**		**66.68**

2025 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	3.78	MMSA DIVIDENDS	1.67
CHECKING DIVIDENDS	0.27	FINANCE CHARGE CHECKING LOC	0.00

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
02/23/26 - 03/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

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Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
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- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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 error, and you may have to pay the amount in question.
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- 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.

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Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
03/23/26 - 04/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000AMP90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$1,557.51	$9,115.52	$8,656.13	$2,016.90	$0.06
Membership Savings 3039782481	$1,733.90	$0.37	$0.00	$1,734.27	$1.07
Money Market Savings 3062009497	$66.68	$0.00	$0.00	$66.68	$0.00
Totals	**$3,358.09**	**$9,115.89**	**$8,656.13**	**$3,817.85**	**$1.13**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER
(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
03/23/26 - 04/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
03-23	Beginning Balance		1,557.51
03-23	Transfer From Checking	485.00	2,042.51
	Andres M Cervantes		
03-23	POS Debit- Debit Card 6560 03-21-26 Sq *ob Hardware San Diego CA	7.53-	2,034.98
03-23	POS Debit- Debit Card 6560 03-19-26 The Home Depot #06 San Diego CA	38.89-	1,996.09
03-23	POS Debit - Debit Card 6560 Transaction 03-22-26 63406 4437 Spee San Diego	50.21-	1,945.88
03-24	POS Debit- Debit Card 6560 03-23-26 Spo*hugo'Scocina San Diego CA	28.44-	1,917.44
03-24	POS Debit- Debit Card 6560 03-23-26 Wax Haven Inc 161-99949652 CA	32.50-	1,884.94
03-25	POS Debit- Debit Card 6560 03-24-26 Lemonade Insurance New York Ny	64.11-	1,820.83
03-26	POS Debit- Debit Card 6560 03-25-26 Cafe Bella Express San Diego CA	7.43-	1,813.40
03-27	Deposit - RTP Paid From Coinbase	4,912.50	6,725.90
03-27	POS Debit- Debit Card 6560 03-26-26 Amazon Reta* B53R4 Www.Amazon.CO WA	36.60-	6,689.30
03-27	Transfer To Checking	4,912.00-	1,777.30
	The Jiu-Jitsu Collective LLC		
03-30	Zelle CR Manuella Guasti Fernandes	30.00	1,807.30
03-30	POS Debit- Debit Card 6560 03-30-26 Sp Shorethingptspp 161-99395588 CA	42.65-	1,764.65
03-30	POS Debit - Debit Card 6560 Transaction 03-29-26 Vons #2053 San Diego	87.73-	1,676.92
03-30	Paid To Target Debit Crd 0326 043694 Target 3303 San Diego CA	33.66-	1,643.26
03-30	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	1,592.09
03-31	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	2,800.00	4,392.09
03-31	Dividend	0.02	4,392.11
04-01	Paid To - Southwest Equity Web Pmts Chk 8150350	1,050.00-	3,342.11
04-02	POS Debit- Debit Card 6560 04-01-26 Etsy.Com*theluckyp 718-8557955 Ny	0.60-	3,341.51
04-03	POS Debit- Debit Card 6560 04-02-26 Sq *cali Baguette San Diego CA	30.36-	3,311.15
04-06	POS Debit- Debit Card 6560 04-03-26 Cafe Bella Express San Diego CA	17.18-	3,293.97
04-06	POS Debit- Debit Card 6560 04-04-26 San Diego County F Del Mar CA	20.00-	3,273.97

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
03/23/26 - 04/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
04-06	POS Debit- Debit Card 6560 04-03-26 Amazon Mark* Bg4WA Amazon.Com/MA WA	48.48-	3,225.49
04-06	POS Debit- Debit Card 6560 04-04-26 Lemonade Insurance Lemonade.Com Ny	58.63-	3,166.86
04-07	POS Debit- Debit Card 6560 04-06-26 Amazon Mark* B70TH Amazon.Com/MA WA	7.52-	3,159.34
04-07	POS Debit- Debit Card 6560 04-06-26 Amazon Mark* B73Cb Amazon.Com/MA WA	17.21-	3,142.13
04-07	POS Debit- Debit Card 6560 04-06-26 Genie Car Wash - W 619-223-6830 CA	24.99-	3,117.14
04-07	POS Debit- Debit Card 6560 04-06-26 Amazon Mark* B79TH Amazon.Com/MA WA	127.51-	2,989.63
04-08	Deposit - ACH Paid From Venmo Cashout 01Afd5	80.00	3,069.63
04-10	Intl Transaction Fee 04-10-26 Beducated Educatio Munchen	0.19-	3,069.44
04-10	POS Debit- Debit Card 6560 04-09-26 Fsp*wise Man Brewi Winston-Salem NC	16.69-	3,052.75
04-10	POS Debit- Debit Card 6560 04-10-26 Beducated Educatio Munchen	18.99-	3,033.76
04-13	POS Debit- Debit Card 6560 04-10-26 Starbucks North Gs Greensboro NC	5.23-	3,028.53
04-13	POS Debit- Debit Card 6560 04-10-26 The Local Gso Greensboro NC	13.87-	3,014.66
04-13	POS Debit- Debit Card 6560 04-09-26 Tst*krankies - Win Winston Salem NC	24.63-	2,990.03
04-13	POS Debit- Debit Card 6560 04-11-26 Forward Wellness Forwardwellne CA	100.00-	2,890.03
04-14	POS Debit- Debit Card 6560 04-13-26 Tst* Selva Coffee San Diego CA	8.88-	2,881.15
04-14	POS Debit- Debit Card 6560 04-13-26 Its A Taco Shop San Diego CA	16.49-	2,864.66
04-14	POS Debit - Debit Card 6560 Transaction 04-13-26 63406 4437 Speedway San Diego CA	50.13-	2,814.53
04-14	Paid To - Franchise Tax Bo Payments Chk 4200001	233.00-	2,581.53
04-15	Transfer From Checking Andres M Cervantes	73.00	2,654.53
04-15	POS Debit- Debit Card 6560 04-14-26 Indie Yoga Indieyogasd.C CA	12.00-	2,642.53
04-15	POS Debit- Debit Card 6560 04-13-26 Tst*soi O.B. San Diego CA	31.79-	2,610.74
04-15	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	151.72-	2,459.02
04-16	POS Debit- Debit Card 6560 04-15-26 Apple Tree San Diego CA	12.33-	2,446.69
04-16	POS Debit- Debit Card 6560 04-15-26 Hungry Lu's San Diego CA	13.49-	2,433.20
04-16	Paid To - USAA P&C Autopay Chk 2100002	244.86-	2,188.34
04-17	POS Debit- Debit Card 6560 04-16-26 Tst*brew Wave Coff San Diego CA	7.45-	2,180.89
04-17	POS Debit- Debit Card 6560 04-16-26 Amazon Mark* Bs6Oe Amazon.Com/MA WA	34.47-	2,146.42
04-20	Transfer From Checking Andres M Cervantes	250.00	2,396.42
04-20	Zelle DB Manuella Guasti Fernandes	40.00-	2,356.42
04-20	POS Debit- Debit Card 6560 04-17-26 Nayvax Vending 99 Hunt Valley MD	6.00-	2,350.42
04-20	POS Debit- Debit Card 6560 04-19-26 Cafe Bella San Diego CA	9.82-	2,340.60
04-20	POS Debit- Debit Card 6560 04-17-26 Surf & Sub Deli San Diego CA	20.21-	2,320.39
04-20	Paid To - Capital One Mobile Pmt Chk 5607361	50.00-	2,270.39
04-20	Paid To - Capital One Crcardpmt Chk 5607361	199.00-	2,071.39
04-21	POS Debit- Debit Card 6560 04-21-26 Sp Shorethingptspp 161-99395588 CA	27.15-	2,044.24
04-22	Transfer From Checking Andres M Cervantes	485.00	2,529.24
04-22	POS Debit- Debit Card 6560 04-20-26 Newport Quick Stop San Diego CA	13.56-	2,515.68
04-22	POS Debit- Debit Card 6560 04-21-26 Cafe Bella San Diego CA	17.18-	2,498.50
04-22	Transfer To Loan Alina C Grayeske	481.60-	2,016.90
04-22	**Ending Balance**		**2,016.90**

Average Daily Balance - Current Cycle: $2,564.06
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 03-01-2026 through 03-31-2026

NAVY FEDERAL Credit Union
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Statement Period
03/23/26 - 04/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
03-30	ACH	33.66	04-07	POS	24.99
03-30	ACH	51.17	04-07	POS	127.51
04-01	ACH	1,050.00	04-07	POS	7.52
04-14	ACH	233.00	04-10	POS	18.99
04-15	ACH	151.72	04-10	POS	16.69
04-16	ACH	244.86	04-13	POS	13.87
04-20	ACH	50.00	04-13	POS	24.63
04-20	ACH	199.00	04-13	POS	100.00
03-23	POS	50.21	04-13	POS	5.23
03-23	POS	7.53	04-14	POS	50.13
03-23	POS	38.89	04-14	POS	8.88
03-24	POS	28.44	04-14	POS	16.49
03-24	POS	32.50	04-15	POS	12.00
03-25	POS	64.11	04-15	POS	31.79
03-26	POS	7.43	04-16	POS	13.49
03-27	POS	36.60	04-16	POS	12.33
03-30	POS	42.65	04-17	POS	7.45
03-30	POS	87.73	04-17	POS	34.47
04-02	POS	0.60	04-20	POS	20.21
04-03	POS	30.36	04-20	POS	6.00
04-06	POS	20.00	04-20	POS	9.82
04-06	POS	48.48	04-21	POS	27.15
04-06	POS	58.63	04-22	POS	13.56
04-06	POS	17.18	04-22	POS	17.18
04-07	POS	17.21			

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
03-23	Beginning Balance		1,733.90
03-31	Dividend	0.37	1,734.27
04-22	**Ending Balance**		**1,734.27**

Your account earned $0.37, with an annual percentage yield earned of 0.25%, for the dividend period from 03-01-2026 through 03-31-2026

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
03-23	Beginning Balance		66.68
	No Transactions This Period		
04-22	**Ending Balance**		**66.68**

2025 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	3.78	MMSA DIVIDENDS	1.67
CHECKING DIVIDENDS	0.27	FINANCE CHARGE CHECKING LOC	0.00

NAVY FEDERAL Credit Union
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Statement Period
03/23/26 - 04/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
04/23/26 - 05/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000MMY90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
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If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$2,016.90	$8,713.66	$8,825.71	$1,904.85	$0.08
Membership Savings 3039782481	$1,734.27	$0.36	$0.00	$1,734.63	$1.43
Money Market Savings 3062009497	$66.68	$2,000.00	$0.00	$2,066.68	$0.00
Totals	**$3,817.85**	**$10,714.02**	**$8,825.71**	**$5,706.16**	**$1.51**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
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MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER
(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
04/23/26 - 05/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
04-23	Beginning Balance		2,016.90
04-23	POS Debit - Debit Card 6560 Transaction 04-22-26 63406 4437 Speedway San Diego CA	50.01-	1,966.89
04-24	POS Debit - Debit Card 6560 Transaction 04-23-26 The Home Depot #0680 San Diego CA	25.26-	1,941.63
04-27	POS Credit Adjustment 6560 Transaction 04-23-26 The Home Depot #06	6.33	1,947.96
04-27	Zelle DB Manuella Guasti Fernandes	40.00-	1,907.96
04-27	POS Debit- Debit Card 6560 04-26-26 Sq *sur At Ob Bean San Diego CA	7.30-	1,900.66
04-27	POS Debit- Debit Card 6560 04-25-26 Amazon Mark*Bs112 Amazon.Com/MA WA	8.61-	1,892.05
04-27	POS Debit- Debit Card 6560 04-24-26 Plato's Closet #80 San Diego CA	53.89-	1,838.16
04-27	POS Debit- Debit Card 6560 04-24-26 Lemonade Insurance Lemonade.Com Ny	64.11-	1,774.05
04-27	POS Debit - Debit Card 6560 Transaction 04-25-26 Vons #2053 San Diego	83.62-	1,690.43
04-28	POS Debit- Debit Card 6560 04-27-26 Cafe Bella Express San Diego CA	17.18-	1,673.25
04-29	Transfer To Credit Card Alina C Grayeske	210.46-	1,462.79
04-30	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	2,800.00	4,262.79
04-30	Transfer From Checking The Jiu-Jitsu Collective LLC	100.00	4,362.79
04-30	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	4,311.62
04-30	Dividend	0.02	4,311.64
05-01	POS Debit- Debit Card 6560 04-30-26 Tst*brew Wave Coff San Diego CA	13.90-	4,297.74
05-01	POS Debit- Debit Card 6560 04-30-26 Wax Haven Inc Www.Waxhavens CA	32.50-	4,265.24
05-01	POS Debit- Debit Card 6560 05-01-26 Sp Shorethingptspp 161-99395588 CA	41.69-	4,223.55
05-01	POS Debit - Debit Card 6560 Transaction 04-30-26 Target T-3303 San Diego	61.37-	4,162.18
05-01	Paid To - Southwest Equity Web Pmts Chk 8150350	1,050.00-	3,112.18
05-04	POS Debit- Debit Card 6560 05-01-26 Etsy*monthly Bill 718-8557955 Ny	0.60-	3,111.58

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
04/23/26 - 05/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
05-04	POS Debit- Debit Card 6560 05-01-26 Chick-Fil-A #02014 619-758-1555 CA	30.45-	3,081.13
05-04	POS Debit- Debit Card 6560 05-04-26 Lemonade Insurance Lemonade.Com Ny	58.63-	3,022.50
05-05	POS Debit - Debit Card 6560 Transaction 05-04-26 63406 4437 Speedway San Diego CA	74.00-	2,948.50
05-06	Zelle CR Manuella Guasti Fernandes	58.00	3,006.50
05-06	Transfer From Checking Andres M Cervantes	58.00	3,064.50
05-06	POS Debit - Debit Card 6560 Transaction 05-05-26 Litickers Liquor San Diego CA	19.15-	3,045.35
05-06	POS Debit- Debit Card 6560 05-05-26 Costco Whse #0488 San Diego CA	173.16-	2,872.19
05-06	Paid To - Capital One Crcardpmt Chk 5607361	137.00-	2,735.19
05-07	POS Debit- Debit Card 6560 05-06-26 Apple Tree San Diego CA	9.48-	2,725.71
05-07	POS Debit- Debit Card 6560 05-06-26 Genie Car Wash - W 619-223-6830 CA	24.99-	2,700.72
05-07	POS Debit- Debit Card 6560 05-06-26 Tst* Hungry Lu's N San Diego CA	27.98-	2,672.74
05-07	POS Debit- Debit Card 6560 05-06-26 Wax Haven Inc 161-99949652 CA	32.50-	2,640.24
05-08	POS Debit- Debit Card 6560 05-07-26 Sp Shorethingptspp 161-99395588 CA	19.40-	2,620.84
05-08	POS Debit- Debit Card 6560 05-07-26 Ob Noodle House Ba 619-2559858 CA	33.27-	2,587.57
05-11	POS Debit- Debit Card 6560 05-09-26 Ob Quick Stop San Diego CA	3.35-	2,584.22
05-11	POS Debit- Debit Card 6560 05-11-26 Tst*the Lot LA Jol LA Jolla CA	45.25-	2,538.97
05-11	POS Debit- Debit Card 6560 05-08-26 Vons #2053 San Diego CA	67.35-	2,471.62
05-11	POS Debit- Debit Card 6560 05-09-26 The Lot LA Jolla 858-777-0069 CA	92.00-	2,379.62
05-11	Transfer To Checking Andres M Cervantes	25.00-	2,354.62
05-11	Paid To - ST Of CA Dmv Purchase Chk 4200001	220.00-	2,134.62
05-12	Deposit - ACH Paid From IRS Treas 310 Tax Ref 01Afd9	4,642.00	6,776.62
05-12	Intl Transaction Fee 05-11-26 Beducated Educatio Munchen	0.19-	6,776.43
05-12	POS Debit- Debit Card 6560 05-12-26 Beducated Educatio Munchen	18.99-	6,757.44
05-12	POS Debit- Debit Card 6560 05-10-26 Tst*richard Walker LA Jolla CA	66.92-	6,690.52
05-12	Paid To Target Debit Crd 0510 043694 Target 3303 San Diego CA	6.45-	6,684.07
05-13	POS Debit- Debit Card 6560 05-13-26 Sp Shorethingptspp 161-99395588 CA	30.16-	6,653.91
05-14	POS Debit- Debit Card 6560 05-14-26 Amazon Mark* Bv00V Amazon.Com/MA WA	8.61-	6,645.30
05-14	POS Debit- Debit Card 6560 05-12-26 Tst*steamy Piggy San Diego CA	27.24-	6,618.06
05-15	Transfer From Checking Andres M Cervantes	73.00	6,691.06
05-15	Transfer To Credit Card	1,000.00-	5,691.06
05-15	Transfer To Savings	2,000.00-	3,691.06
05-15	Paid To - Capital One Mobile Pmt Chk 5607361	1,000.00-	2,691.06
05-18	Zelle CR Manuella Guasti Fernandes	20.00	2,711.06
05-18	POS Debit- Debit Card 6560 05-16-26 Azucar San Diego CA	36.69-	2,674.37
05-18	POS Debit - Debit Card 6560 Transaction 05-15-26 Ocean Beach Tire Cente San Diego CA	50.00-	2,624.37
05-18	POS Debit - Debit Card 6560 Transaction 05-17-26 63406 4437 Speedway San Diego CA	60.51-	2,563.86
05-18	POS Debit- Debit Card 6560 05-15-26 Vons #2053 San Diego CA	90.21-	2,473.65
05-18	Paid To - USAA P&C Autopay Chk 2100002	244.86-	2,228.79
05-19	Transfer From Checking Andres M Cervantes	200.00	2,428.79
05-19	POS Debit- Debit Card 6560 05-18-26 Cafe Bella Express San Diego CA	12.79-	2,416.00
05-19	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	150.74-	2,265.26
05-19	Paid To - Capital One Crcardpmt Chk 5607361	195.00-	2,070.26

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
04/23/26 - 05/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
05-20	POS Debit- Debit Card 6560 05-19-26 Ob Deli San Diego CA	9.84-	2,060.42
05-21	Deposit - ACH Paid From Lemonade Insuran Lemonade I 052126	121.31	2,181.73
05-22	Transfer From Checking	150.00	2,331.73
	The Jiu-Jitsu Collective LLC		
05-22	Transfer From Checking	485.00	2,816.73
	Andres M Cervantes		
05-22	Zelle DB Federico Grosso	150.00-	2,666.73
05-22	POS Debit- Debit Card 6560 05-21-26 Old Townhouse Rest San Diego CA	57.54-	2,609.19
05-22	POS Debit- Debit Card 6560 05-21-26 Costco Whse #0488 San Diego CA	222.74-	2,386.45
05-22	Transfer To Loan	481.60-	1,904.85
	Alina C Grayeske		
05-22	**Ending Balance**		**1,904.85**

Average Daily Balance - Current Cycle: $2,866.18
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 04-01-2026 through 04-30-2026

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
04-30	ACH	51.17	05-06	POS	173.16
05-01	ACH	1,050.00	05-06	POS	19.15
05-06	ACH	137.00	05-07	POS	27.98
05-11	ACH	220.00	05-07	POS	32.50
05-12	ACH	6.45	05-07	POS	9.48
05-15	ACH	1,000.00	05-07	POS	24.99
05-18	ACH	244.86	05-08	POS	19.40
05-19	ACH	150.74	05-08	POS	33.27
05-19	ACH	195.00	05-11	POS	67.35
04-23	POS	50.01	05-11	POS	92.00
04-24	POS	25.26	05-11	POS	3.35
04-27	POS	83.62	05-11	POS	45.25
04-27	POS	7.30	05-12	POS	66.92
04-27	POS	8.61	05-12	POS	18.99
04-27	POS	53.89	05-13	POS	30.16
04-27	POS	64.11	05-14	POS	8.61
04-28	POS	17.18	05-14	POS	27.24
05-01	POS	13.90	05-18	POS	90.21
05-01	POS	32.50	05-18	POS	36.69
05-01	POS	41.69	05-18	POS	50.00
05-01	POS	61.37	05-18	POS	60.51
05-04	POS	30.45	05-19	POS	12.79
05-04	POS	58.63	05-20	POS	9.84
05-04	POS	0.60	05-22	POS	57.54
05-05	POS	74.00	05-22	POS	222.74

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
04-23	Beginning Balance		1,734.27
04-30	Dividend	0.36	1,734.63
05-22	**Ending Balance**		**1,734.63**

Your account earned $0.36, with an annual percentage yield earned of 0.25%, for the dividend period from 04-01-2026 through 04-30-2026

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
04-23	Beginning Balance		66.68
05-15	Transfer From Checking	2,000.00	2,066.68

NAVY FEDERAL Credit Union
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Statement Period
04/23/26 - 05/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Money Market Savings - 3062009497

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
05-22	**Ending Balance**		**2,066.68**

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
05/23/26 - 06/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000JMU90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$1,904.85	$9,141.72	$8,879.86	$2,166.71	$0.11
Membership Savings 3039782481	$1,734.63	$0.37	$0.00	$1,735.00	$1.80
Money Market Savings 3062009497	$2,066.68	$0.00	$0.00	$2,066.68	$0.00
Totals	**$5,706.16**	**$9,142.09**	**$8,879.86**	**$5,968.39**	**$1.91**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER
(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
05/23/26 - 06/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
05-23	Beginning Balance		1,904.85
05-26	Zelle CR Manuella Guasti Fernandes	124.00	2,028.85
05-26	Transfer From Checking Andres M Cervantes	124.00	2,152.85
05-26	POS Debit- Debit Card 6560 05-26-26 Amazon Reta* Jz0Jw Www.Amazon.CO WA	7.53-	2,145.32
05-26	POS Debit- Debit Card 6560 05-23-26 Ob Deli San Diego CA	12.56-	2,132.76
05-26	POS Debit- Debit Card 6560 05-22-26 Tst* Belly Up - Sa Solana Beach CA	25.30-	2,107.46
05-26	POS Debit- Debit Card 6560 05-24-26 Lemonade Insurance Lemonade.Com Ny	64.12-	2,043.34
05-26	Paid To Target Debit Crd 0523 043694 Target 3303 San Diego CA	29.94-	2,013.40
05-29	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	2,800.00	4,813.40
05-29	POS Debit- Debit Card 6560 05-28-26 Amazon Mark* Ob5Yo Amazon.Com/MA WA	13.98-	4,799.42
05-29	Dividend	0.03	4,799.45
06-01	Deposit - ACH Paid From Coinbase Inc. C2604Eca 01Afd1	4,000.00	8,799.45
06-01	POS Debit- Debit Card 6560 05-30-26 Ob Deli San Diego CA	5.20-	8,794.25
06-01	POS Debit- Debit Card 6560 05-29-26 Apple Tree San Diego CA	6.45-	8,787.80
06-01	POS Debit- Debit Card 6560 05-29-26 Cafe Bella Express San Diego CA	17.18-	8,770.62
06-01	POS Debit- Debit Card 6560 05-31-26 Plato's Closet #80 San Diego CA	30.92-	8,739.70
06-01	POS Debit - Debit Card 6560 Transaction 05-30-26 63406 4437 Speedway San Diego CA	56.02-	8,683.68
06-01	POS Debit- Debit Card 6560 05-28-26 Smog Oasis San Diego CA	70.04-	8,613.64
06-01	Transfer To Checking The Jiu-Jitsu Collective LLC	4,000.00-	4,613.64
06-01	Paid To Target Debit Crd 0528 043694 Target 0201 San Diego CA	46.64-	4,567.00
06-01	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	4,515.83
06-01	Paid To - Southwest Equity Web Pmts Chk 8150350	1,000.00-	3,515.83
06-02	POS Debit- Debit Card 6560 06-01-26 Etsy*monthly Bill 718-8557955 Ny	0.40-	3,515.43

CHANGE OF ADDRESS
PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
05/23/26 - 06/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
06-02	POS Debit- Debit Card 6560 06-01-26 Sound by The Sea Oceanside CA	72.95-	3,442.48
06-02	Paid To - Venmo Payment Chk 9100001	50.00-	3,392.48
06-03	POS Debit- Debit Card 6560 06-01-26 Chick-Fil-A #02014 619-758-1555 CA	16.71-	3,375.77
06-04	Zelle DB Manuella Guasti Fernandes	35.00-	3,340.77
06-04	POS Debit- Debit Card 6560 06-03-26 Cafe Bella Express San Diego CA	13.00-	3,327.77
06-05	POS Debit- Debit Card 6560 06-04-26 Apple Tree San Diego CA	6.99-	3,320.78
06-05	POS Debit- Debit Card 6560 06-04-26 Ob Deli San Diego CA	7.28-	3,313.50
06-05	POS Debit- Debit Card 6560 06-04-26 Lemonade Insurance Lemonade.Com Ny	58.63-	3,254.87
06-08	Zelle CR Manuella Guasti Fernandes	93.00	3,347.87
06-08	POS Debit- Debit Card 6560 06-05-26 Tst*soi O.B. San Diego CA	24.42-	3,323.45
06-08	POS Debit- Debit Card 6560 06-06-26 Genie Car Wash - W 619-223-6830 CA	24.99-	3,298.46
06-08	POS Debit- Debit Card 6560 06-06-26 Tst*city Tacos - O San Diego CA	28.37-	3,270.09
06-08	POS Debit - Debit Card 6560 Transaction 06-06-26 Vons #2053 San Diego	120.59-	3,149.50
06-08	POS Debit- Debit Card 6560 06-05-26 Costco Whse #0488 San Diego CA	163.08-	2,986.42
06-09	POS Debit- Debit Card 6560 06-08-26 Cafe Bella Express San Diego CA	6.75-	2,979.67
06-10	Intl Transaction Fee 06-10-26 Beducated Educatio Munchen	0.19-	2,979.48
06-10	POS Debit- Debit Card 6560 06-10-26 Beducated Educatio Munchen	18.99-	2,960.49
06-10	Paid To Target Debit Crd 0608 043694 Target 3303 San Diego CA	6.54-	2,953.95
06-11	Transfer To Checking Andres M Cervantes	35.00-	2,918.95
06-12	POS Debit- Debit Card 6560 06-11-26 Azucar San Diego CA	20.03-	2,898.92
06-15	Zelle CR Rebecca Roberson	1,000.00	3,898.92
06-15	Transfer From Checking The Jiu-Jitsu Collective LLC	60.00	3,958.92
06-15	Zelle DB Federico Grosso	60.00-	3,898.92
06-15	POS Debit- Debit Card 6560 06-12-26 Newport Quick Stop San Diego CA	20.53-	3,878.39
06-15	POS Debit - Debit Card 6560 Transaction 06-12-26 63406 4437 Speedway San Diego CA	68.24-	3,810.15
06-16	Deposit	23.69	3,833.84
06-16	POS Debit- Debit Card 6560 06-15-26 Apple Tree San Diego CA	9.48-	3,824.36
06-16	POS Debit- Debit Card 6560 06-15-26 Sp Shorethingptspp 161-99395588 CA	27.15-	3,797.21
06-16	POS Debit- Debit Card 6560 06-16-26 Wax Haven Inc Www.Waxhavens CA	32.50-	3,764.71
06-16	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	126.27-	3,638.44
06-16	Paid To - USAA P&C Billpymnt Chk 2100002	244.86-	3,393.58
06-17	Zelle CR Manuella Guasti Fernandes	42.00	3,435.58
06-17	POS Debit- Debit Card 6560 06-17-26 Amazon Mark* 606Gi Amazon.Com/MA WA	17.23-	3,418.35
06-17	POS Debit- Debit Card 6560 06-17-26 Amazon Reta* E44Lb Www.Amazon.CO WA	24.77-	3,393.58
06-17	POS Debit - Debit Card 6560 Transaction 06-16-26 63406 4437 Speedway San Diego CA	60.03-	3,333.55
06-17	Transfer To Checking Andres M Cervantes	164.00-	3,169.55
06-17	Transfer To Credit Card	300.00-	2,869.55
06-18	POS Debit- Debit Card 6560 06-17-26 Wax Haven Inc 161-99949652 CA	32.50-	2,837.05
06-18	Paid To - Capital One Mobile Pmt Chk 5607361	500.00-	2,337.05
06-22	Transfer From Checking Andres M Cervantes	300.00	2,637.05
06-22	Transfer From Shares The Jiu-Jitsu Collective LLC	575.00	3,212.05
06-22	Zelle DB Dylan Markham	575.00-	2,637.05

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
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Statement Period
05/23/26 - 06/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
06-22	POS Debit- Debit Card 6560 06-18-26 Newport Quick Stop San Diego CA	8.96-	2,628.09
06-22	POS Debit - Debit Card 6560 Transaction 06-21-26 Dollar Tree LA Mesa	10.35-	2,617.74
06-22	POS Debit - Debit Card 6560 Transaction 06-21-26 Summit/Auto Bis San Diego	53.35-	2,564.39
06-22	POS Debit - Debit Card 6560 Transaction 06-19-26 Vons #2116 San Diego	70.68-	2,493.71
06-22	Transfer To Checking	30.00-	2,463.71
	Andres M Cervantes		
06-22	Paid To - Capital One Mobile Pmt Chk 5607361	100.00-	2,363.71
06-22	Paid To - Capital One Crcardpmt Chk 5607361	197.00-	2,166.71
06-22	**Ending Balance**		**2,166.71**

Average Daily Balance - Current Cycle: $2,956.56
Your account earned $0.03, with an annual percentage yield earned of 0.01%, for the dividend period from 05-01-2026 through 05-31-2026

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
05-26	ACH	29.94	06-04	POS	13.00
06-01	ACH	46.64	06-05	POS	6.99
06-01	ACH	51.17	06-05	POS	7.28
06-01	ACH	1,000.00	06-05	POS	58.63
06-02	ACH	50.00	06-08	POS	24.99
06-10	ACH	6.54	06-08	POS	28.37
06-16	ACH	126.27	06-08	POS	120.59
06-16	ACH	244.86	06-08	POS	163.08
06-18	ACH	500.00	06-08	POS	24.42
06-22	ACH	100.00	06-09	POS	6.75
06-22	ACH	197.00	06-10	POS	18.99
05-26	POS	64.12	06-12	POS	20.03
05-26	POS	7.53	06-15	POS	68.24
05-26	POS	12.56	06-15	POS	20.53
05-26	POS	25.30	06-16	POS	32.50
05-29	POS	13.98	06-16	POS	9.48
06-01	POS	56.02	06-16	POS	27.15
06-01	POS	70.04	06-17	POS	17.23
06-01	POS	5.20	06-17	POS	24.77
06-01	POS	6.45	06-17	POS	60.03
06-01	POS	17.18	06-18	POS	32.50
06-01	POS	30.92	06-22	POS	53.35
06-02	POS	72.95	06-22	POS	70.68
06-02	POS	0.40	06-22	POS	8.96
06-03	POS	16.71	06-22	POS	10.35

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
05-23	Beginning Balance		1,734.63
05-29	Dividend	0.37	1,735.00
06-22	**Ending Balance**		**1,735.00**

Your account earned $0.37, with an annual percentage yield earned of 0.25%, for the dividend period from 05-01-2026 through 05-31-2026

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
05-23	Beginning Balance		2,066.68
	No Transactions This Period		
06-22	**Ending Balance**		**2,066.68**

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
05/23/26 - 06/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

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Errors Related to a Checking Line of Credit Advance

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Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
06/23/26 - 07/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000JML90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$2,166.71	$5,853.02	$6,157.38	$1,862.35	$0.13
Membership Savings 3039782481	$1,735.00	$0.36	$0.00	$1,735.36	$2.16
Money Market Savings 3062009497	$2,066.68	$2,000.18	$300.00	$3,766.86	$0.18
Totals	**$5,968.39**	**$7,853.56**	**$6,457.38**	**$7,364.57**	**$2.47**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
06/23/26 - 07/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
06-23	Beginning Balance		2,166.71
06-23	POS Debit- Debit Card 6560 06-22-26 Cafe Bella Express San Diego CA	20.47-	2,146.24
06-23	POS Debit- Debit Card 6560 06-21-26 Ross Stores #257 San Diego CA	59.41-	2,086.83
06-23	POS Debit- Debit Card 6560 06-22-26 Costco Whse #0488 San Diego CA	163.69-	1,923.14
06-23	Paid To Target Debit Crd 0621 043694 Target 3303 San Diego CA	41.77-	1,881.37
06-25	POS Debit- Debit Card 6560 06-24-26 Lemonade Insurance Lemonade.Com Ny	73.61-	1,807.76
06-26	Deposit - ACH Paid From Venmo Cashout 01Afd5	2,090.00	3,897.76
06-26	POS Debit- Debit Card 6560 06-25-26 Caffe Di Talya Cof San Diego CA	2.95-	3,894.81
06-26	Paid To - Venmo Payment Chk 9100001	25.00-	3,869.81
06-29	POS Debit- Debit Card 6560 06-25-26 Tst*the Harp - Ob San Diego CA	16.86-	3,852.95
06-29	POS Debit - Debit Card 6560 Transaction 06-28-26 Etsy, Inc. Brooklyn	37.97-	3,814.98
06-29	POS Debit- Debit Card 6560 06-26-26 Sp Shorethingptspp 161-99395588 CA	38.77-	3,776.21
06-29	Transfer To Savings	2,000.00-	1,776.21
06-29	Paid To - Venmo Payment Chk 9100001	50.00-	1,726.21
06-30	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	3,000.00	4,726.21
06-30	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	4,675.04
06-30	Paid To Target Debit Crd 0628 043694 Target 2465 San Diego CA	54.50-	4,620.54
06-30	Dividend	0.02	4,620.56
07-02	Paid To - Southwest Equity Web Pmts Chk 8150350	1,000.00-	3,620.56
07-03	Zelle DB Federico Grosso	110.00-	3,510.56
07-03	POS Debit- Debit Card 6560 07-02-26 Amazon Mark* B1064 Amazon.Com/MA WA	68.49-	3,442.07
07-06	POS Debit - Debit Card 6560 Transaction 07-05-26 Litickers Liquor San Diego	17.64-	3,424.43
07-06	POS Debit- Debit Card 6560 07-04-26 7-Eleven 25165 San Diego CA	50.94-	3,373.49
07-06	POS Debit- Debit Card 6560 07-04-26 Lemonade Insurance Lemonade.Com Ny	58.69-	3,314.80
07-06	Transfer To Checking Andres M Cervantes	20.00-	3,294.80

CHANGE OF ADDRESS
PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY	STATE ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
06/23/26 - 07/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
07-07	POS Debit- Debit Card 6560 07-06-26 Genie Car Wash - W 619-223-6830 CA	24.99-	3,269.81
07-08	POS Debit- Debit Card 6560 07-07-26 Sp Shorethingptspp 161-99395588 CA	49.00-	3,220.81
07-08	POS Debit- Debit Card 6560 07-06-26 Vons #2053 San Diego CA	137.67-	3,083.14
07-10	Intl Transaction Fee 07-10-26 Beducated Educatio Munchen	0.19-	3,082.95
07-10	POS Debit- Debit Card 6560 07-10-26 Beducated Educatio Munchen	18.99-	3,063.96
07-13	Zelle CR Manuella Guasti Fernandes	45.00	3,108.96
07-13	POS Debit- Debit Card 6560 07-11-26 Blick Art Material San Diego CA	3.87-	3,105.09
07-13	POS Debit- Debit Card 6560 07-11-26 Staples 0647 San Diego CA	4.30-	3,100.79
07-13	POS Debit- Debit Card 6560 07-11-26 Cafe Bella San Diego CA	30.45-	3,070.34
07-13	POS Debit- Debit Card 6560 07-11-26 Hl Nails & Spa San Diego CA	43.00-	3,027.34
07-13	POS Debit- Debit Card 6560 07-12-26 Amazon Mark* Up7C2 Amazon.Com/MA WA	48.48-	2,978.86
07-13	POS Debit - Debit Card 6560 Transaction 07-10-26 63406 4437 Speedway San Diego CA	60.01-	2,918.85
07-13	POS Debit- Debit Card 6560 07-11-26 Vons #2053 San Diego CA	108.66-	2,810.19
07-14	POS Debit - Debit Card 6560 Transaction 07-13-26 Ocean Beach Tire Cente San Diego	100.00-	2,710.19
07-14	Paid To Target Debit Crd 0712 043694 Target 3303 San Diego CA	31.62-	2,678.57
07-14	Paid To - Venmo Payment Chk 9100001	50.00-	2,628.57
07-14	Paid To - Southwest Equity Web Pmts Chk 8150350	50.94-	2,577.63
07-15	POS Debit- Debit Card 6560 07-13-26 Newport Quick Stop San Diego CA	7.28-	2,570.35
07-15	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	129.34-	2,441.01
07-16	Zelle DB Manuella Guasti Fernandes	35.00-	2,406.01
07-16	Paid To - USAA P&C Billpymnt Chk 2100002	244.87-	2,161.14
07-17	Zelle CR Manuella Guasti Fernandes	43.00	2,204.14
07-17	Transfer From Checking The Jiu-Jitsu Collective LLC	40.00	2,244.14
07-17	Zelle DB Federico Grosso	40.00-	2,204.14
07-17	POS Debit- Debit Card 6560 07-16-26 San Diego Parking San Diego CA	3.75-	2,200.39
07-17	POS Debit- Debit Card 6560 07-16-26 Cafe Bella Express San Diego CA	7.12-	2,193.27
07-17	Paid To - Venmo Payment Chk 9100001	40.00-	2,153.27
07-20	Transfer From Checking Andres M Cervantes	250.00	2,403.27
07-20	Transfer From Savings	300.00	2,703.27
07-20	POS Debit- Debit Card 6560 07-19-26 Sp Shorethingptspp 161-99395588 CA	48.47-	2,654.80
07-20	POS Debit- Debit Card 6560 07-17-26 63406 4437 Speedwa San Diego CA	60.02-	2,594.78
07-20	POS Debit- Debit Card 6560 07-17-26 Vans Carlsbad Carlsbad CA	110.38-	2,484.40
07-20	POS Debit- Debit Card 6560 07-18-26 Shein.Com 844-8022500 Ny	154.91-	2,329.49
07-20	POS Debit- Debit Card 6560 07-18-26 Costco Whse #0488 San Diego CA	274.77-	2,054.72
07-20	Paid To - Capital One Mobile Pmt Chk 5607361	50.00-	2,004.72
07-20	Paid To - Capital One Crcardpmt Chk 5607361	194.00-	1,810.72
07-21	Transfer From Checking Andres M Cervantes	85.00	1,895.72
07-21	POS Debit- Debit Card 6560 07-20-26 Cafe Bella Express San Diego CA	19.26-	1,876.46
07-22	POS Debit- Debit Card 6560 07-21-26 Cafe Bella San Diego CA	14.11-	1,862.35
07-22	**Ending Balance**		**1,862.35**

Average Daily Balance - Current Cycle: $2,867.20
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 06-01-2026 through 06-30-2026

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
06/23/26 - 07/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
06-23	ACH	41.77	07-06	POS	17.64
06-26	ACH	25.00	07-06	POS	50.94
06-29	ACH	50.00	07-07	POS	24.99
06-30	ACH	51.17	07-08	POS	49.00
06-30	ACH	54.50	07-08	POS	137.67
07-02	ACH	1,000.00	07-10	POS	18.99
07-14	ACH	31.62	07-13	POS	4.30
07-14	ACH	50.00	07-13	POS	30.45
07-14	ACH	50.94	07-13	POS	43.00
07-15	ACH	129.34	07-13	POS	48.48
07-16	ACH	244.87	07-13	POS	60.01
07-17	ACH	40.00	07-13	POS	108.66
07-20	ACH	50.00	07-13	POS	3.87
07-20	ACH	194.00	07-14	POS	100.00
06-23	POS	163.69	07-15	POS	7.28
06-23	POS	20.47	07-17	POS	7.12
06-23	POS	59.41	07-17	POS	3.75
06-25	POS	73.61	07-20	POS	110.38
06-26	POS	2.95	07-20	POS	154.91
06-29	POS	16.86	07-20	POS	274.77
06-29	POS	37.97	07-20	POS	48.47
06-29	POS	38.77	07-20	POS	60.02
07-03	POS	68.49	07-21	POS	19.26
07-06	POS	58.69	07-22	POS	14.11

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
06-23	Beginning Balance		1,735.00
06-30	Dividend	0.36	1,735.36
07-22	**Ending Balance**		**1,735.36**

Your account earned $0.36, with an annual percentage yield earned of 0.25%, for the dividend period from 06-01-2026 through 06-30-2026

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
06-23	Beginning Balance		2,066.68
06-29	Transfer From Checking	2,000.00	4,066.68
06-30	Dividend	0.18	4,066.86
07-20	Transfer To Checking	300.00-	3,766.86
07-22	**Ending Balance**		**3,766.86**

Your account earned $0.18, with an annual percentage yield earned of 0.10%, for the dividend period from 06-01-2026 through 06-30-2026

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
06/23/26 - 07/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, and you may have to pay the amount in question.
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- 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.

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Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

NAVY FEDERAL Credit Union

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navyfederal.org

Statement of Account

Statement Period
07/23/26 - 08/22/26

Access No. 4132571

#BWNLLSV
#000000P4Q3RUW1A4#000AMU90F
ALINA C GRAYESKE
4912 MUIR AVE
APT 5
SAN DIEGO CA 92107-2132

Routing Number: 2560-7497-4

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking 7033886735	$1,862.35	$8,271.38	$9,527.25	$606.48	$0.15
Membership Savings 3039782481	$1,735.36	$0.37	$0.00	$1,735.73	$2.53
Money Market Savings 3062009497	$3,766.86	$2.65	$3,710.00	$59.51	$2.83
Totals	**$7,364.57**	**$8,274.40**	**$13,237.25**	**$2,401.72**	**$5.51**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

ALINA C GRAYESKE

4132571

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7033886735	Checking		
3039782481	Savings		
3062009497	MMSA		
	TOTAL		

4057033886735303978248130620094970000000000000000000002

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
07/23/26 - 08/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Checking

EveryDay Checking - 7033886735

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
07-23	Beginning Balance		1,862.35
07-24	POS Debit- Debit Card 6560 07-23-26 Krisp Apple Tree San Diego CA	7.98-	1,854.37
07-24	POS Debit- Debit Card 6560 07-23-26 Cafe Bella Express San Diego CA	22.69-	1,831.68
07-24	POS Debit- Debit Card 6560 07-24-26 Amazon Mark* 2Z9Rc Amazon.Com/MA WA	42.99-	1,788.69
07-27	POS Debit- Debit Card 6560 07-24-26 Cafe Bella Express San Diego CA	6.61-	1,782.08
07-27	POS Debit- Debit Card 6560 07-24-26 Lemonade Insurance Lemonade.Com Ny	73.61-	1,708.47
07-27	POS Debit- Debit Card 6560 07-24-26 Vons #2053 San Diego CA	82.79-	1,625.68
07-28	Zelle CR Manuella Guasti Fernandes	28.00	1,653.68
07-28	Transfer From Checking Andres M Cervantes	28.00	1,681.68
07-29	POS Debit- Debit Card 6560 07-28-26 Sq *sur At Ob Bean San Diego CA	6.15-	1,675.53
07-29	POS Debit- Debit Card 6560 07-28-26 Wax Haven Inc Www.Waxhavens CA	32.50-	1,643.03
07-29	POS Debit - Debit Card 6560 Transaction 07-28-26 Vons #2053 San Diego	201.44-	1,441.59
07-29	Transfer To Credit Card Alina C Grayeske	198.46-	1,243.13
07-30	Zelle CR Manuella Guasti Fernandes	67.00	1,310.13
07-30	Paid To - Cox Comm San Purchase Chk 9100001	51.17-	1,258.96
07-31	Deposit - ACH Paid From Electrum Perform Payroll 01Afd9	3,000.00	4,258.96
07-31	Zelle DB Federico Grosso	60.00-	4,198.96
07-31	Dividend	0.02	4,198.98
08-03	Deposit - ACH Paid From Venmo Cashout 01Afd5	968.00	5,166.98
08-03	Transfer From Checking Andres M Cervantes	47.00	5,213.98
08-03	Transfer From Shares The Jiu-Jitsu Collective LLC	60.00	5,273.98
08-03	Zelle DB Manuella Guasti Fernandes	60.00-	5,213.98

CHANGE OF ADDRESS
PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST MI LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)		
CITY STATE ZIP CODE		
SIGNATURE OF NAVY FEDERAL MEMBER		
EFFECTIVE DATE (MO., DAY, YR.) — —	HOME TELEPHONE NUMBER ( )	DAYTIME TELEPHONE NUMBER ( )

NAVY FEDERAL Credit Union
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navyfederal.org

Statement Period
07/23/26 - 08/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
08-03	POS Debit- Debit Card 6560 08-01-26 Etsy*monthly Bill 718-8557955 Ny	0.60-	5,213.38
08-03	POS Debit- Debit Card 6560 08-02-26 Amazon Reta* 5N2Kv Www.Amazon.CO WA	9.68-	5,203.70
08-03	POS Debit- Debit Card 6560 07-30-26 Starbucks Store 11 San Diego CA	26.50-	5,177.20
08-03	POS Debit- Debit Card 6560 08-03-26 Amazon Reta* 5N1Hf Www.Amazon.CO WA	169.43-	5,007.77
08-03	Paid To - Appfolio, Inc. F Web Pmts Chk 8150350	2.49-	5,005.28
08-03	Paid To - Capital One Mobile Pmt Chk 5607361	906.00-	4,099.28
08-03	Paid To - Southwest Equity Web Pmts Chk 8150350	1,050.00-	3,049.28
08-04	Deposit - ACH Paid From Lemonade Insuran Lemonade I 080426	313.36	3,362.64
08-04	POS Debit- Debit Card 6560 08-02-26 Kiiro Sushi Izakay San Diego CA	92.43-	3,270.21
08-05	Zelle DB Kay's Nails .	85.00-	3,185.21
08-05	POS Debit- Debit Card 6560 08-04-26 Amazon Reta* 564Zz Www.Amazon.CO WA	9.42-	3,175.79
08-05	POS Debit- Debit Card 6560 08-05-26 Sp Shorethingptspp 161-99395588 CA	27.15-	3,148.64
08-05	POS Debit- Debit Card 6560 08-04-26 Closet San Diego CA	32.31-	3,116.33
08-05	POS Debit- Debit Card 6560 08-04-26 Lemonade Insurance Lemonade.Com Ny	58.81-	3,057.52
08-05	Transfer To Credit Card	300.00-	2,757.52
08-06	Transfer From Savings	100.00	2,857.52
08-06	POS Debit- Debit Card 6560 08-04-26 Newport Quick Stop San Diego CA	9.97-	2,847.55
08-06	POS Debit- Debit Card 6560 08-06-26 Amazon Reta* 563Nz Www.Amazon.CO WA	13.31-	2,834.24
08-06	POS Debit- Debit Card 6560 08-05-26 Wax Haven Inc 161-99949652 CA	32.50-	2,801.74
08-06	Paid To Target Debit Crd 0804 043694 Target 3303 San Diego CA	52.09-	2,749.65
08-07	POS Debit- Debit Card 6560 08-05-26 Tst*soi O.B. San Diego CA	12.21-	2,737.44
08-07	POS Debit- Debit Card 6560 08-06-26 Genie Car Wash - W 619-223-6830 CA	24.99-	2,712.45
08-10	Transfer From Checking Laurel A Browning	50.00	2,762.45
08-10	POS Debit- Debit Card 6560 08-09-26 Sq *cali Baguette San Diego CA	26.40-	2,736.05
08-10	POS Debit- Debit Card 6560 08-07-26 Tst* Galpao Gaucho San Diego CA	80.67-	2,655.38
08-10	Paid To Target Debit Crd 0806 043694 Target 3303 San Diego CA	17.26-	2,638.12
08-10	Paid To - Target Debit Crd Purchase Chk 9100001	174.01-	2,464.11
08-11	Deposit - ACH Paid From Venmo Cashout 01Afd5	410.00	2,874.11
08-11	Zelle DB Manuella Guasti Fernandes	50.00-	2,824.11
08-11	Zelle DB Manuella Guasti Fernandes	200.00-	2,624.11
08-17	POS Debit - Debit Card 6560 Transaction 08-15-26 Litickers Liquor San Diego CA	10.39-	2,613.72
08-17	POS Debit- Debit Card 6560 08-16-26 Sq *provecho] Coff San Diego CA	16.72-	2,597.00
08-17	POS Debit- Debit Card 6560 08-14-26 Cafe Bella Express San Diego CA	26.73-	2,570.27
08-17	POS Debit - Debit Card 6560 Transaction 08-16-26 Costco Whse #0488 San Diego CA	215.76-	2,354.51
08-17	Paid To - USAA P&C Billpymnt Chk 2100002	229.09-	2,125.42
08-18	Paid To - SD Gas & Elec Paid Sdger Chk 11100002	163.44-	1,961.98
08-19	Transfer From Savings	1,200.00	3,161.98
08-19	POS Debit - Debit Card 6560 Transaction 08-18-26 Trader Joe S #02 115 N Encinitas CA	10.32-	3,151.66
08-19	Paid To - Capital One Crcardpmt Chk 5607361	194.00-	2,957.66
08-20	POS Debit- Debit Card 6560 08-19-26 Tst*brew Wave Coff San Diego CA	29.60-	2,928.06
08-20	POS Debit- Debit Card 6560 08-19-26 Sq *north Island C Chula Vista CA	32.45-	2,895.61
08-20	POS Debit - Debit Card 6560 Transaction 08-19-26 63406 4437 Speedway San Diego CA	69.13-	2,826.48
08-20	Paid To - Venmo Payment Chk 9100001	1,200.00-	1,626.48
08-21	Transfer From Savings	2,000.00	3,626.48
08-21	Wire Fee	20.00-	3,606.48

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
07/23/26 - 08/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

EveryDay Checking - 7033886735

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
08-21	Withdrawal by Wire	3,000.00-	606.48
08-22	**Ending Balance**		**606.48**

Average Daily Balance - Current Cycle: $2,377.16
Your account earned $0.02, with an annual percentage yield earned of 0.01%, for the dividend period from 07-01-2026 through 07-31-2026

Items Paid

Date	Item	Amount($)	Date	Item	Amount($)
07-30	ACH	51.17	08-03	POS	0.60
08-03	ACH	2.49	08-03	POS	9.68
08-03	ACH	906.00	08-04	POS	92.43
08-03	ACH	1,050.00	08-05	POS	58.81
08-06	ACH	52.09	08-05	POS	9.42
08-10	ACH	17.26	08-05	POS	27.15
08-10	ACH	174.01	08-05	POS	32.31
08-17	ACH	229.09	08-06	POS	13.31
08-18	ACH	163.44	08-06	POS	32.50
08-19	ACH	194.00	08-06	POS	9.97
08-20	ACH	1,200.00	08-07	POS	12.21
07-24	POS	42.99	08-07	POS	24.99
07-24	POS	7.98	08-10	POS	26.40
07-24	POS	22.69	08-10	POS	80.67
07-27	POS	82.79	08-17	POS	10.39
07-27	POS	6.61	08-17	POS	16.72
07-27	POS	73.61	08-17	POS	26.73
07-29	POS	201.44	08-17	POS	215.76
07-29	POS	6.15	08-19	POS	10.32
07-29	POS	32.50	08-20	POS	32.45
08-03	POS	26.50	08-20	POS	69.13
08-03	POS	169.43	08-20	POS	29.60

Savings

Membership Savings - 3039782481

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
07-23	Beginning Balance		1,735.36
07-31	Dividend	0.37	1,735.73
08-22	**Ending Balance**		**1,735.73**

Your account earned $0.37, with an annual percentage yield earned of 0.25%, for the dividend period from 07-01-2026 through 07-31-2026

Money Market Savings - 3062009497

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
07-23	Beginning Balance		3,766.86
07-28	Transfer To Checking Andres M Cervantes	410.00-	3,356.86
07-31	Dividend	2.65	3,359.51
08-06	Transfer To Checking	100.00-	3,259.51
08-19	Transfer To Checking	1,200.00-	2,059.51
08-21	Transfer To Checking	2,000.00-	59.51
08-22	**Ending Balance**		**59.51**

Your account earned $2.65, with an annual percentage yield earned of 0.80%, for the dividend period from 07-01-2026 through 07-31-2026

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
07/23/26 - 08/22/26

Access No. 4132571

Statement of Account
For ALINA C GRAYESKE

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:
Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.
You may also contact us on the Web: **navyfederal.org.**
In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe 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 error, 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 we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 provisionally 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.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.

Exhibit 5 - Manuella Guasti Fernandes and Alina Carrie Grayeske's Proof of Shared Residence

STATE OF CALIFORNIA DMV Department of Motor Vehicles

Menu

Sign up to receive driver's license, ID card, and vehicle registration renewal notices by email.

Go Paperless

Dismiss

My Driver's License

*****346

REAL ID

ALINA GRAYESKE

EXPIRATION

8/8/2030

DONOR

ADDRESS

49***, SAN DIEGO, CA, 92107**

Change address

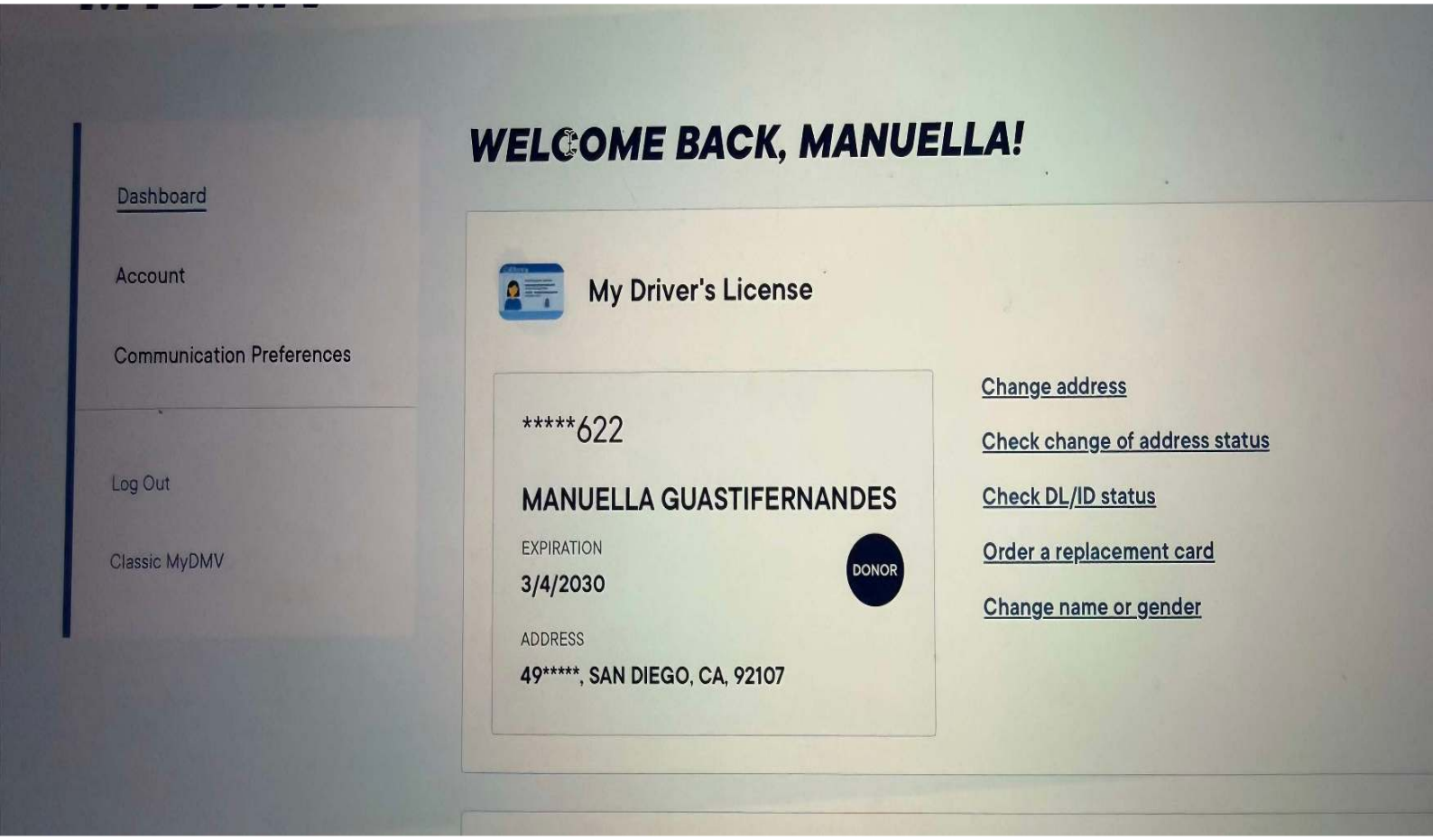
Check change of address status

Check DL/ID status

Order a replacement card

Change name or gender

my.dmv.ca.gov


Dashboard
Account
Communication Preferences
Log Out
Classic MyDMV
WELCOME BACK, MANUELLA!
My Driver's License
*****622
MANUELLA GUASTIFERNANDES
EXPIRATION
3/4/2030
DONOR
ADDRESS
49*****, SAN DIEGO, CA, 92107
Change address
Check change of address status
Check DL/ID status
Order a replacement card
Change name or gender

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

1. VARIABLE LEASE TERMS

1.1 RESIDENCE DESCRIPTION

(If checked)

☐ A single family residence

☑ Part of a multi-family residential complex known as DC2 - 4912 MUIR AVE

Unit Address:
4912 MUIR AVE - 5
San Diego, CA 92107

Unit Size: 2 bedroom(s)x 1.5 bathroom(s)

County: San Diego

1.2 TERM

The term of this Agreement ("tenancy") is for 12 months beginning on 09/10/2025 and ending on 09/09/2026 .

Tenancy means the lawful right or entitlement of a tenant to continuously use or occupy a residential rental property for more than 30 days. A tenancy does not include a lease for a fixed-term of three months or less, including any extensions or renewals of that lease for a fixed-term of three months or less.

☑ (If checked) Resident has been granted an **EARLY TERMINATION OPTION.** To exercise this option, Resident must pay an Early Termination Option Fee of **$3,000.00 or one and one half times (1.5 times) the current monthly rent listed in section 1.4; whichever is greater and** give notice of Resident's election to exercise the option at least 30 days before the Early Termination Date. The Early Termination Date must be between 30 days after commencement date and the lease termination date. Landlord may require Resident to sign additional documentation if Resident elects to exercise Resident's early termination option.

☑ (If checked) **After the Termination Date, this Agreement will continue on a month-to-month basis until terminated as specified elsewhere in this Agreement.**

1.3 PARTIES TO LEASE AGREEMENT

RESIDENT(S): Manuella Guasti Fernandes, Alina C. Grayeske, Andres M. Cervantes

LIST OF ALL OCCUPANTS: (Do not list any Resident(s) from above):

GUARANTOR(S):

LANDLORD NAME: ISLANDER PROPERTIES, LLC and PRES PROPERTIES, LLC

PROPERTY MANAGER: HEETWAVE PROPERTIES

PROPERTY MANAGER ADDRESS AND PHONE NUMBER:
333 H STREET
SUITE 5000
CHULA VISTA, CA 91910
(888) 557-4338

1.4 MONTHLY RENT

Rent is due in advance on the 1st day of each and every month at the TOTAL MONTHLY RENT due of the base rent plus additional monthly charges as listed below. Rent for any partial month shall be prorated at the amount of 1/30th of the monthly rent per day.

MONTHLY CHARGES:

rent	$3,495.00
monthly water sewer trash	$100.00
admin fee	$5.00
Total:	**$3,600.00**

PRORATED RENT: (If Applicable)

☑ *(If checked)* The tenancy did not start on the 1st of the month therefore the resident is to pay the following prorated rent at time of move-in:

PRORATED CHARGES:

rent (Prorated)	$2,446.50
monthly water sewer trash (Prorated)	$70.00
admin fee (Prorated)	$3.50
Total:	**$2,520.00**

☐ *(If checked)* in addition to the prorated rent listed above, rent for the following month is due at time of move-in. This amount equals the RENT **plus** ADDITIONAL CHARGES as listed above.

LATE CHARGE (Applied if payments have not been received within 3 days of their due date): $125.00

SECURITY DEPOSIT: $ $3,495.00

PAYMENT INSTRUCTIONS: All amounts due Landlord are payable to ***HeetWave Properties | 333 H Street, Ste. 5000, Chula Vista, CA 91910 | (888)557-HEET (4338)***. Payment must be made by: Money Order, Cashiers Check, Electronic Payment via Resident Portal, or Personal Check- No personal checks will be accepted after the **10th** day of the month or in response to a notice to pay rent or quit or a notice to perform covenant or quit requiring payment. The normal hours available to make payments in person are from **8:30am to 5:00pm, on all non-holiday Weekdays**, n/a Saturdays, and n/a Sundays. *NOTE: There is no drop by available at this address above.*

Landlord may, but is not required, to accept payments electronically or by credit card, either directly or through a third party payment service system. Residents interested in these payment methods should request information about Landlord's current electronic and credit card payment acceptance policy from the management office. See the Payment Detail section below.

1.5 RENT CONCESSIONS

☐ *(If checked)* **RENT CONCESSIONS:** Resident is granted a $ one-time concession as incentive for signing a 12 months lease. Concession to be posted to your account at move-in. The monthly Rent identified above is the amount due before application of the rent concession.

Rent Concession is subject to fulfillment of lease term in section 1.2. If lease is terminated prior to lease end date of 09/09/2026 , including if early termination option is chosen, concession amount of $ will immediately become due back to Landlord.

1.6 MISCELLANEOUS INFORMATION

PETS AND/OR ESA/SERVICE ANIMALS:

☐ Are NOT Authorized.

☐ (*if checked)* The following pets are authorized:

☑ (*if checked)* The following ESA/Service animals are authorized:

- Mae Young Cervantes, Boston Terrier, 22.0 lbs, 4 years
- Suzie Q Cervantes, Boston Terrier , 21.0 lbs, 2 years

☑ *(If checked)* **GARAGE/PARKING SPACE** of 1 parking in backis included in this rental agreement.

☐ *(If checked)* **STORAGE SPACE** is included in this rental agreement.

ATTORNEY'S FEE CAP: $5,000.00

LANDSCAPE WATERING by: ☑ Landlord or ☐ Resident

LANDSCAPE MAINTENANCE by: ☑ Landlord or ☐ Resident

ACCESS CONTROL DEVICES: Mailbox No. 5

1 Keys to mail facilities.

3Key(s) / Code(s) to the Residence. Rekeyed/Code Reset? Yes

Garage/gate openers.

noneKey(s)/ Code(s) to common area(s).

HOMEOWNERS ASSOCIATION: ☐ *(If checked)* The Residence is a unit in a development governed by a homeowner's association. Name of HOA:

☐ *(If checked)* Copies of HOA rules and regulations are available for Resident's review at

☐ *(If checked)* Copies of HOA rules and regulations have been provided to Resident.

AUTOMOBILES may not be washed on the Property.

OIL CHANGING AND AUTOMOBILE REPAIRS are not allowed on the Property.

BAR-B-QUE GRILLS ☐ are or ☑ are not allowed.

RENTER'S INSURANCE: You are required to obtain and maintain **RENTER'S INSURANCE** with **minimum liability of $100,000 per occurrence**.

If at any time Lessee does not have Required Insurance, Lessee is in breach of the Lease and Lessor shall have, in addition to any other rights under the Lease, the right but not the obligation to purchase Required Insurance coverage protecting the sole interest of the Lessor and seek contractual reimbursement from the Lessee for all costs and expenses associated with such purchase. This may be referred to as **"force placed insurance".**

MARIJUANA: Unless otherwise specified below, you may not smoke, possess, plant, cultivate, harvest, transport, dry or process, marijuana or cannabis products in the Residence or Property.

DESIGNATED SMOKE-FREE AREAS: All Common Areas, Parking Lot, The Residence, and The Balcony/ Patio.

1.7 DISCLOSURES AND PROPERTY INFORMATION:

LEAD DISCLOSURES APPLY: ☑ *(If checked)* If indicated, the Residence was built before 1978 when lead based paint was still in use. The Lead Based Paint Disclosure section of this Agreement will apply, and a copy of the pamphlet *Protect Your Family From Lead In Your Home* has been provided to Resident.

Landlord knowledge of lead-based paint and/or lead-based paint hazards in the Residence or Property:

☑ *(If checked)* Landlord has no knowledge of any lead-based paint and/or lead-based paint hazards in the Residence or Property.

☐ *(If checked)* Landlord is aware of the following lead-based paint and/or lead-based paint hazards in the Residence or Property: *Positive testing in the acoustic ceiling materials and/or walls.*

Reports or records pertaining to lead-based paint and/or lead-based paint hazards in the Residence or Property:

☑ *(If checked)* Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the Residence or Property.

☐ *(If checked)* Available reports or records pertaining to lead-based paint and/or lead-based paint hazards in the Residence or Property are as follows: *Reports from prior testing of unit.* Copies of the reports or records identified are available for Resident's review upon request.

ASBESTOS DISCLOSURES APPLY: ☑ *(If checked)* If indicated, the Residence was built before 1981 when asbestos was still used in construction, and the Asbestos section of this Agreement will apply.

Landlord knowledge of asbestos hazards in the Residence or Property:

☑ *(If checked)* Landlord has no knowledge of any asbestos hazards in the Residence or Property, but because of the age of the Property, Resident should review the asbestos section of this Agreement.

☐ *(If checked)* Landlord is aware of the following asbestos hazards in the Residence or Property: *Positive testing in the acoustic ceiling materials and/or drywall joint compound.*

Reports or records pertaining to asbestos hazards in the Residence or Property:

☑ *(If checked)* Landlord is not aware of any reports or records pertaining to asbestos hazards in the Residence or Property.

☐ *(If checked)* Available reports or records pertaining to asbestos hazards in the Residence or Property are as follows: *Reports received from prior testing of unit* Copies of the reports or records identified are available for Resident's review upon request .

FLOOD DISCLOSURES APPLY: ☐ *(If checked)* If indicated, the Residence is located in a special flood hazard area or an area of potential flooding. Landlord is not required to provide additional information concerning the flood hazards to the property and the information provided in this section is deemed adequate to inform Resident.

Resident may obtain information about hazards, including flood hazards, that may affect the Property from the Office of Emergency Services at http://myhazards.caloes.ca.gov/. **Landlord's owner's insurance does not cover the loss of Resident's personal possessions and it is recommended that Resident consider purchasing renter's insurance and flood insurance to insure Resident's possessions from loss due to fire, flood, or other risk of loss.**

RENT CONTROL AND JUST CAUSE:

If Civil Code §1946.2 or 1947.12 apply to this tenancy: California law limits the amount your rent can be increased. See Section 1947.12 of the Civil Code for more information. California law also provides that after all

of the tenants have continuously and lawfully occupied the property for 12 months or more or at least one of the tenants has continuously and lawfully occupied the property for 24 months or more, a landlord must provide a statement of cause in any notice to terminate a tenancy. See Section 1946.2 of the Civil Code for more information. Landlord may terminate Resident's tenancy after expiration of any term if Landlord, or Landlord's spouse, domestic partner, children, grandchildren, parents, or grandparents, unilaterally decides to occupy the Premises.

☐ (If checked) This property is not subject to the rent limits imposed by Section 1947.12 of the Civil Code and is not subject to the just cause requirements of Section 1946.2 of the Civil Code because this property meets the requirements of Sections 1947.12 (d)(5) and 1946.2 (e)(8) of the Civil Code and the owner is not any of the following: (1) a real estate investment trust, as defined by Section 856 of the Internal Revenue Code; (2) a corporation; or (3) a limited liability company in which at least one member is a corporation.

City of San Diego Residential Tenant Protections Ordinance: California law limits the amount your rent can be increased. See California Civil Code section 1947.12 for more information. Local law also provides that a landlord shall provide a statement of cause in any notice to terminate a tenancy. In some circumstances, tenants who are seniors (62 years or older) or disabled may be entitled to additional tenant protections. See Chapter 9, Article 8, Division 7 of the San Diego Municipal Code for more information.

Tenant acknowledges the receipt of a copy of the City of San Diego Tenant Protection Guide. *Important: The City of San Diego Tenant Protection Guide, if not available by June 24, 2023, Housing Provider will provide a copy within two (2) weeks of the guide becoming available.*

CALIFORNIA TRASH AND RECYCLING: California has set ambitious goals with respect to reducing greenhouse gas emissions and waste disposed through landfills. To that end, the state has adopted both solid and organic waste recycling requirements that impact rental housing providers with a certain number of units and/or amount of waste. The Residence and Property participate in a solid and organic waste collection program. Resident is required to cooperate with the terms set forth below, including the proper disposal of organic waste, trash, and recyclable material (collectively, **"Waste"**) as indicated below.

Sorting of Waste: ☑ *(If checked) Landlord* has attached a flyer/informational brochure as an attachment to this Agreement, which shall be incorporated herein as though fully set forth. This flyer/informational brochure sets forth the Waste sorting requirements from either the local government authority or the local Waste management company. **Waste generated by Resident shall be sorted as directed by the attached flyer/ informational brochure.**

Location of Waste Containers: Landlord has provided containers for the proper disposal of your Waste. These containers can be found in the designated trash location/trash enclosure area.

Pursuant to California law, Landlord will provide annual notice of these requirements, and any updates to you.

You agree to comply with any recycling program set forth by Landlord, including (but not limited to) any city, county, or California state recycling or waste programs.

PEST CONTROL: ☑ *(If checked)* Pesticides are periodically applied to the Residence, units near the Residence, and/or common areas. They are applied by a registered structural pest control company. The pesticides are meant to control the following pest(s): bugs/insects. The approximate date, time and frequency of the pesticide treatment is variable. The approximate date, time and frequency of the pesticide application is subject to change. The pesticide(s) name, brand and active ingredient will be as specified in a separate pesticide notice.

State law requires that you be given the following information. CAUTION--PESTICIDES ARE TOXIC CHEMICALS.

Structural Pest Control Companies are registered and regulated by the Structural Pest Control Board and apply pesticides which are registered and approved for use by the California Department of Pesticide Regulation and the United States Environmental Protection Agency. Registration is granted when the state finds that based on existing scientific evidence there are no appreciable risks if proper use conditions are followed or that the risks are outweighed by the benefits.

The California Department of Pesticide Regulation and the United States Environmental Protection Agency allow the unlicensed use of certain pesticides based on existing scientific evidence that there are no appreciable

risks if proper use conditions are followed or that the risks are outweighed by the benefits.

The degree of risk depends upon the degree of exposure, so exposure should be minimized.

If within 24 hours following application, you experience symptoms similar to common seasonal illness comparable to the flu, immediately contact

- your physician or the California Poison Control System (1-800-222-1222), and
- if the pesticide was applied by a pest control company, also contact the pest control company.

For further information, contact any of the following:

- (if pesticide is applied by a pest control company) as specified in a separate pesticide notice
- for Health Questions--the County Health Department, as specified in a separate pesticide notice
- for Application Information--the County Agricultural Commissioner, telephone number: as specified in a separate pesticide notice
- for Regulatory Information:
    - the Structural Pest Control Board, 2005 Evergreen St # 1500, Sacramento, CA 95815 (916) 561-8708 (if pesticide is applied by a pest control company)
    - the Department of Pesticide Regulation (916-324-4100) (if the pesticide is not applied by a pest control company)

ONGOING CONSTRUCTION. ☐ *(If checked)* If indicated, there is ongoing construction in the Property consisting of . The **estimated** date of completion of construction is . Construction will normally be limited to the following days of the week: Monday-Saturday and the following hours: 8:00am to 6:00pm.

☐ *(If checked)* Information provided to Resident regarding the Property may refer to amenities for which construction may not yet be completed including the following:

1.8 UTILITIES

Resident shall pay for all utilities, services and charges, if any, made payable by or based upon occupancy of Resident, except:

Resident shall **transfer the following utilities into their name** and have the following utilities connected at all times during the tenancy (check as applicable):
☑ Gas ☑ Electric ☐ Water ☐ Trash ☐ Sewer ☑ Cable/Internet/Phone:

Resident shall **pay landlord a reimbursement as outlined below of the following utilities** due to the landlord being the customer of record. (check as applicable):

☐ Gas ☐ Electric ☑ Water ☑ Trash ☑ Sewer ☐ Internet

☑ *(If checked)* a F**lat Monthly Utility Reimbursement** as referenced in Section 1.4 of this agreement will be the utility reimbursement due to landlord monthly.

☐ *(If checked)* **a Variable Monthly Utility Reimbursement** calculated as outlined below will be billed to your tenant ledger and due on the 1st of each month in addition to monthly rent.

☐ *(If checked)* **a Variable Monthly Utility Reimbursement** calculated as outlined on attached Utility Billing Company Addendum. Utility usage to be billed and paid directly to contracted Utility Billing Company.

The RUBS utility charge will be calculated by formula for both flat and variable reimbursement is based upon square footage and occupancy as defined below unless ☐ *(if checked)* the unit is Submetered.
Square footage: The approximate square footage of Resident's unit as compared to the total square footage of all occupied units within the Property.
Authorized occupant method: The number of authorized occupants residing in Resident's unit as compared to all authorized occupants in all units in the Property as of the first day of the month. Resident represents that all

occupants that will reside in Resident's unit are identified in this Agreement. Resident agrees to immediately notify Landlord at any change in the number of occupants.

These utilities are not separately metered and a deduction of up to 20% for estimated common are charges is made before calculating the Resident's bill. Disconnection of utilities due to non-payment is a material violation of this Agreement. Resident shall not use common area utilities (such as water or electricity) for the Resident's personal use, without prior written permission from the Owner/Agent.

Water Charges. To calculate Resident's share for water, all water related charges assessed to Landlord may be used to calculate the amount charged to Resident. These may include (but are not limited to) water related charges contained on tax bills, bills from other entities, and all charges contained on the local water provider's bills to Landlord.

Sewer Charges. To calculate Resident's share for sewer, all sewer related charges assessed to Landlord may be used to calculate the amount charged to Resident. These may include (but not limited to) sewer, stormwater and flood control related charges contained on tax bills, bills from other entities, and all charges contained on the local sewer provider's bills to Landlord.

Trash/Recycling Charges. To calculate Resident's share for trash/recycling charges, all trash and recycling related charges assessed to Landlord may be used to calculate the amount charged to each Resident. These may include (but are not limited to), trash/recycling related charges contained on tax bills, and all charges contained on bills received from the local trash/recycling providers. Trash/recycling charges may also include the cost of Landlord or Property Management employees to clean trash and recycling chutes, bins, containers, and trash areas, collect trash/recycling bins from enclosures, compact and sort the trash and recycling, and return the bins to the trash/recycling enclosures.

Landlord and Resident agree that it is impractical or extremely difficult to determine the exact amount of the utilities consumed by Resident (and/or in the common areas), but that the methods used to determine Resident's share described above are reasonably accurate estimates. However, if during the tenancy Landlord believes that Resident's utility consumption is disproportionate to the charge to Resident as specified above, Landlord reserves the right to modify the method used to charge Resident, in Landlord's reasonable discretion.

Submetered Utilities: Billings based on submeter readings (if any) will itemize the beginning and ending meter readings, the rate charged to Resident, and all categories of information that appear within the utility's standard billing format to the Landlord. If the Premises are submetered, Resident agrees to allow Landlord, or a billing service provider Landlord designates, access to the Premises to install, repair, remove and read submeters. Billing amounts based on submeter reading will be determined by dividing the total master bill according to submeter readings.

Both Flat and Variable Utility Reimbursement is administered by **Landlord Billing or Utility Billing Company**: Landlord or third-party Utility Billing Company bills utilities to Resident. The payment instructions on Lease Agreement (and/or additional lease addendums) apply to utility billings as well as to any other payments due from Resident to Landlord, except as modified below. The due date for Rent and utility charges may not coincide. Resident's failure to pay the utility charges by their due date will be considered a material breach of the Agreement, grounds for termination of the tenancy, and if allowed by law, we may discontinue providing the utilities to you. Utility billings will be prorated as necessary. ***Each bill will include a monthly service fee of $5.50 to compensate Landlord and/or the Utility Billing Company to pay and communicate with utility providers, read the meters and/or submeters, calculate and allocate utility fees, provide billing services, and otherwise address utility issues.***

Utility Late Fees/Transfer Penalty: Resident must make payment in full to Landlord or the Utility Billing Company of the utility charges before the due date listed on each bill. Landlord and Resident agree that the actual cost to Landlord and/or the Utility Billing Company when Resident fails to pay the utility bill on time is difficult or impossible to ascertain, but the parties agree that Landlord and/or the Utility Billing Company will incur certain costs, such as additional bookkeeping and administrative charges, additional charges, costs in printing and mailing late notices, and lost opportunity costs of the payment. Accordingly, Landlord and Resident agree that if the utility payment is not paid by the due date and/or resident fails to transition utility

to Resident's name as utility customer of record when required, then **Resident will incur a utility late fee and/or utility transfer penalty fee of $25.00.** Resident will also be responsible for reimbursement of utility bill charges received by Landlord for failure to put utilities into Resident's name.

Resident Questions and Concerns Regarding Utility Billings. Resident concerns and questions regarding utility billings may be addressed to HeetWave Properties | 333 H Street, Ste. 5000, Chula Vista, CA 91910 | (888) 557-HEET (4338).

By initialing below, you acknowledge and agree to the terms in Section 1.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

2. DEFINITIONS

2.1 DEFINITIONS:

Each capitalized term in this Agreement has the definition specified below unless otherwise defined in this Agreement.

AGREEMENT: This Residential Lease/Rental Agreement.

LANDLORD'S RELATED PARTIES: The Property Manager and the respective officers, directors, members, managers, partners, shareholders, employees, affiliates, agents and representatives of both Landlord and Property Manager.

RESIDENT'S RELATED PARTIES: Other Co-Residents, Occupants, members of your household, your family, guests, agents and others under your control.

RESIDENCE: The Residence is identified in the Variable Lease Term section, and includes all appliances, furniture and fixtures that we provide to you ("Personal Property.") The appliances and furniture are described in the Inventory/Move-In Move-Out form.

PROPERTY: If the Residence is a unit in a multi-family complex, the Residence and the complex are collectively referred to as "the Property." If the residence is a single family residence, "the Property" refers to the Residence alone.

By initialing below, you acknowledge and agree to the terms in Section 2.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

3. PRIMARY AGREEMENT TERMS

3.1 PARTIES

This Agreement is entered into between Landlord and Resident(s). Landlord may be identified in this Agreement as "we" or "us." Resident(s) may collectively be referred to in this Agreement as "you."

3.2 AGREEMENT

You rent the Residence from us.

3.3 TERM

The Agreement term will begin on the Commencement Date and continue until the Termination Date. Note that this Agreement contains provisions that could alter the Term.

- If the Variable Lease Term section is not checked to indicate an automatic continuance of the Agreement on a month-to-month basis after the Termination Date, you must vacate the Residence by the Termination Date (unless you and Landlord agree in writing to extend the term, or as otherwise provided by law).
- **If the Variable Lease Term section is checked to indicate an automatic continuance of the Agreement on a month-to-month basis after the Termination Date, the Agreement will continue after the Termination Date until either party terminates the Agreement by giving the other party at least thirty (30) days' written notice, or as otherwise specified by law.**

If the Variable Lease Term section is checked to indicate an automatic continuance of the Agreement on a month-to-month basis after the Termination Date, and if you would like to vacate on the Termination Date, you must give at least thirty (30) days' advance written notice of intent to terminate on the Termination Date.

By initialing below, you acknowledge and agree to the terms in Section 3.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

4. PAYMENTS

4.1 RENT

You must pay us the Rent amount specified in the Variable Lease Term section. Certain additional amounts due to us are also specified in this Agreement. We reserve our right under Civil Code §1479 to apply any payments we receive to any amounts due (whether Rent, Late Charges or any other amount) in any manner we choose, and any contrary instructions or conditions you may attempt to impose will be of no force or effect. Unless otherwise specified in this Agreement, all amounts are payable in advance, on the first day of each calendar month, without demand, setoff or deduction. The daily value of the Residence will be calculated based on a 30-day month.

4.2 PAYMENT DETAIL

Payment instructions (including forms of payment accepted, to whom payments are to be made, and the address where payments are to be made), are specified in the Variable Lease Term section. Any payments made by mail or placed in a drop box are made at your risk and must be received by us by the due date. **You will incur a $25.00 charge for the first dishonored check and $35.00 for any subsequent dishonored check.** After receiving any dishonored payment (whether under this Agreement or any other), we reserve the right to require all further payments made by you or on your behalf to be made by money order, certified check or cashier's check. If a third party tenders a payment on your behalf, we reserve the right to require an acknowledgment from the third party as specified in Civil Code §1947.3(a)(3).

We may, but are not required, to accept payments electronically or by credit card, either directly or through a third party payment service system. If you are interested in these payment methods, request information about our current electronic and credit card payment acceptance policy from the management office. We reserve the right at any time to change our electronic and credit card payment policies and/or procedures, the third party payment service system and/or to cease accepting electronic or credit card payments. It is your responsibility before any payment is due to verify whether we are currently accepting payments electronically or by credit card, the proper procedure, and to arrange with us or any third party payment service system to pay electronically or by credit card. A third party payment service system may charge a fee for this service to you and will have specific requirements and procedures you must follow. If any electronic or credit card payment to us or the third party payment service system, or if any payment tendered on your behalf by a third party, is reversed, not honored, or results in a "charge back," you will be responsible for Late Charges and any additional cost to us or the payment service system, and we will retain all rights and remedies, including the right to terminate your tenancy.

If you provide a check as payment, you authorize us either to use information from the check to make a one-time electronic fund transfer from the account or to process the payment as a check transaction. When we use information from the check to make an electronic fund transfer, funds may be withdrawn from the account as soon as the same day we receive the payment, and you will not receive the check back from your financial institution.

Use of drop boxes is at your risk. You can reduce the risk of theft of your payment by using electronic payment methods (if we accept electronic payments), or by mailing or personally delivering payments as directed. All checks and money orders must be made payable as specified on the first page of this Agreement. Do not leave the name of the payee blank on checks or money orders; you will not receive a payment credit if the check or money order is stolen and cashed by another party.

4.3 SECURITY DEPOSIT

We will hold the Security Deposit in compliance with California Civil Code §1950.5. We will fully refund it to you if you comply with all of your rental obligations. Unless required by law, we will not hold the Security Deposit in trust, deposit it in a segregated account, invest it in an interest-bearing account, nor pay you any interest on the Security Deposit. If you do not comply with all of your rental obligations, we may use the

security deposit to:

- Compensate us for your payment default; or breach of any other obligation under this Agreement, including the cost of recovering possession of the Residence, rental commissions, advertising expenses and other costs incurred because of your breach of the Agreement and the Rent and other amounts due through the end of the Agreement term, (including Rent due up through the date you vacate the Residence, Rent due through the date of judgment, and Rent due after the date of judgment through the end of the original Agreement term) and any other amount necessary to compensate us for your breach of the Agreement, minus amounts we reasonably could have avoided;
- Clean the Residence at the termination of the tenancy, if not returned to us at the same level of cleanliness as received;
- Remedy future defaults by you in any obligation to restore, replace or return personal property or appurtenances, exclusive of ordinary wear and tear; or
- Repair damages to the Residence and Property, exclusive of ordinary wear and tear, caused by you or your Related Parties. Damage or deterioration of the Residence is not ordinary wear and tear if it could have been prevented by good maintenance practices by you, or if you failed to notify us of a maintenance issue in a timely fashion in writing so that we could prevent the damage or deterioration.

You may not use the Security Deposit in lieu of last month's Rent or other amounts due under this Agreement. If we apply any portion of your Security Deposit to amounts due during the term of this Agreement, you must replenish the full amount applied within three days of our demand.

If we know you intend to vacate the Residence, we will give you written notice of your right to a pre-move out inspection as required by law. This inspection allows you to identify and correct any deficiencies in the Residence to avoid Security Deposit deductions. If you notify us that you want the inspection, we will inspect the Residence (no earlier than two weeks before termination of the tenancy) and provide you with an itemized statement specifying repairs or cleaning to be made at your expense. Except as otherwise specified in this Agreement, you may make these repairs yourself, or clean the Residence yourself, before you move out to avoid these deductions from your Security Deposit. You have the right to be present during the inspection.

Within 21 days after you return possession of the Residence to us, we will refund amounts due to you from the Security Deposit, plus an accounting of how we have used any portion of the Security Deposit that we have retained. If the Security Deposit is insufficient to satisfy the total charges, we will send to you an itemized bill payable on demand. Any Security Deposit refund may be paid by one check jointly payable to all Residents but delivered to only one Resident at the last known address of any Resident. The refund and deductions will be calculated without regard to who paid the Security Deposit or whose conduct resulted in any deductions.

4.4 LATE CHARGES AND DEFAULT INTEREST

You will be obligated to pay to us the Late Charge if you fail to pay any amount due under this Agreement within the time specified in the Variable Lease Term section. You agree it would be impractical or extremely difficult to fix the actual damage to us and that the Late Charge is a reasonable estimate of the actual damages that the parties reasonably believe would occur as a result of late payment. In addition to the Late Charge, interest will accrue on any unpaid amount at the legal rate of ten percent (10%) per year beginning on the date on which the delinquent amount was due. Late Charges and interest due are in addition to, and not in lieu of, our other remedies.

4.5 FAILURE TO MAKE ALL PAYMENTS DUE BEFORE THE COMMENCEMENT DATE

If you fail to make <u>all</u> payments specified in the section entitled "Initial Amounts Due" before the specified date, or if you fail to provide us with proof that required utilities have been transferred into your name, or if you fail to provide us with proof that required utilities have been transferred into your name, or if you fail to provide proof of renter's insurance (if required under this Agreement):

- We have no obligation to give you possession of the Residence; and
- We may rescind this Agreement and keep any portion of funds that you have paid (if any) necessary to

compensate us for your breach of this Agreement.

By initialing below, you acknowledge and agree to the terms in Section 4.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

5. ADDITIONAL AGREEMENT TERMS

5.1 APPLIANCES

Use all appliances in the Residence in a safe manner and only as intended. Do not overload dishwashers and use only detergents made for automatic dishwashers. Turn on cold water before starting the garbage disposal, do not overload the disposal, and do not grind bones or other hard objects, rinds, sticky or stringy foods, or put an excessive volume of material in the garbage disposal. To avoid clogs for which you will be responsible, do not put paper towels, diapers, sanitary napkins, food, baby wipes, moist towelettes or wipes (even if advertised as flushable), cotton swabs, non-flushable clumping kitty litter, or other items that are not meant to be flushed in the toilets, and do not pour grease down the drain. You will be responsible for blockages you cause. If the Residence does not have a frost free refrigerator, defrost the refrigerator when there is approximately one inch of frost. Do not use sharp objects to defrost the freezer. If the Residence is equipped with a washer/dryer, clean the lint filter after every load and periodically inspect the dryer vent duct to ensure it has not become detached, blocked, kinked, or crushed.

You must obtain our written consent before installing any air conditioning unit (including portable air conditioning units), washer, dryer, refrigerator with water dispenser or icemaker, or other appliance. If we grant consent, it may be granted conditionally. Due to concerns about energy consumption, overloading the existing electrical supply, and damage to the Property, consent for appliance installation may be granted on conditions such as: (i) your agreement to allow us to install them (and to pay us the reasonable costs of installation); (ii) the use of specific types of hoses; (iii) maintenance of renter's liability insurance with coverage amounts that we will specify; (iv) utilization of drip trays and water leak detector/alarms; (v) your agreement to compensate us for any losses related to the use or presence of the appliance; and (vi) your agreement to pay for additional utilities consumed.

5.2 ASSIGNMENT, SUBLETTING AND TRANSFER BY RESIDENT

Your interest in the Residence and this Agreement may not be assigned, sublet or otherwise transferred. You may not advertise the Residence on Airbnb, Couchsurfing, Craigslist, or any other advertisement or listing service. Any assignment, subletting or transfer (whether by your voluntary act, operation of law, or otherwise), will be void, and we may elect to treat it as a non-curable breach of this Agreement.

5.3 ASSIGNMENT BY LANDLORD

During your tenancy, we may transfer or encumber our interest in the Property. You must look solely to our transferee for performance of our obligations relating to the period after the transfer. Your obligations under this Agreement will not otherwise be affected by any transfer. Your rights in the Residence are subject to and subordinate to any existing or future recorded deed of trust, easement, lien or encumbrance. If a lender forecloses on the Property, you agree to recognize the purchaser as the landlord under this Agreement if you

are requested to do so.

5.4 AUTOMOBILE WASH AND REPAIR

If permitted on the Property (indicated in the Variable Lease Term section), automobile washing and oil changing may be done only in designated areas.

5.5 BALCONIES, PATIOS AND WINDOWS

Please do not shake or hang rugs, towels and clothing from windows. Do not put plants or other items on balcony or patio walls. If your balcony or patio is visible from outside your Residence, do not keep anything on it other than patio furniture. We reserve the right to prohibit, restrict and control the items on your balcony or patio.

5.6 BARBEQUE GRILLS

If allowed on the Property (indicated in the Variable Lease Term section), barbeque grills may be used only in designated areas, and only in compliance with applicable laws. Cities and counties that have adopted the California Fire Code prohibit charcoal burners and other open-flame cooking devices on combustible balconies or within 10 feet of combustible construction unless (1) the Property is a single family residence or duplex, (2) the buildings, balconies and decks are protected by an automatic sprinkler system, or (3) a liquefied-petroleum LP (which includes propane) gas fueled cooking device having a LP gas container of 1 pound or less is used.

5.7 BED BUGS AND PESTS

Information about Bed Bugs

Bed bug Appearance: Bed bugs have six legs. Adult bed bugs have flat bodies about 1/4 of an inch in length. Their color can vary from red and brown to copper colored. Young ed bugs are very small. Their bodies are about 1/16 of an inch in length. They have almost no color. When a bed bug feeds, its body swells, may lengthen, and becomes bright red, sometimes making it appear to be a different insect. Bed bugs do not fly. They can either crawl or be carried from place to place on objects, people, or animals. Bed bugs can be hard to find and identify because they are tiny and try to stay hidden.

Life Cycle and Reproduction: An average bed bug lives for about 10 months. Female bed bugs lay one to five eggs per day. Bed bugs grow to full adulthood in about 21 days. Bed bugs can survive for months without feeding.

Bed bug Bites: Because bed bugs usually feed at night, most people are bitten in their sleep and do not realize they were bitten. A person's reaction to insect bites is an immune response and so varies from person to person. Sometimes the red welts caused by the bites will not be noticed until many days after a person was bitten, if at all.

Common signs and symptoms of a possible bed bug infestation:

• Small red to reddish brown fecal spots on mattresses, box springs, bed frames, mattresses, linens, upholstery, or walls.

• Molted bed bug skins, white, sticky eggs, or empty eggshells.

• Very heavily infested areas may have a characteristically sweet odor.

• Red, itchy bite marks, especially on the legs, arms, and other body parts exposed while sleeping. However, some people do not show bed bug lesions on their bodies even though bed bugs may have fed on them.

For more information, see the Internet Web sites of the United States Environmental Protection Agency and the National Pest Management Association.

Please report suspected bed bug infestations to us by contacting the leasing office (if any) or the property manager identified on the first page of this Agreement.

During the day, bed bugs hide in crevices such as seams in mattresses and box springs, bed frame cracks, behind picture frames, and inside furniture and upholstery.

In the past, bed bug infestations were primarily associated with crowded and dilapidated housing. However, bed bug infestations are becoming more common and can be found even in first class hotel and living accommodations. The increase may be the result of increased human travel, movement of infested luggage and items, and changes in the pesticides available to control this pest. Bed bugs are transferred to new locations on people, their clothing, furniture, bedding, and luggage.

Bed bug treatment is challenging. It requires the full cooperation of the residents in affected units, professional treatments over several weeks, and treatment and/or discarding of furniture, clothing, and personal property. Because of the difficulty of bed bug extermination, and because of the risk that bed bugs could spread into other units, you agree that if bed bugs are found, you will immediately contact us, and will not attempt to personally exterminate bed bugs without professional assistance.

"Pests" include (but are not limited to) ants, bed bugs, cockroaches, fleas, mites, spiders, termites, mice, rats, other vermin and insects. We have inspected the Residence and are unaware of any pests in the Residence. At move-in, you will complete and sign a Move-In/Move-Out Statement documenting the condition of the Residence. If you fail to report defects in the Move-In/Move-Out Statement, it will be presumed that the Residence has been delivered in good condition and free of pests.

You agree to cooperate with our pest control efforts by:

- Keeping the Residence clean and uncluttered;
- Promptly advising us of any pest control needs, or any condition indicating a bed bug infestation in the Residence or Property (such as itchy welts on skin, bed bugs, blood spots (either brown or red) or bed bug excrement spots (brown or black) on bedding, furniture or other items, or a sweet odor). We are not responsible for any condition about which we are not aware and bed bugs require professional pest control treatment;
- Refraining from bringing bed bugs and other pests into the Residence and the Property, and inspecting all luggage, bedding, clothing, and personal property for bed bugs and other pests before move-in, returning home after traveling and/or bringing new items to the Residence. You will allow us to do the same upon request. If we have a concern about possible infestation, we may (but will not be obligated to) either prohibit you from bringing the item into the Residence and Property or require you to have the item professionally treated at your expense before the item is brought into the Residence or Property.
- Refraining from bringing into the Residence discarded furniture (found in or by a dumpster or elsewhere). Furniture may have been discarded because of a bed bug infestation;
- Providing us with access to Residence for our pest control assessments and pest control treatment;
- Cooperating with inspections to facilitate the detection and treatment of pests, including providing requested information that is necessary to facilitate the detection and treatment of pests.
- Following our instructions to prepare the Residence for pest control treatment and/or vacating the Residence when requested for our pest control efforts;
- Upon our request, promptly providing us with copies of all records, documents, sampling data and other materials relating to the condition of the Residence.

5.8 BICYCLES SKATEBOARDS, SCOOTERS, ROLLERBLADES AND SKATES

Pedestrians have the right of way on all sidewalks, walkways and other pedestrian areas throughout the Property. Bicycles, skateboards, scooters, roller blades/skates, self-balancing motorized boards, and other wheeled apparatus must be used with care, to avoid Property damage, injury and danger for others. Bicycles should be kept only in your Residence or in designated areas (if any) within the Property.

Due to risk of fire and serious injury to persons and property, electronic bicycles ("e-bike") and e-bike batteries are prohibited from entering the Residence at any time, including (but not limited to) storage or the e-bike

when not in use. You further agree not to use Residence or Property utilities to charge an e-bike or any other similar transportation device, including electronic vehicles.

5.9 COMMON AREA AMENITIES

If the Residence is part of a multi-family residential complex, various services, equipment and facilities ("**Common Area Amenities**") may be provided for your use at your own risk. Common Area Amenities include all areas and facilities outside of the Residence, within the Property, that are provided and designated by us for the general non-exclusive use of Property residents. Common Area Amenities may include, but are not limited to meeting rooms and clubhouses, laundry facilities, exercise facilities, storerooms, swimming pools, spas, common entrances, lobbies, hallways, staircases, public restrooms, elevators, loading areas, trash/recycling areas, roads, sidewalks, walkways, and landscaped areas. Common Area Amenities are for the exclusive use of you and other Property residents and occupants. Common Area Amenities may not be used by Resident or Resident's Related Parties for business, commercial, fee-generating or fund-raising purposes unless we otherwise agree in advance and in writing (which we may grant or withhold in our sole discretion). Use of Common Area Amenities is subject to the restrictions described in rules or instructions at the Property. You may be required to carry and display identification to enter and/or utilize Common Area Amenities. If we allow guests to utilize Common Area Amenities, you may have no more than two guests (accompanied by you) unless we agree otherwise. We may restrict Common Area Amenity usage for repairs or renovations. We may restrict Common Area Amenity usage for private parties. You may not install or use any items (temporary or permanent) in common areas, including (but not limited to) cameras (still or video), drones, tents, tarps, jump houses, swimming pools, or sports equipment, unless we provide authorization. Do not leave any personal property in common areas; we may remove and dispose of any personal property left outside of the Residence. To the extent allowed by law, you agree to assume all risk of harm, and waive all claims against us and our Related Parties resulting from the Common Area Amenities, even if caused by the negligence of us or our Related Parties. To the extent allowed by law, use of the Common Area Amenities is at the sole risk of you and your Related Parties.

5.10 CONDOMINIUM/PLANNED UNIT DEVELOPMENT

If it is indicated in the Variable Lease Term section that the Residence is a unit in a development governed by a homeowner's association ("**HOA**"), you and your Related Parties must comply with all covenants, conditions and restrictions, bylaws, rules and regulations and decisions of the HOA. You must pay any fines or charges imposed by the HOA incurred because of the actions or inactions of you or your Related Parties.

5.11 CONDUCT AND COMPLIANCE WITH AGREEMENT, LAW AND RULES

You are responsible for your own actions, and the actions of your Related Parties. You and the others for which you are responsible:

- May not create a nuisance on the Residence or Property, and may not disturb other Property residents or neighbors with excessive noise (loud televisions, stereos, voices, etc.) or otherwise;
- Must comply with all Landlord rules, regulations and instructions (including posted signs and those specified in this Agreement), and all laws, statutes, ordinances, and requirements of all city, county, state, and federal authorities. We may periodically modify the rules and regulations by delivering a copy of the modifications to you or posting the rules and regulations at the Property;
- Must notify us in writing of any dangerous condition, deterioration or damage to the Residence and Property (including Common Area Amenities) so that we may make necessary repairs;
- Are responsible for personal injury or property including damage to the Residence and Property caused by the action or inaction of you and your Related Parties. You agree to indemnify, defend (with counsel of our choice), and hold us and Landlord's Related Parties (and if the unit is in an HOA, the HOA) harmless for any liability, costs (including reasonable attorney fees), or claims resulting from your breach of this Agreement or the negligence, violation of law, or willful misconduct of you or your Related Parties.

You are advised to consider the current and potential exposure to noise that you may experience from activities that occur within and in the vicinity of the Property. No representations are made as to the impact of current

or existing noise levels on you or your Residence. Potential sources of noise affecting you may arise from automobile traffic, entry gates, roadways, highways and toll roads, emergency facilities, construction activity, church bells or chimes, aircraft overflights, equestrian, bicycle or pedestrian walkways and other noise sources. If the Residence is a unit in a multi-family complex, be aware that multi-family housing areas often have higher densities, and greater associated inconveniences than single family residences. If you are particularly sensitive to sound, or the activities of others, you may not be comfortable in multi-family housing and you should consider alternatives. Likewise, if your activities are likely to be disturbing to nearby neighbors in a multi-family living environment, multi-family housing may not be the right choice for you and you should consider alternatives before signing this Lease.

5.12 CONSTRUCTION

If specified above in the Variable Agreement Term section, construction is ongoing at the Property, and details are in the Variable Agreement Term section. There may be inconveniences associated with construction, and you agree that the Rent and other amounts due under this Agreement are fair and reasonable while construction is ongoing. You agree that any inconvenience caused by ongoing construction will not give you an offset to rental obligations, or be the basis for a complaint against us for rent relief, or any other claim, right, or remedy against us, including constructive eviction. Although an estimated completion date may be specified, we do not guarantee the construction completion date. We will require the construction to be done in a commercially workmanlike and reasonable manner, and the general hours of construction will be specified in the Variable Agreement Term section.

5.13 CONTINUING LIABILITY

If you vacate the Residence, or this Agreement is terminated, this will not relieve you of any obligation to pay or reimburse sums to us or to indemnify or hold harmless or defend us or Landlord's Related Parties from any loss or claim, where the obligation arises during the term of this Agreement or before you vacate the Residence, unless we specifically agree otherwise in writing.

5.14 CRIME-FREE COMMUNITY

You and your Related Parties:

- May not engage in criminal activity on or near your Residence or the Property;
- May not permit your Residence or the Property to be used to facilitate criminal activity, regardless of whether the individual engaging in such activity is a member of your household, or a guest;
- May not engage in the unlawful manufacturing, selling, using, storing, keeping, or giving of a controlled substance as defined in Health & Safety Code §11350, et seq., at any locations, whether on or near your Residence, the Property or otherwise;
- "Criminal activity" is any activity in violation of laws, ordinances and requirements of city, county, state and federal authorities, including: prostitution (defined in Penal Code §647(b)); criminal street gang activity, (defined in Penal Code §186.20 et seq).; assault and battery, (prohibited in Penal Code §240); burglary, (prohibited in Penal Code §459); the unlawful use and discharge of firearms, (prohibited in Penal Code §245); sexual offenses, (prohibited in Penal Code §269 and 288), drug-related criminal activity, or any breach of this Agreement that otherwise jeopardizes the health, safety and welfare of us, other residents or occupants of the Property or neighbors or involving imminent or actual serious property damage. "Drug-related criminal activity" means the illegal manufacture, sale, distribution, use, or possession with intent to manufacture, sell, distribute, or use of a controlled substance (as defined in Section 102 of the Controlled Substance Act [21 U.S.C. 802]);

A single violation of any of the provisions above will be a material and non-curable breach of this Agreement and good cause for immediate termination of your tenancy. Unless otherwise provided by law, proof of violation will not require criminal conviction, but will be by a preponderance of the evidence.

5.15 DAMAGE TO RESIDENCE

If the Residence is significantly damaged or destroyed by fire, earthquake, accident or other casualty that renders the Residence uninhabitable for more than one week, we may terminate this Agreement by giving you written notice of our election to terminate. If the Agreement is not terminated, we will promptly repair the damage, and Rent will be reduced based on the extent to which the damage interferes with your use of Residence (unless we provide alternate housing). If you or your Related Parties cause the damage, there will be no Rent reduction and we will have no obligation to repair the damage.

5.16 DELAY IN POSSESSION

If we cannot deliver possession of the Residence to you on the Commencement Date for any reason, we will not be liable for the delay, nor will this affect this Agreement's validity, or extend the term of the Agreement. However, you will not be obligated to pay Rent or perform any other obligation under this Agreement (other than pay the amounts due specified in the Variable Lease Term section) until we tender possession of the Residence to you. If we have not tendered possession of the Residence to you within three days of the Commencement Date, you may cancel this Agreement any time before we tender possession of the Residence to you.

5.17 DISABILITIES - REASONABLE ACCOMMODATION/MODIFICATION

Notwithstanding any other provision under this Agreement, upon prior written permission, we agree (1) to allow you to make reasonable modifications to the Residence and/or Common Area Amenities as required by law for people with disabilities; and (2) to provide reasonable accommodation as required by law to people with disabilities, including but not limited to (a) making changes or exceptions to rules, policies procedures, or services and (b) allowing assistive animals. We reserve the right to seek verification of disability and disability-related need for any requested modification or accommodation.

5.18 EARLY TERMINATION OPTION

If indicated in the Variable Lease Term section, you have the option of amending this Agreement to terminate your tenancy before the Termination Date specified in the Variable Lease Term section. To exercise your Early Termination Option, you must deliver to us (1) a written notice stating that you have elected to exercise your Early Termination Option and identifying the Early Termination Date, and (2) the Early Termination Option Fee specified in the Variable Lease Term section, and (3) all Rent and additional amounts due through the Early Termination Date. When we acknowledge receiving the written notice and payment, the Termination Date will be deemed amended to the Early Termination Date. The Early Termination Date must be a date within the parameters described in the Variable Lease Term section. The Early Termination Option may be exercised only if you are not in default under this Agreement when you give notice of your exercise of the Early Termination Option. All remaining Agreement terms will remain in full force and effect.

If you provide the notice unaccompanied by the required payments, the Termination Date will not be changed.

If you do not properly exercise the Early Termination Option by following the procedure exactly as specified above, or choose not to exercise the Early Termination Option, but vacate your Residence before the Termination Date, all Agreement terms will remain binding (including the original Termination Date), and we will retain all legal remedies for non-compliance with this Agreement. If we know you have vacated the Residence before the end of the term, we have an obligation to try to re-rent the Residence to minimize lost Rent for which you will be responsible.

5.19 ENTRY

We and our Related Parties will have the right to enter the Residence as allowed by law. Law permits entry in case of emergency, to make necessary or agreed repairs, decoration, alterations or improvements, supply necessary or agreed services, to test smoke and carbon monoxide detectors, to exhibit the Residence to prospective or actual purchasers, mortgagees, residents, workmen or contractors, to make an inspection under

subdivision (f) of Civil Code §1950.5, for purposes relating to water conservation and submetered water, when you have abandoned or surrendered the Residence and under a court order. Law also allows entry in additional situations, including (but not limited to) inspecting waterbeds and other water-filled furniture (Civil Code §1940.5(f)); inspecting your personal agricultural areas (Civil Code §1940.10(f); inspecting balconies, decks and other exterior wood-based elevated elements, to inspect for and treat bed bugs (Civil Code §1954.604); and repairing, testing, and maintaining smoke detectors (Health & Safety Code §13113.7(d)(2)(A)) and carbon monoxide detectors (Health & Safety Code §17926.1(b)). Unless you have given us permission to enter, we will give you written notice at least 24 hours before entry unless entry is due to (1) an emergency, (2) surrender or abandonment of the Residence, or (3) we have agreed to a date and time within a one week time period when we will enter to make repairs. We are also not required to give you written notice to show the Residence to prospective or actual purchasers and instead can give you verbal 24 hour notice of entry, if within the previous 120 days from our verbal notice of entry we inform you in writing that the Property is for sale and that you may receive oral notice of our intent to enter. If we give you verbal notice of our intent to enter to show the Residence to purchasers, we will leave written evidence of our entry in the Residence.

5.20 ESTOPPEL CERTIFICATES

Within five (5) days of our written request, you must execute and deliver to us a written statement certifying that this Agreement is unmodified and in full force and effect (or if modified, describing the modification). Your statement will include any other details we request. Any prospective Property purchaser or encumbrancer may rely upon your written statement. If you fail to deliver a statement within the specified time, it will be conclusively presumed that (1) this Agreement is unmodified and in full force and effect, except as we otherwise indicate, (2) there are no uncured defaults in our performance, and (3) any other details specified by us originally requested of you.

5.21 FURNITURE MOVING

We may designate times and methods for moving furniture, and other household goods to or from the Residence. We will not be liable for any loss resulting from the unavailability of elevator service to move furniture or other household goods, or otherwise to move into or out of the Residence.

5.22 GARBAGE

You must dispose of all garbage, waste and recyclable materials in designated containers and/or designated areas and in accordance with applicable law and our instructions. Unless we indicate otherwise, you may not dispose of large items in Property garbage containers and/or areas. All boxes must be broken down and crushed before placing them in the appropriate container. You may not dispose of hazardous waste in Property garbage containers or on the Property. Information about disposal and recycling options for household hazardous waste is available at: http://www.dtsc.ca.gov/HazardousWaste/UniversalWaste/HHW.cfm.

5.23 GUESTS

You may have overnight guests for no more than 7 nights in any month, and no more than two overnight guests at a time unless we provide specific approval. You must obtain our prior written consent to change Residents or add additional Occupants within the Residence.

5.24 HARASSMENT

Resident and Resident's Related Parties may not abuse, harass (sexually or otherwise) or threaten Landlord or Landlord's Related Parties, and others at the Property. Resident and Resident's Related Parties may not unreasonably interfere with management functions.

5.25 INSURANCE: LANDLORD AND LANDLORD'S RELATED PARTIES DO NOT INSURE YOUR PERSONAL PROPERTY

If indicated in the Variable Lease Term section, you are <u>required</u> to maintain a renter's insurance policy

throughout your tenancy. **Even if you are not required to maintain renter's insurance, we strongly recommend that you purchase a renter's insurance policy to protect yourself against personal injury and property damage, including losses from theft, fire, smoke, water damage, and vandalism.**

If renter's insurance is required (as specified in the Variable Lease Term section) you must maintain a renter's insurance policy (at your cost) protecting you against claims for bodily injury, personal injury and property damage arising out of your use, occupancy or maintenance of the Residence, including liability to Landlord for damage to Landlord's property for the following causes of loss: fire, smoke, explosion, backup or overflow of sewer, drain or sump, and water damage. You may not do anything or allow any action that invalidates the policy. The renter's insurance may be issued by any company of your choice, provided that the carrier is licensed or admitted to transact business in California, and maintains during the policy term a "General Policyholders Rating" of at least a B+, V, in the most current issue of "Best's Insurance Guide." We must be listed as an "additional insured" (if this type of coverage is available from the insurance company) or as an "interested party" (if your insurance company will not name us as an "additional insured") under the insurance policy. Before the Commencement Date, you must deliver to us a certified copy of the insurance policy or certificates of insurance evidencing the existence and amounts of the required insurance. No policy may be canceled or modified except after thirty days prior written notice to us (ten days for nonpayment). At least thirty days before the expiration of the policy, you must furnish us with evidence of renewal. The policy must be on an occurrence basis and have personal liability coverage in an amount specified in the Variable Lease Term section, with a deductible of no more than the amount specified in the Variable Lease Term section. You will be liable for the deductible amount if an insured loss occurs. The policy must contain a waiver of subrogation. The policy may not contain any intra-insured exclusions as between insured persons or organizations. The policy limits will not limit your liability. Any insurance maintained by us and our Related Parties is only for the benefit of us and our Related Parties and you will not be named as an additional insured. You must pay any increase in insurance premiums held by us and our Related Parties for the Property resulting from the actions, omissions, use or occupancy of the Residence by you and your Related Parties. This insurance is meant to protect both you and us, by potentially providing you with a potential recovery source (other than us) if you suffer a loss, and by potentially providing us with a recovery source if you damage the Residence and/or Property. Therefore, your failure to maintain renters insurance is a material breach of this Agreement.

5.26 KEYS AND OPENING DEVICES

Because we may need access to the Residence in case of an emergency, you may not change any locks or install additional security devices in the Residence without our consent. If permission is granted, you may not later remove locks or the additional security devices without our consent. You may not duplicate keys or access devices marked "Do Not Duplicate" or "Unlawful to Duplicate".

5.27 LANDSCAPING

Landscaping will be maintained and watered by the parties as specified in the Variable Lease Term section.

5.28 LAUNDRY FACILITIES

If laundry facilities are available at the Property, the laundry facilities are for the exclusive use by Property residents. Clothes, laundry baskets, and detergents should not be left unattended in the laundry areas. Remove laundry as soon as the machine shuts off and dispose of lint, empty containers, and softening sheets in a trash can. No dye or flammable solutions are permitted.

5.29 LIABILITY

We will not be liable for any damage or injury to you or others, or to any property, occurring on the Property, except as otherwise provided by law. See the "Common Area Amenities" paragraph above regarding liability for Common Area Amenities. We and our Related Parties do not insure your personal property. Even if renter's insurance is not required, we strongly recommend that you purchase a renter's insurance policy to

protect against personal injury and property damage, including losses from theft, fire, smoke, water damage, and vandalism. To the extent allowed by law, you (on behalf of yourself and the Resident Related Parties) assume all risk of harm or damage to any person or property and waive all claims against us and the Landlord Related Parties relating to participation in activities, events, services and programs offered or sponsored by us or the Landlord Related Parties.

5.30 MAINTENANCE, ALTERATIONS, AND RESIDENCE CONDITION

At the beginning of the tenancy, the parties will complete and sign an Inventory/Move In/Move Out form documenting the condition of the Residence and an inventory of appliances, furniture, and furnishings. If you fail to report any defects on the Inventory/Move In/Move Out form, it will be conclusively presumed that the Residence and Personal Property are in good condition. You must maintain the Residence in a clean, healthy, safe and sanitary condition. Excessive items may not be stored or accumulate inside the Residence. Don't block windows or doors; they must be able to be fully opened. Maintain clear pathways into and through every room in the Residence. Do not place combustible materials near combustion sources such as the stove, oven, heater and/or water heater. Kitchen appliances and fixtures, bathroom fixtures, and every room in the Residence must be able to be used for their intended purposes. You may not paint, wall paper, add adhesive shelf liner, or other adhesive materials, use screws or nails or other materials to penetrate any wall, floor or other surface, or make other alterations to the Residence without our prior written consent. We will supply the Residence with functioning light bulbs before you take possession of the Residence. You must replace nonfunctional light bulbs at your expense. You acknowledge that we have not made any promises to make any changes to the Property except as specified in this Agreement. You must maintain a temperature of at least 55˚F in the Residence to prevent the pipes from freezing. We reserve the right to prohibit or restrict items visible from the exterior of the Residence (e.g. in your windows, window sills, doors, and on your balcony or patio) for safety purposes and to ensure a first class appearance.

5.31 MAINTENANCE REQUEST

Except in cases of emergency, all requests for repairs, and all notices regarding the condition of the Property must be made to us in writing. This will ensure that we receive and properly process your request or notice. Notations on the Inventory/Move In/Move Out form documenting the condition of the Residence do not constitute a request for repairs; you must complete a separate written request for maintenance.

5.32 MANAGEMENT

The Property Manager identified in the Variable Lease Term section is authorized to manage the Residence on our behalf and is authorized to act on our behalf to receive service of process, notices, and demands. However, the Property Manager is not a party to this Agreement and should not be named as a party in any action you bring alleging a breach of this Agreement.

5.33 MILITARY – EARLY TERMINATION

You may terminate this Agreement before the Termination Date specified on page 1 if:

(i) You become a member of the Armed Forces of the United States after you enter into the Agreement; or

(ii) You are or become a member of the Armed Forces of the United States and receive:

- Orders for a permanent change of station; or
- Orders to deploy for a period of at least 90 days.

You must give us written notice of termination, and the new termination date must be at least 30 days after the first date on which the next Rent payment is due. (For example, if you served the notice on September 15th, your tenancy would terminate on October 31.) You must furnish to us proof to establish you qualify for this limited exception. Proof may consist of any official military orders, or any notification, certification, or verification from the service member's commanding officer regarding the service member's current or future

military duty status. Military permission for base housing does not constitute a permanent change-of-station order.

5.34 MOLD

Mold consists of naturally occurring microscopic organisms. Mold breaks down and feeds on organic matter in the environment. When moldy materials are damaged or disturbed, mold spores and other materials may be released into the air. Exposure can occur through inhalation or direct contact. Most molds are not harmful to most people, but it is believed that certain types and amounts of mold may lead to adverse health effects in some people.

A certain amount of mold exists in every home. Controlling moisture and proper housekeeping are necessary to limit mold growth. We have inspected the Residence and are not aware of any mold problems or existing conditions that may contribute to mold growth in the Residence. You agree to maintain the Residence to prevent mold growth. You agree to:

KEEP THE RESIDENCE CLEAN

- Maintain good housekeeping practices and regularly dust, vacuum and mop to keep the Residence free of dirt and debris that can contribute to mold growth
- Use household cleaners on hard surfaces
- Remove garbage regularly and remove moldy or rotting items promptly from the Residence (whether food, wet clothing, or other materials)

CONTROL MOISTURE IN THE RESIDENCE AND INCREASE AIR CIRCULATION

- Use hood vents when cooking
- Use exhaust fans when bathing/showering until moisture is removed from the bathroom
- Hang shower curtains inside the bathtub when showering or securely close shower doors.
- Leave bathroom and shower doors open after use
- Use air conditioning, heating and fans as necessary to keep air circulating throughout the Residence
- Water all indoor plants outdoors
- Close windows and doors (when appropriate) to prevent rain and other outdoor water from coming inside the Residence
- Open windows when appropriate to increase air circulation
- Wipe up visible moisture
- If there is a washer in the Residence, periodically check the washer hose
- If a dryer is installed in the Residence, ensure that the vent is properly connected and clear of any obstructions and clean the lint screen regularly
- Ensure good air circulation in closets, cupboards and shelves by periodically keeping them open, not stacking items tightly, and/or using products to control moisture

PERIODICALLY INSPECT THE RESIDENCE FOR MOISTURE AND MOLD

The most reliable methods for identifying elevated amounts of mold are (1) smell and (2) routine visual inspections for mold or signs of moisture and water damage. You agree to inspect the property (both visually and by smell) for mold growth inside the Residence at least once per month. The inspection will include but is not limited to:

- Window frames, baseboards, walls and carpets
- The ceiling
- Any damp material made of cellulose (such as wallpaper, books, papers, and newspapers)
- Appliances (including washers/dryers/dishwashers and refrigerators)
- Around all plumbing fixtures (toilets, bathtubs, showers, sinks and below sinks)
- Areas with limited air circulation such as closets, shelves and cupboards
- Personal property

YOU AGREE TO PROMPTLY REPORT TO US IN WRITING:

- Visible or suspected mold you do not clean as explained below. Mold may range in color from orange to green, brown, and/or black. There is often a musty odor present.
- Overflows or leaks around showers/bath/sink/toilet/washers/refrigerator/air conditioners
- Plumbing problems
- Discoloration of walls, baseboards, doors, window frames, ceilings
- Loose, missing or failing grout or caulk around tubs, showers, sinks, faucets, countertops
- Clothes dryer vent leaks
- Any non-operational windows, doors, fans, heating or air conditioning units
- Any evidence of leaks or excessive moisture in the Residence or on the Property
- Any maintenance needed at the Property

YOU AGREE THAT YOU WILL NOT:

- Bring any personal property into the Residence that may contain high levels of mold, especially "soft possessions" such as couches, chairs, mattresses, and pillows
- Stack items against walls in a manner that decreases air circulation and may lead to mold
- Maintain an excessive number of indoor plants
- Maintain a fish tank or other water filled container without our written consent

If a small amount of mold has grown on a non-porous surface such as ceramic tile, Formica, vinyl flooring, metal, or plastic, and the mold is not due to an ongoing leak or moisture problem, you agree to clean the areas with soap (or detergent) and a small amount of water, let the surface dry, and then within 24 hours apply a non-staining cleaner such as Lysol Disinfectant®, Pine-Sol Disinfectant®, Tilex Mildew Remover®, or Clorox Cleanup®. Because Tilex Mildew Remover® and Clorox Cleanup® contain bleach (which may discolor some materials), they may not be appropriate cleaners if discoloration could be a problem.

You agree to comply with all instructions and requirements necessary to prepare the Residence and/or Property for investigation and remediation, to control water intrusion, to control mold growth, or to make repairs. Storage, cleaning, removal, or replacement of contaminated or potentially contaminated personal property will be your responsibility unless the elevated mold growth was the result of our negligence, intentional wrongdoing or violation of law. We are not responsible for any condition about which we are not aware. You agree to provide us with copies of all records, documents, sampling data and other material relating to any water leak, excessive moisture, mold conditions in the Residence or Property as soon as you obtain them. Violation of this section will be a material breach of this Agreement.

5.35 MOVE-OUT OBLIGATIONS

At termination of this Agreement, you must (a) give us all of your keys and other opening devices to the Residence, including any common areas; (b) surrender the Residence to us empty of all personal property and persons; (c) vacate all parking and storage spaces, if any; (d) deliver the Residence to us in the same condition as received, reasonable wear and tear excepted; (e) clean the Residence to the level of cleanliness as received; (f) and give us written notice of your forwarding address. At termination of the tenancy, we reserve the right to remove any improvements that you installed, whether or not we authorized the improvements, at your expense.

5.36 MULTIPLE RESIDENTS

If there is more than one Resident under this Agreement, each Resident is jointly and severally liable for all rental obligations. Violation of this Agreement by any Resident or Resident's Related Parties is deemed a violation by all Residents. Requests and notices from us to any Resident will constitute notice to all Residents and Occupants. Any notices from, consents by or actions taken by any Resident are deemed a notice from, consent by, or action of all Residents. All demonstrations, inspections and explanations made by us to one of the Residents will be binding on all Residents as if made to each of them. Any Resident or Occupant who has permanently moved out according to another Resident may, at our option and discretion, no longer be entitled to occupancy of or keys to the Residence. However, the termination of that person's right of occupancy will

not release that person from any and all obligations under this Agreement or any renewal, unless we agree otherwise in writing.

5.37 NO RELEASE

You will not be released from this Agreement on the grounds of voluntary or involuntary school withdrawal or transfer, business transfer, layoff or termination, marriage, divorce, marriage reconciliation, loss of co-Residents, or any other reason unless we agree otherwise in writing or unless the Military – Early Termination section above applies. We may grant or withhold consent to a release in our sole discretion.

5.38 OCCUPANTS

The Residence may be occupied only by the Resident(s) and all other authorized Occupants specified above in the Variable Lease Term section.

5.39 PARKING/GARAGE/VEHICLES

If parking spaces or garages are assigned, you may park on the Property only in the garage or parking space(s) specified in the Variable Lease Term section. Parking spaces and garages may not be used for operation of a business or as an extension of the living area of the Residence. We reserve the right to temporarily or permanently change your parking space(s) or garage and to assign another to you with 5 days' prior notice to you. We may issue parking stickers or other devices to control parking. If issued, you must use the parking control devices. If specified in the Variable Lease Term section, Garage/Parking Rent is charged for this privilege. Parking spaces (if any) may be used only for parking passenger automobiles or light utility vehicles. If a parking space or garage has been assigned to you, you must park in it to maximize parking for others. If an exclusive-use garage has been designated for your use, you may use your garage secondarily for storage, but only if it doesn't interfere with your ability to park in the garage. Garage doors must be kept closed and locked unless you are entering or exiting the garage. Vehicles not kept in compliance with applicable rules, regulations and law are subject to towing at the vehicle owner's expense. A vehicle may be towed if it: (A) has flat tires or other condition rendering it inoperable; (B) is leaking fluids; (C) for non-assigned parking spaces, has not been moved in more than 96 hours; (D) takes up more than one parking space; (E) belongs to a Resident or Occupant who has surrendered or abandoned the Residence; (F) is parked in a marked accessible space without the legally required Disabled Person Plate or Placard insignia; (G) blocks another vehicle from exiting; (H) is parked in a fire lane or designated "no parking" or "restricted parking" area; (I) is parked in a space reserved for other residents; (J) is not properly parked in a designated area; (K) blocks access to a garbage area, entrance, driveway, other parking spaces, or other area; (L) cannot lawfully be operated as a vehicle on the road; (M) has a malfunctioning alarm or has an alarm which is not silenced within 10 minutes; (N) is parked in a designated visitor or office parking space; or (O) any other reason allowed by law. Gasoline, fuels or other explosive materials may not be stored anywhere on the Property. You will be responsible for oil stains and other damage caused by your vehicles and the vehicles of your Related Parties. Parking is at the risk of the vehicle owner or operator. We will have no liability for damage to or loss of any vehicle or any personal property contained within a vehicle or a garage. Parking spaces may not be available for guests or they may be limited in number and location. Tandem parking will be permitted only with our prior written consent. You may install an electric vehicle charging station only with our advanced written consent, which will be granted or withheld in our sole discretion, except as otherwise provided by law. Operate your vehicle safely and limit your vehicle's speed to 5 miles per hour within the Property. You must immediately vacate and remove all vehicles from the Property (a) if you do not pay parking or garage fees (if any) when due; (b) after service of any notice allowed by law; and (c) at the earlier of the Termination Date or the date that you vacate the Residence. Unless otherwise agreed by us, Garage/Parking Rent will be due during the entire term of your tenancy.

5.40 PETS

You may not feed stray or wild animals. You may not have any pets at the Residence or on the Property without our prior written consent, which we may withhold in our sole discretion. This prohibition applies to all pets, including "visiting" pets. We grant you permission to keep any pets listed above in the Variable Lease Term

section as an "Authorized Pet." If any pets are authorized you agree to follow the following rules for your pet(s):

- Pets may not cause any disturbance that might reasonably annoy neighbors including making noise, creating odors, or leaving waste on the Property.
- Any damage caused by a pet will be your responsibility and you will be charged to repair it. This includes (but is not limited to) window coverings, carpet cleaning or replacement, damage to walls, flooring, screens and common area landscape.
- Pick up after your pet(s) and properly dispose of all waste. Kitty litter must be placed in a bag before placing it in the trash.
- Use a stain and odor-removing product with enzymes (such as Nature's Miracle) as necessary, and maintain the Residence in a sanitary, odor-free condition. You can determine where the stain and odor-removing product with enzymes must be used by viewing the Residence with a black light.
- If your pet is a cat, keep a scratching post.
- Pets must be licensed and vaccinated in accordance with local laws. You must provide proof if we request it.
- Comply with all local laws and regulations relating to the pets.
- Take action to avoid pest infestations (fleas, etc.) in the Residence and Property.
- You must confine your pet if we or our Related Parties need access to the Residence.
- Pets must remain inside the Residence unless they are under direct control of a responsible person at all times. Dogs must be on a leash when outside of the Residence. You agree to defend, indemnify and save us and Landlord's Related Parties harmless from all loss, claim, damage or liability relating to your pets.
- You represent to us that the pet is housebroken, has no vicious tendencies or history of threatening or causing harm to persons by biting, scratching, chewing or otherwise.
- Pets are not allowed in pool areas, clubhouses, business office, laundry rooms, business center or fitness centers. Pets may not be bathed or groomed in the laundry room sinks, pools, or pool area.
- Permission to have a pet may be revoked at any time with three days' notice for cause, or with thirty days' notice without cause. You will be asked to remove any pet that bothers others or constitutes a problem (potential or actual) to neighbors or others, as determined in our sole discretion. If you fail to remove your pet after being requested to do so, this will be a material breach of the Agreement, allowing us to terminate your tenancy.

5.41 POOL/SPA

If the Property has a pool or spa, you may use them only during posted hours and you agree to comply with all posted notices and rules. You may not serve or eat food in or around the pool area at any time without our consent. Drinks must be served in unbreakable containers, and no alcoholic drinks are allowed in the pool area. For safety reasons, people should not use the pool and/or spa alone, should not dive into the pool (unless off of a diving board) or spa, and no intoxicated persons may use the pool or spa. Be considerate of others. Don't be excessively noisy or rowdy or wear excessively revealing clothing. Please shower before using the pool and spa. Do not use inner tubes, rafts or any other personal items or objects in the pool if they disturb others (with the exception of personal flotation devices for persons who cannot swim). Incontinent people using the pool or spa must use waterproof pants. Use the pool safety equipment only in case of emergency. **NO LIFEGUARD WILL BE ON DUTY.** People use the pool and spa at their own risk. We will not be responsible for accident or injury, or articles that are lost, damaged or stolen.

5.42 POSTED SIGNS AND INSTRUCTIONS FROM LANDLORD

You must obey all posted signs on the Property and instructions from us.

5.43 POSTING FLYERS

Flyers may be posted only in designated areas, if any. If flyers are allowed to be posted, we may remove any commercial or offensive material, or material not in keeping with the nature of the Property, as determined in our sole discretion.

5.44 REPRESENTATIONS OF RESIDENT

You warrant that all statements in your rental application and other documents submitted by you to us (whether previously or in the future) are accurate. If they are not, this will be a non-curable breach of this Agreement and we may terminate your tenancy.

5.45 SATELLITE DISHES AND ANTENNA

You may install a satellite dish or antenna for personal, private use under the following conditions:

- It must be one meter or less in diameter;
- It may only be installed in the Residence in areas within your exclusive control. No part may extend beyond a balcony or patio railing. It may not be installed in common areas, including but not limited to the roof, outside walls, window sills, common balconies, hallways or stairways. Note that allowable locations may not provide an optimal signal, or any signal. We do not warrant that the Residence will provide a suitable location for receiving a signal.
- You may not make physical modifications to the Property and may not cause physical or structural damage to the Property. No holes may be drilled through exterior walls or the roof.
- You must install, maintain and remove tit in a manner consistent with industry standards and you will be liable for any damage or injury caused by the installation, maintenance or removal.
- You must move it at your expense, upon our request, for Residence or Property maintenance or repairs.

5.46 SECURITY

The Property is not a full security property and we do not guarantee or warrant your personal security or safety. We are not responsible for obtaining criminal-history checks on any residents, occupants, guests or contractors in the Property. We have no duty to provide security services or devices other than the duty to provide (a) an operable dead bolt lock on each main swinging entry door of the Residence and (b) operable window security or locking devices for windows designed to be opened (except for louvered windows, casement windows and windows more than 12 feet vertically or 6 feet horizontally from the ground, a roof, or other platform). After you take possession of the Residence, we will have no obligation or duty to inspect, test or repair any lock or other security device unless you request us to do so in writing. Any cautionary measures that we take (whether applicant screening, security devices or courtesy patrol services) which may presently exist or later be installed on the Property are neither a guarantee nor warranty against criminal acts of others on the Property or otherwise. Your personal safety and security are your personal responsibility. If criminal activity occurs, contact the appropriate law enforcement agency. You may not install security devices (such as security cameras or video doorbells) that capture images and sounds outside the Residence without our permission (which may be granted or withheld in our sole discretion).

5.47 SIGNS

We retain the right to place For Sale/For Rent signs on the Residence.

5.48 SMOKE AND CARBON MONOXIDE DETECTION

The Residence is equipped with a functioning smoke detection device(s) and may be equipped with a functioning carbon monoxide detector. You must test the device(s) weekly and immediately report any repair needs to us.

5.49 SMOKE FREE AREAS

The parties want to reduce or eliminate (i) the irritation and known health effects of secondhand smoke; (ii) the increased maintenance, cleaning and redecorating costs from smoking, and (iii) the increased risk of fire and insurance costs associated with smoking. “Smoking” means inhaling, exhaling, breathing, or carrying any lighted cigar, cigarette, e-cigarette, or other similar lighted product (whether tobacco, marijuana, or any

other substance) in any manner or in any form. You and your Related Parties may not smoke anywhere in the designated smoke-free areas, described in the Variable Lease Term section. You must inform your Related Parties of the no-smoking policy. Other residents of the Property are third-party beneficiaries of this Agreement provision (your smoke-free obligations and restrictions are made to benefit other Property residents as well as to us.) A resident may sue another resident for an injunction to prohibit smoking or for damages, but may not evict another resident. We will have the right, but not the obligation, to enforce your smoke-free obligations. A material breach of your smoke-free obligations will be a material breach of this Agreement and grounds for immediate termination of this Agreement and your tenancy. Neither we nor our Related Parties guarantee or warranty the smoke-free condition of the designated smoke-free areas or the health of you or your Related Parties. We make no implied or express warranties that the Residence or Property will have higher air quality standards than any other areas. The success of our efforts to make the designated areas smoke-free depend on voluntary compliance by you and others. We reserve the right to change or eliminate our smoke-free policy in the future. You acknowledge that current residents may not be under the same smoke-free restrictions.

5.50 STORAGE

If specified above in the Variable Lease Term section, a separate storage area is provided to you. If specified, Storage Rent is charged for this privilege. Storage space may be used only for storage of non-perishable personal property, expressly excluding (a) any potentially dangerous, flammable, hazardous or toxic property or materials, and (b) any firearms or ammunition. We reserve the right to assign to you another storage space with 5 days' prior notice to you. You must vacate and remove stored property (a) if you do not pay storage fees (if any) when due; (b) after service of any notice allowed by law; and (c) at the earlier of the Termination Date or the date you vacate the Residence. Unless we otherwise agree, the Storage Rent will be due during the entire term of your tenancy. If you do not remove stored property from the storage space when required, the remaining stored property may be deemed abandoned and we may dispose of it as allowed by law.

5.51 TELEPHONES

We will comply with California law by providing at least one usable telephone jack and maintaining the telephone wiring inside the Residence in good working condition. There may be multiple telephone service providers in the area where the Residence is located. Providers may vary in the services provided and fees charged for connection and/or other charges in service. Some service providers may charge fees of $120.00 or more to change telephone service from another company to their own. We make no representation regarding which service provider, if any, provided service to prior tenants. Our obligation to maintain inside wiring does not include liability for fees to cross-connect to activate service. You are responsible to arrange all service connections and pay any and all fees associated with the service.

5.52 TEMPORARY RELOCATION

You agree, at our demand, to temporarily vacate the Residence for a reasonable period and for reasonable purpose, including fumigation, Residence testing/inspection, or repairs. You must comply with all instructions necessary to prepare the Residence for fumigation, testing/inspection or repair. If you must vacate, you will be entitled only to an abatement of Rent equal to the per diem Rent for the period that you are required to vacate the Residence, and only if you must vacate for more than 12 hours, and only if you did not cause or exacerbate the condition requiring you to vacate, and only if we do not provide you with alternate housing.

5.53 USE

The Residence may be used as a personal residence only and not for any business or commercial use (except child care as specified by law). However, you may maintain a personal home office if the home office use does not involve (1) people coming to the Residence for business purposes, or (2) selling goods or services from the Residence. You may not conduct any auction, garage sale, yard sale or similar activities in the Residence or in the Common Areas.

5.54 UTILITIES

Details about utilities, (including information about who is responsible for the cost of each utility), are specified in the Variable Lease Term section. If it is specified that you will contract directly with the utility provider, you must do so before move-in to avoid an interruption of services. If electricity, natural gas, water or sewer services have been discontinued, occupancy of the Residence is hazardous and will be a breach of this Agreement. Billing statements provided by us or by our billing service must be paid by the due date specified on the billing statement. If you don't pay utility-related charges when they are due, we may discontinue providing the utility to you (if allowed by law), and your failure will be a material breach of this Agreement. We reserve the right to change utility billing service providers. If we do, you will be notified in writing. You will be responsible for utilities designated as being your responsibility consumed during your occupancy beginning on the date of delivery of possession until we reacquire possession of the Residence. If you breach this Agreement by vacating the Residence before the end of the term, you will also be responsible for utility-related charges until the earlier of the Termination Date or until the Residence is re-rented. The due date for Rent and the due date for utility-related charges may not coincide. For any utilities that are not placed in your name, you may use only normal household amounts, and you may not use them for business, commercial, or fee-generating purposes. You must comply with all utility conservation efforts (whether implemented by governmental agencies, water providers or us) and if you fail to do so, this will be a material violation of this Agreement allowing us to terminate your tenancy. You will be responsible for any fines or charges we incur because of your failure. You must pay charges for utilities you consume, even if they have not been invoiced before you vacate the Residence. Any obligation that remains unpaid, including amounts that have not yet been invoiced when we reacquire possession, may be deducted from your Security Deposit. If actual amounts have not been determined before we provide an accounting of your Security Deposit, we may estimate the amount until actual numbers become available. Any billings based on submeter readings will itemize the beginning and ending meter readings, the rate charged to you, and all categories of information that appear within the utility's standard billing format to us. We reserve the right to modify the method by which utilities are provided to the Residence or billed to you during your tenancy. If we are billed for utility services which are your responsibility, you must repay us for the charges within 10 days of our demand for payment. You may not disturb, tamper, adjust, or disconnect any submetering device or system. We may estimate your consumption if your submeter is broken or does not transmit a meter reading or if we have not received invoices from the utility provider in time to prepare your invoice. We are not liable for claims arising from utility service outages, interruptions, or fluctuations in utilities provided to your Residence not reasonably within our control. Common area utilities are for our use only; you may not use them for your personal use.

5.55 WINDOW COVERINGS

If we provide window coverings, you must use them. If we do not provide window coverings, any window treatments you install must appear white to the outside. Do not use sheets, blankets, foil, etc., in place of draperies or blinds. Do not place objects on a windowsill which are visible from the outside.

5.56 WATERBEDS AND AQUARIUMS

Waterbeds are permitted only with our written permission which will be provided in accordance with California law. Permission may be conditioned on insurance protecting us, an increase in the security deposit equal to one-half month's Base Rent, and installation and maintenance in accordance with industry standards. You must also obtain our permission to have an aquarium of more than 5 gallons.

By initialing below, you acknowledge and agree to the terms in Section 5.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

6. DISCLOSURES AND NOTICES

6.1 ASBESTOS

Asbestos is known to cause cancer. Any knowledge or records we have of asbestos in the Residence or Property is specified in the Variable Lease Term section of this Agreement. Disturbing or damaging asbestos containing materials may increase the potential exposure to asbestos. Do not pierce or damage asbestos containing material. Notify us immediately in writing if there is any damage to or deterioration of the asbestos containing materials.

6.2 LEAD WARNING INFORMATION

If indicated in the Variable Lease Term section, the Residence was built prior to 1978. Housing built before 1978 may contain lead-based paint. Lead from lead-based paint, paint chips and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, landlords must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Residents must also receive a federally approved pamphlet on lead poisoning prevention.

Knowledge we have of lead-based paint and/or lead-based paint hazards in the Residence or Property is specified in the Variable Lease Term section. Available reports or records pertaining to lead-based paint and/or lead-based paint hazards in the Residence or Property are identified. Your signature on this Agreement is your acknowledgment that you have been provided a copy of the pamphlet *Protect Your Family From Lead In Your Home* and that the reports or records have been made available for your review.

6.3 REGISTERED SEX OFFENDERS NOTICE

Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides.

By initialing below, you acknowledge and agree to the terms in Section 6.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

7. BREACHES AND REMEDIES

7.1 RESIDENT DEFAULT

Your right to remain in possession of the Residence is conditioned on your timely and full performance of each of your obligations under this Agreement and applicable law. You will be in material default under the Agreement:

- If you abandon or vacate the Residence;
- If you fail to pay Rent, or any other charge required to be paid by you, as and when due;
- If you breach any other obligation under this Agreement or applicable law;
- If you have supplied any false or misleading information to us on a rental application or otherwise. This type of default is non-curable.

7.2 REMEDIES

If you default, we may elect to terminate your rights under this Agreement, and recover from you all damages we incur as a result of the default, including the cost of recovering possession of the Residence, rental commissions, advertising expenses and other costs incurred because of your breach of the Agreement and the Rent and other amounts due through the end of the Agreement term, (including Rent due up through the date you vacate the Residence, Rent due through the date of judgment, and Rent due after the date of judgment through the end of the original Agreement term) and any other amount necessary to compensate us for your breach of the Agreement, minus amounts we reasonably could have avoided.

7.3 CUMULATIVE REMEDIES

All remedies specified in this Agreement for noncompliance are cumulative.

7.4 CREDIT

A negative report reflecting on your credit record may be submitted to credit-reporting agencies if you fail to fulfill the terms of your obligations under this Agreement.

7.5 DAMAGES FOR FAILURE TO VACATE

If you fail to completely vacate the Residence when required, you will be liable for all resulting losses suffered by us including but not limited to, future resident losses, lost Rent and other amounts due, legal costs and other expenses.

7.6 ATTORNEY FEES

In any legal action brought by either party to enforce this Agreement or relating to the Residence, the prevailing party will be entitled to all costs incurred in connection with that action, including reasonable attorney fees, expert witness and consultant fees, and costs and expenses. If an Attorney's Fee Cap is specified in the Variable

Lease Term section, attorney's fees awarded by a court may not exceed that amount. You must pay all collection-agency fees we incur if you fail to pay all sums due within 10 days after we mail you your security deposit accounting or other demand for payment.

By initialing below, you acknowledge and agree to the terms in Section 7.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

8. AGREEMENT INTERPRETATION

8.1 AGREEMENT

The submission of this Agreement to you for examination and/or execution does not constitute an option or offer. This Agreement will not be effective until signed and delivered by all parties or until we deliver possession of the Residence to you, whichever occurs first.

8.2 AMENDMENT

This Agreement may not be amended or altered except by a written agreement, signed by you and us.

8.3 CONSTRUCTION

The singular form will include plural, and visa versa. This Agreement will not be construed as if it had been prepared by one of the parties, but rather as if both parties have prepared it.

8.4 INTEGRATION

This Agreement and the documents referenced in it constitute the entire agreement between the parties, which supersedes all prior and contemporaneous negotiations, agreements, promises and representations.

8.5 PARTIAL INVALIDITY

If any portion of this Agreement is unenforceable or invalid, that portion will have no effect, but all the remaining provisions of this Agreement will remain in full force.

8.6 SUCCESSORS AND ASSIGNS

This Agreement is binding upon and inures to the benefit of the heirs, assigns, successors, executors, and administrators of you and us.

8.7 TIME IS OF THE ESSENCE

Time is of the essence as to each obligation to be performed under this Agreement.

8.8 VERBAL REPRESENTATIONS

You agree that we have not made any oral promises, representations, or agreements not contained within this written Agreement.

8.9 WAIVER

Our failure to enforce any term of this Agreement will not be deemed a waiver, nor will acceptance of a partial payment be deemed a waiver of our right to the full amount due. Waiver may not be established by course of conduct. No waiver will exist unless written and signed by the parties. If any invoice, ledger or accounting we prepare is inaccurate, the inaccuracy will not be a waiver, and you will be obligated to pay the amount in this Agreement.

By initialing below, you acknowledge and agree to the terms in Section 8.

X AG
Alina C. Grayeske

X AC
Andres M. Cervantes

X MGF
Manuella Guasti Fernandes

9. Election: Positive Rental Payment Reporting

9.1 ELECTION: POSITIVE RENTAL PAYMENT REPORTING

This Election: Positive Rental Payment Reporting is for Manuella Guasti Fernandes, Alina C. Grayeske, Andres M. Cervantes ("Resident") for the real property known as
4912 MUIR AVE - 5
San Diego, CA 92107
(the "Residence").

Pursuant to California Civil Code Section 1954.07, you may elect to have positive rental payment information reported to at least one nationwide consumer reporting agency. This form serves as the election to opt into the previously provided offer to Resident of this right.

"Positive rental payment information" is defined as information regarding a resident's complete, timely payments of rent and does not include an instance in which a resident did not completely or timely make a rental payment.

Resident is hereby notified and acknowledges the following:

1. Positive rental payment information reporting is optional and not required.
2. Positive rental payment information will be reported to the following consumer reporting agency/agencies: TransUnion & Equifax
3. The monthly fee for the positive rental payment information reporting service is $6.95 for 1 tenant; $9.95 for 2 tenants; $12.95 for 3 tenants. Payment of the fee will be payable to: **Credit Rent Boost**, a Third-Party service reporting positive rental payment information on Landlord's behalf.
4. To opt into positive rental payment information reporting, Resident must Go to **https://creditrentboost.com/?affi=0065** and use promo code **HEETWAVE** to receive a discount on your enrollment.
5. Resident may opt into positive rental payment information reporting at any time after the initial offer by Landlord.
6. Resident may elect to stop positive rental payment information reporting at any time but will not be able to resume positive rental payment information reporting for at least six (6) months after the election to opt out has been made.
7. If Resident elects to opt out of positive rental payment reporting (which can be done at any time), instructions for opting out are as follows: Contact Credit Rent Boost directly at www.creditrentboost.com.
8. Failure to pay the monthly fee for positive rental payment information reporting will result in termination of the reporting service by Landlord, and Resident will not be able to opt back in for 6 months. Failure to pay the monthly fee will not be the basis for eviction from the Residence.

By signing below, Resident is acknowledging they have read and understood the foregoing and agree to opt into positive rental payment information reporting in accordance with the terms set forth above and in the "Offer: Positive Rental Payment Reporting Addendum" (or "Notice of Offer: Positive Rental Payment Reporting" or "Offer: Positive Rental Payment Reporting (Annual)").

By signing below, you acknowledge and agree to the terms in Section 9.

X Alina Grayeske

Lessee

IP Address: 172.56.244.35
09/06/2025 09:18am PDT

X Andres Cervantes

Lessee

IP Address: 172.59.48.192
09/06/2025 09:51pm PDT

X Manuella Guasti Fernandes

Lessee

IP Address: 207.213.21.13
09/08/2025 09:15am PDT

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

10. Move-In / Move-Out Inspection Report

10.1 PARTIES TO ADDENDUM

Resident(s): Manuella Guasti Fernandes, Alina C. Grayeske, Andres M. Cervantes

Owner / Agent: HEETWAVE PROPERTIES

Leased Premises:
4912 MUIR AVE - 5
San Diego, CA 92107

Move-in Date: 09/10/2025

Move-Out Date: _____

KEYS / CODES	# OF MOVE-IN KEYS	# OF KEYS RECEIVED @ MOVE-OUT
☐ Apartment Keys ☐ Door Code	3	
☐ Garage Remote(s) ☐ Gate / Common Area	none	
☐ Mail Key(s)	1	
☐ FOB		

10.2 INSPECTION

Kitchen	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls			
Floors			
Stove/Oven			
Fan / Light			
Counter Top			
Sink/ Faucets			
Drains / Disposal			
Cabinets			
Shelves / Drawers			
Under Sink			
Windows / Screens			
Dishwasher			
Curtains / Blinds			
Electric Fixtures			
Refrigerator			
Microwave			
Garage / Carport	**Move-In**	**Pre-Move-Out**	**Final Move-Out**

Ceiling			
Doors			
Walls			
Floors			
Electric Fixtures			
Remote / Opener			
Living Room	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls			
Floors			
Windows			
Screens			
Shades			
Closet			
Electric Fixtures			
Light Bulbs			
Fireplace			
Dining Room	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Walls			
Drapes / Blinds			
Shades			
1st Bathroom	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls / Tile			
Floors			
Shelves			
Cabinets			
Mirror			
Tub / Showers			
Caulking			
Shower Doors			
Basin			
Drains			
Faucets			
Counter Tops			
Exhaust Fan			
Bowl/Seat			
Towel Racks			
Window			
Ventilation			
Electric Fixtures			
2nd Bathroom	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls / Tile			
Floors			
Shelves			
Cabinets			
Mirror			
Tub / Showers			
Caulking			
Shower Doors			
Basin			
Drains			
Faucets			
Counter Tops			
Exhaust Fan			
Bowl/Seat			
Towel Racks			

Window			
Ventilation			
Electric Fixtures			
3rd Bathroom	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls / Tile			
Floors			
Shelves			
Cabinets			
Mirror			
Tub / Showers			
Caulking			
Shower Doors			
Basin			
Drains			
Faucets			
Counter Tops			
Exhaust Fan			
Bowl/Seat			
Towel Racks			
Window			
Ventilation			
Electric Fixtures			
1st Bedroom	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls			
Floors			
Windows			
Screens			
Drapes / Blinds			
Shades			
Closet			
Electric Fixtures			
2nd Bedroom	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls			
Floors			
Windows			
Screens			
Drapes / Blinds			
Shades			
Closet			
Electric Fixtures			
3rd Bedroom	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls			
Floors			
Windows			
Screens			
Drapes / Blinds			
Shades			
Closet			
Electric Fixtures			
Other Rooms	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Ceiling			
Doors			
Walls			
Floors			

Windows			
Screens			
Drapes / Blinds			
Shades			
Closet			
Electric Fixtures			
Misc.	**Move-In**	**Pre-Move-Out**	**Final Move-Out**
Other:			
Other:			
Other:			
Other:			

10.3 TERMS & CONDITIONS

The Landlord may charge the security deposit for the following items:

(1) The compensation of a landlord for a tenant's default in the payment of rent.

(2) The repair of damages to the premises, exclusive of ordinary wear and tear, caused by the tenant or by a guest or licensee of the tenant.

(3) The cleaning of the premises upon termination of the tenancy necessary to return the unit to the same level of cleanliness it was in at the inception of the tenancy. The amendments to this paragraph enacted by the act adding this sentence shall apply only to tenancies for which the tenant's right to occupy begins after January 1, 2003.

(4) To remedy future defaults by the tenant in any obligation under the rental agreement to restore, replace, or return personal property or appurtenances, exclusive of ordinary wear and tear, if the security deposit is authorized to be applied thereto by the rental agreement.

Resident(s) agree to return the Move-In/ Move-Out Report within one-week of move-in to said premises. Failure to return the Move-In/ Move-Out Report will be considered acknowledgement that Resident(s) finds the unit and all appliances in good working order.

Resident(s) accept the aforementioned Move-In/ Move-Out Report as a part of the Lease Agreement and agree that it is an accurate account of the condition of said premises. Resident(s) understand that upon vacating the premises, Resident(s) will be responsible for damage as provided in the Lease Agreement.

This Addendum may be executed in counterparts and facsimile copies of same shall be admissible for all purposes and shall be deemed an original. Resident(s) hereby acknowledges that this Move-In/ Move-Out Report is incorporated into the rental agreement between the resident(s) and owner/agent.

By signing below, you acknowledge and agree to the terms in Section 10.

X Alina Grayeske

Lessee

IP Address: 172.56.244.35
09/06/2025 09:18am PDT

X Andres Cervantes

Lessee

IP Address: 172.59.48.192
09/06/2025 09:51pm PDT

X Manuella Guasti Fernandes

Lessee

IP Address: 207.213.21.13
09/08/2025 09:15am PDT

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

11. REQUIRED INSURANCE ADDENDUM TO LEASE AGREEMENT

11.1 REQUIRED INSURANCE ADDENDUM TO LEASE AGREEMENT

This Addendum is attached to and becomes a part of the Residential Lease Agreement. For the duration of the Lease, Lessee is required to maintain and provide the following minimum required insurance coverage:

- $100,000 Limit of Liability for Lessee's legal liability for damage to Lessor's property for no less than the following causes of loss: fire, smoke, explosion, backup or overflow of sewer, drain or sump, and water damage ("Required Insurance").

Lessee is required to furnish Lessor with evidence of Required Insurance prior to occupancy of leased premises and at the time of each lease renewal period. If at any time Lessee does not have Required Insurance, Lessee is in breach of the Lease and Lessor shall have, in addition to any other rights under the Lease, the right but not the obligation to purchase Required Insurance coverage protecting the sole interest of the Lessor and seek contractual reimbursement from the Lessee for all costs and expenses associated with such purchase. This may be referred to as "force placed insurance".

Lessee may obtain Required Insurance or broader coverage from an insurance agent or insurance company of Lessee's choice. If Lessee furnishes evidence of such insurance and maintains the insurance for the duration of the Lease, then nothing more is required. If Lessee does not maintain Required Insurance, the insurance requirement of this Lease may be satisfied by Lessor, who may purchase such coverage through the Lessor's Legal Liability Insurance Policy ("LLIP"). The coverage provided under the LLIP will provide the Required Insurance coverage listed above. An amount equal to the total cost to the Lessor for the LLIP coverage shall be charged to Lessee by the Lessor as a recoverable expense under the Lease. Some important points of this coverage, which Lessee should understand are:

1. LLIP is designed to fulfill the insurance requirement of the Lease. Lessor is the Insured under the LLIP. This is single interest forced placed insurance. Lessee is not an Insured, Additional Insured or beneficiary under the LLIP. All loss payments are made to the Lessor.
2. LLIP coverage is NOT personal liability insurance or renters insurance. LLIP does not cover the Lessee's personal property (contents), additional living expenses or liability arising out of bodily injury or property damage to any third party. If Lessee requires any of these coverages, then Lessee should contact an insurance agent or insurance company of Lessee's choice to obtain personal liability insurance or renters insurance to protect Lessee's interests.
3. Coverage under the LLIP may be more expensive than the cost of Required Insurance obtainable by Lessee elsewhere. At any time, Lessee may contact an insurance agent or insurance company of their choice for insurance options to satisfy the Required Insurance under this Lease.
4. If Lessee has purchased Renters Insurance and at any time allows such Renters Insurance to lapse in breach of the Lease Agreement, Lessor may purchase Lessor Insurance without notice and add the total cost associated therewith to Lessee's monthly rent payment.
5. Licensed insurance agents may receive a commission on the LLIP.
6. The total cost to the Lessee for the Lessor obtaining LLIP shall be ($10.50) per month. This is an amount equal to the actual premium charge to the Lessor including any premium taxes and fees due to state governing bodies. Additionally, an Administration Fee in the amount of Four Dollars and Fifty Cents ($4.50) per month to be retained by the Lessor for processing and handling will be charged.
7. In the event that loss or damage to Lessor's property exceeds the amount of Required Insurance, Lessee shall remain contractually liable to Lessor for such amount. In the event of liability to any other party for bodily injury or property damage, Lessee shall remain liable to such other party.
8. It shall be the Lessee's duty to notify Lessor of any subsequent purchase of Renters Insurance.

As used in this Addendum: "Lease" may be interchangeable with "Lease Agreement"; "Lessee" may be interchangeable with "Resident" or "Tenant", and "Lessor" may be interchangeable with "Landlord" or "Owner".

Scheduling of the premises under the LLIP is not mandatory and Lessee may purchase Required Insurance from an insurance agent or insurance company of Lessee's choice at any time and coverage under the LLIP will be terminated by the Lessor.

By signing below, you acknowledge and agree to the terms in Section 11.

X Alina Grayeske

Lessee

IP Address: 172.56.244.35
09/06/2025 09:18am PDT

X Andres Cervantes

Lessee

IP Address: 172.59.48.192
09/06/2025 09:51pm PDT

X Manuella Guasti Fernandes

Lessee

IP Address: 207.213.21.13
09/08/2025 09:15am PDT

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

12. Service Animal / ESA Agreement

12.1 ADDENDUM TO LEASE - SERVICE ANIMAL / ESA AGREEMENT

Resident(s): Manuella Guasti Fernandes, Alina C. Grayeske, Andres M. Cervantes

Owner/Agent: HEETWAVE PROPERTIES

Leased Premises:
4912 MUIR AVE - 5
San Diego, CA 92107

Federal, and State laws require that Owner/Agents provide reasonable accommodations to individuals with a disability, this includes the accommodation of a service or companion animal. Emotional support or companion animals are not legally defined in the same way as service animals, and are generally not trained to perform a specific task however, these animals are covered under the Fair Housing Act and ADA and require that Owner/Agent make reasonable accommodation and be exempt from no pet policies. **Resident will be asked to provide written proof in the event that the disability is not obvious or apparent. The Owner/Agent may ask to verify that the resident is in 'need' of the companion animal. (see "proof of need" below)**

This request is for: Manuella Guasti Fernandes, Alina C. Grayeske, Andres M. Cervantes [Resident's Name]. I/We Manuella Guasti Fernandes, Alina C. Grayeske, Andres M. Cervantes need(s) this accommodation for: reasons provided to management in documentation provided.

Resident verbally or in writing requested that a Service Animal be permitted.

Proof of Need: Submit to Owner/Agent written proof from a Doctor, Therapist, Psychiatrist, Psychologist, Social Worker, or other healthcare professional as required by law, stating that the animal helps cope with the person's disability or provides emotional support. The certification should include the issuer's license number, contact and business information; as well as number of necessary companions. Proof should be provided on a prescription, or letterhead.

Owner/Agent will notify Resident in writing within 14 days of receiving all necessary information, request, and or proof of the decision. Upon acceptance of the request, Resident shall agree to all Rules of Conduct in section 1.2 of this agreement.

12.2 RULES OF CONDUCT FOR ASSISTANCE ANIMAL

This Assistance Animal Agreement and Rules of Conduct for Assistance Animals are incorporated into the Lease/Rental Agreement for the above-referenced Premises.

Resident agrees to abide by the following reasonable rules of conduct for the assistance animal:

1. Resident shall maintain control of animal at all times and represents that animal will not cause any damage, discomfort, annoyance, nuisance or in any way to inconvenience, or cause complaints, from any other resident, guest, neighbor or employee. The Resident is responsible for his/her assistance animal. If an animal becomes unruly, disturbs the peace and quiet enjoyment of other residents through nuisance, excessive noise including barking, whining, or exhibits behavior that poses a threat to the health and safety of other residents or animals (such as aggressive barking, growling, lunging, attacking or attempting to attack), Resident may be asked to remove animal from Premises as outlined below.
2. Resident is responsible for cleaning up after assistance animal and promptly and properly disposing of all animal waste. Resident must provide and maintain an appropriate litter box, if applicable. Use of the common area grounds or amenities or the floors, balconies, patios of the Premises for animal waste elimination is prohibited.
3. Resident must keep animal the animal leashed or harnessed (or in a carrier) and under complete control of a responsible person at all times when outside the unit.
4. Resident agrees no animals will be left alone, or tied, chained or placed outside of the unit, including but not limited to patio and balcony areas.
5. Resident shall be liable to Owner/Agent for all damages or expenses incurred by Owner/Agent in connection with animal, including but not limited to damage above ordinary wear and tear to the Premises, common area grounds or amenities caused by animal. Resident may not leave animal food or water outside the unit and must maintain food and water inside the unit in such a way that it does not become an attractant for pests.
6. Resident must control fleas and ticks by use of appropriate flea/tick control products.
7. In the event that Owner/Agent, contractor, vendor or maintenance personnel need access to the unit, the animal will be confined or removed from the unit during such period.
8. Assistance animal offspring are not permitted and Resident will not breed the animal or otherwise allow the animal to produce

offspring.

9. While assistance animals are not pets, animal must have all vaccinations and licensing required by law and Resident must provide proof of vaccinations and licensing to Owner/Agent.
10. Assistance animals that appear to be poorly cared for or abused will be reported to the appropriate authority for possible removal at the Resident's expense.
11. If an animal disturbs the peace and quiet enjoyment of other residents through nuisance or if Resident is not complying with Resident's obligations under this Agreement, Resident will be given an opportunity to cure the problem. If the problem is not cured, Resident will be required to remove the animal from the Premises. If an animal's behavior poses a threat to the health and safety of other Residents or animals at the property, the animal will be required to be removed. If it becomes necessary to require removal of an animal, alternative accommodations will be considered.
12. No assistance animal will be allowed in the Premises unless an Assistance Animal Agreement is completed. Resident may not bring additional assistance animals into the Premises that have not been approved or add assistance animals without prior written request, verification, approval and documentation.

By signing below, Resident(s) acknowledges and confirms that he/she has received, reviewed and understands this Agreement.

This Agreement may be executed in counterparts and facsimile copies of same shall be admissible for all purposes and shall be deemed an original.

By signing below, you acknowledge and agree to the terms in Section 12.

X Alina Grayeske

Lessee

IP Address: 172.56.244.35
09/06/2025 09:19am PDT

X Andres Cervantes

Lessee

IP Address: 172.59.48.192
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X Manuella Guasti Fernandes

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Information on Dampness and Mold for Renters in California

Main points:

- Living in damp or moldy buildings increases the chances of respiratory problems like asthma.
- The critical warning signs are visible mold, water damage, damp materials, or mold smell.
- Dampness is needed for mold to grow, so if you control the dampness, you control the mold.
- Dampness or mold indoors may make housing substandard, per the California Health & Safety Code.

Beginning January 1, 2022, residential landlords shall provide this booklet to prospective residential tenants prior to entering the rental or lease agreement, in accordance with the 2001 Toxic Mold Protection Act (HSC #26148). This booklet, which explains the potential health risks and health impacts that may result from exposure to mold, was produced by the California Department of Public Health (CDPH) in 2020, in both English and Spanish versions.

Health Problems from Damp or Moldy Buildings

Living or working in damp or moldy buildings increases the risk of many harmful health problems, including:

- asthma attacks in people who already have asthma
- a new asthma diagnosis
- respiratory infections, such as bronchitis
- breathing symptoms, such as hay fever, sneezing, stuffy nose, sore throat, wheezing, breathing difficulty, or cough
- eczema or skin rash

Mold can affect people differently. How much a person is affected depends on how sensitive they are and on how much they are exposed. Damp or moldy buildings are linked to health problems in people even if they do not have allergies.

Signs of Dampness or Mold

Signs of dampness or mold that may cause health problems include:

- **visible mold** (regardless of color), such as on walls or ceilings, behind furniture or appliances, under carpets, or even hidden in areas not seen in the occupied areas of homes
- **mold odor**, noticed as an earthy, musty, or moldy smell
- **visible water damage**, such as water-stains or discoloration on walls or ceilings, peeling or bubbled paint, warped floors, or rotting wood
- **damp or moist materials**, including condensation on windows or walls

Any one of these signs indicates increased risks to health, and the more that any of them are present, the greater the risk of health problems. Tests that identify the types of mold or the amounts of mold in buildings are not useful in telling us about the health risks. This is *why CDPH does not recommend testing for mold, such as measuring mold spores in the air*.

Causes of Building Dampness that Can Allow Mold to Grow

The dampness that is necessary for indoor mold to grow can come from either inside or outside a building.

Indoor sources include:

- leaking or burst water pipes, for instance under sinks inside walls
- not enough venting to the outside by open windows or exhaust fans in places where water is used or moisture is produced (for example, bathrooms, laundry areas, kitchens, and water heaters)
- condensation (water droplets) on cold surfaces, including windows

Outdoor sources include:

- water coming in through leaky roofs or poorly-sealed windows, or from flooding
- damp, exposed dirt in crawl spaces
- outdoor surfaces that slope and drain water toward a building, including from a downspout

Fixing Dampness and Mold Problems

The California Health & Safety Code (HSC §17920.3) says that when dampness or visible mold (or certain other conditions) in a home is a hazard to the health of occupants, the home is *substandard* and the property owner must fix the conditions. The Code excludes mold that is "minor and found on surfaces that accumulate moisture as part of their properly functioning and intended use."

CDPH recommends fixing dampness and mold problems as follows:

- identifying and correcting the source of any water that may allow mold to grow
- rapid drying or removal of damp materials
- cleaning or removing mold and moldy materials as rapidly and safely as possible

Note: if a moldy area is simply bleached, cleaned, or painted over—without fixing the source of the dampness—the mold is likely to grow again.

Renters in California

The California Health & Safety Code requires property owners to provide a rental unit that is safe and healthy for the people living in it. Prospective renters should look for obvious conditions that show dampness or mold, and also less obvious signs like water leaks under the kitchen and bathroom sinks or moldy odor in a sealed-up home. Also look for conditions likely to cause future problems, like a bathroom that has no working vent fan or no window that opens, or a clothes dryer without an outside vent.

For renters who suspect there is dampness or mold:

1. Tell the property owner or manager. Early detection and correction of the dampness and mold problems can reduce the risks to your health and prevent the problem from getting worse.

2. If your property owner will not respond to your concerns in a reasonable amount of time, contact your local (city or county) code enforcement agency and ask for a code enforcement officer to inspect for violations. Many dampness or mold problems in rental homes are the responsibility of the property owner and must be addressed by them. However, a code enforcement officer may determine that dampness or mold in a building results from a tenant's actions or inactions – for instance, not using available bathroom ventilation during showers.

3. If the local inspector determines there is a violation, they can require the property owner to correct the problem.

Additional Resources

For general information on dampness and mold and a list of local code enforcement agencies, with a focus on dampness and mold, see www.cdph.ca.gov/iaq/mold. To see an animated video series, Mold in the Home, visit www.cdph.ca.gov/mold.

Property owners must provide a rental unit that is safe and healthy for the people living in it.

Tenants must notify property owners of any dampness or mold problems.

For more information, visit CDPH website (www.cdph.ca.gov/Pages/contact_us.aspx)

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

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CDPH_Mold_Booklet_2021-May12.pdf

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City of San Diego

TENANT PROTECTION GUIDE

July 2023

SAN DIEGO HOUSING COMMISSION

The City of SAN DIEGO

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CITY OF SAN DIEGO TENANT PROTECTION GUIDE

Introduction

The City of San Diego (City) provides protections for residential tenants facing potential eviction. These protections include help to relocate to a different residence if a tenant is evicted, in certain circumstances. Strong protections for residential renters are intended to help prevent homelessness and to promote housing and neighborhood stability. City law includes these protections.

City law requires the San Diego Housing Commission (SDHC) to prepare a Tenant Protection Guide and make it available on SDHC's website. You may access this guide at www.sdhc.org/tenantprotections. This guide provides educational information and resources to help residential tenants understand their rights under City and State law. **It is for informational purposes only. The Tenant Protection Guide does not provide legal advice or direction. Residential renters and landlords should consult with their own, respective legal representatives or advisors.** Tenant advocacy groups, legal assistance organizations and landlord associations are available and may be able to provide additional guidance. Please see the "Resources" section of this guide for more information.

SDHC created this guide to be understandable to as many readers as possible, while providing accurate information about the protections available for residential renters. For the specific details of City or State laws, readers should read the specific City ordinances, State laws and/or applicable court decisions that may affect these laws.

This guide will be updated, as needed.

This Tenant Protection Guide can be used by landlords to satisfy the noticing requirements in section 98.0705(b) of the City of San Diego Residential Tenant Protections Ordinance.

Disclaimer

THIS TENANT GUIDE HAS BEEN PREPARED TO ASSIST TENANTS AND LANDLORDS IN SETTING FORTH THE RIGHTS AND OBLIGATIONS OF PARTIES AS A RESULT OF THE PASSAGE OF ORDINANCE O-21647. IT IS IMPORTANT TO NOTE THAT TO THE EXTENT THAT SOMETHING STATED IN THE TENANT PROTECTION GUIDE MAY APPEAR TO VARY OR CHANGE THE ACTUAL LANGUAGE OF THE ORDINANCE, THAT IS NOT LEGALLY PERMISSIBLE, AND THE ACTUAL LANGUAGE OF THE ORDINANCE SHALL PREVAIL IN ALL CASES.

California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities

The State of California has produced a guide, "California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities." It contains essential details about statewide protections for residential tenants, including important information about tenants' rights to quiet enjoyment and habitability of their residential rental property. The State guide is available online at https://www.courts.ca.gov/documents/California-Tenants-Guide.pdf. The City of San Diego Tenant Protection Guide is a resource available for residential tenants in the City of San Diego; however, it does not replace or remove residential tenants' need and

responsibility to be aware of the State guide and other resources that may also include tenants' rights information.

City of San Diego Residential Tenant Protections Ordinance

San Diego City Council President Sean Elo-Rivera and Mayor Todd Gloria proposed the City of San Diego Residential Tenant Protections Ordinance. The San Diego City Council adopted the ordinance (No. O-21647) on May 16, 2023. San Diego Mayor Todd Gloria signed the adopted ordinance on May 25, 2023. This City law went into effect on June 24, 2023. It is now San Diego Municipal Code sections 98.0701 through 98.0709.

Under this City law, the City is responsible for oversight of the ordinance, including enforcement and policy development.

SDHC is responsible for creating the Tenant Protection Guide, providing reports to the City, and collecting and maintaining landlord eviction notices in a portal known as the City of San Diego Eviction Notice Registry.

- **To whom does the City law apply?**
  The Residential Tenant Protections Ordinance applies to residential renters and landlords in the City of San Diego. This includes housing where the tenant receives federal Section 8 Housing Choice Voucher rental assistance.

  The City law states that its requirements do **not** apply to specific types of properties in the City:
  - Transient/tourist hotels
  - Short-term residential occupancy
  - Deed-restricted, regulatory restriction, or other document that provides for affordable housing
  - Housing for which an agreement is in place that provides housing subsidies for households with very low income (up to 50 percent of San Diego's Area Median Income [AMI], low income (up to 80 percent of San Diego's AMI) or moderate income (up to 120 percent of San Diego's AMI). However, as noted above, the law does apply to Section 8 Housing Choice Voucher housing units.
  - Mobilehomes for which the California Mobilehome Residence Law applies.
  - Housing in a nonprofit hospital, religious facility, extended-care facility, licensed residential care facility for the elderly, as those are defined in State law, or nonprofit transitional housing, as defined in the ordinance.
  - Dormitories owned and operated by educational institutions (kindergarten through grade 12 and/or higher education).
  - Residential rental properties in which the landlord and tenant share a bathroom or kitchen facilities (landlord's primary residence).
  - Single-family residence that the landlord occupies as their principal residence.
  - Property with two separate dwelling units within a single structure, with one occupied by the landlord as their principal residence.
  - Housing that received a certificate of occupancy in the previous 15 years (NOT including mobile homes).
  - Residential rental property, including mobilehomes, that is alienable separate from the title to any other dwelling unit if the landlord is NOT one of the specific entities listed in the Residential Tenant Protections Ordinance AND tenants have been provided written notice in the form required by the ordinance.

The City law also does **not** apply to residential property in the unincorporated areas of the County of San Diego or other cities within the County of San Diego.

- **Just Cause Required to Terminate Tenancy**
  The Residential Tenant Protections Ordinance does not allow a residential landlord to evict a tenant unless a "just cause" exists. The City law defines two types of "just cause":

  - **At-Fault Just Cause**
    A Landlord may terminate a Tenancy for At-Fault Just Cause if:
    - Tenant has not or is not paying rent.
    - Tenant violates a material term of the lease.
    - Tenant commits or allows a nuisance, as defined in State law.
    - Tenant causes substantial damage to the property, which is known as committing waste, as defined in State law.
    - Tenant refused to extend or renew the lease for a substantially similar duration and with substantially similar terms.
    - Tenant engages in criminal activity at the rental property, including common areas.
    - Tenant makes a criminal threat, as defined in State law.
    - Tenant violates the lease by subletting the property.
    - Tenant refused to allow the landlord to enter the property per State law
    - Tenant uses the property for an unlawful purpose
    - Tenant is an agent or employee of the landlord, is terminated from that position, and then does not vacate the unit after termination.
    - Tenant fails to return possession of the unit to the landlord after providing the landlord written notice to the landlord of the tenant's intent to leave.

  - **No-Fault Just Cause**
    A Landlord may terminate a Tenancy for No-Fault Just Cause if:
    - Landlord seeks to take possession of the housing unit for the landlord, their spouse, domestic partner, child, grandchild, parent or grandparent.
      - Leases entered on or after June 24, 2023: This applies only if the tenant agrees in writing to end the tenancy or if the lease expressly allows the landlord to terminate the lease for this reason.
      - Leases entered before June 24, 2023: A provision could be added to a new lease, renewed lease or fixed-term lease that allows the landlord to terminate the lease to take possession of the property for the landlord, their spouse, domestic partner, child, grandchild, parent or grandparent. This new provision would be considered "substantially similar" for the section of the City law that defines "At-Fault Just Cause" as a tenant's refusal to extend or renew the lease with "substantially similar terms."
    - Landlord seeks to take possession of the housing unit to remove the unit from the market.
    - Landlord seeks to take possession of the housing unit to comply with:
      - Court order or order from another government agency that requires the property to be vacant for at least 30 days.
      - Court order or other government order to vacate the property.
      - Local ordinance requiring the property to be vacated.

        - ❖ Tenant is not entitled to relocation assistance under the Residential Tenant Protections Ordinance if a court or government agency determines the tenant is at fault for the condition of the property.
    - Landlord seeks to take possession of the housing unit to demolish or substantially remodel the property. In these circumstances, the landlord is required to:
        - Post at the residential rental property the application for necessary permits within three days of submitting the application for the permits.
        - Obtain the permits necessary for the demolition or substantial remodel of the property.
        - Serve the tenant a copy of the necessary permits with a written termination notice, certified under penalty of perjury. The notice must state the reason for ending the tenancy, the type and scope of work to be performed at the property, why the work cannot be completed safely with the tenant in the unit, and why the work requires the tenant to leave the unit for at least 30 days.

- **Notice Requirements**
  - A Landlord is required to provide written notice to the Tenant about the Residential Tenant Protections Ordinance:
    - 12-point font
    - Complies with State law (California Civil Code section 1632)
    - States:

      California law limits the amount your rent can be increased. See California Civil Code section 1974.12 for more information. Local law also provides that a landlord shall provide a statement of cause in any notice to terminate tenancy. In some circumstances, tenants who are seniors (62 years or older) or disabled may be entitled to additional tenant protections. See Chapter 9, Article 8, Division 7 of the San Diego Municipal Code for more information.

    - Includes a copy of the Tenant Protection Guide
      - Tenancy existing before June 24, 2023: Notice with the Tenant Protection Guide shall be provided to the Tenant directly or as a lease addendum within 90 days of June 24, 2023.
      - Tenant starting or renewed after June 24, 2023: Notice with the Tenant Protection Guide shall be included in the lease or as a written notice the Tenant signs at the time the lease is signed, with a copy provided to the Tenant.

  - When the Landlord Ends the Tenancy
    - At-Fault Just Cause with a lease violation that can be corrected:
      - Landlord provides written notice of the violation to the tenant that describes the violation and the opportunity to correct it.
      - If the violation is not corrected within the time stated in the notice, the landlord may end the tenancy by serving a three-day notice to quit.
      - Landlord shall notify SDHC about the at-fault just cause end of the tenancy.

- ❖ Landlord shall provide the notice to SDHC no later than three business days after providing the required termination notice to the Tenant.
- ❖ The requirement to notify SDHC does not apply until 30 days after SDHC establishes an online portal for the City of San Diego Eviction Notice Registry and notifies the public that the portal has been created.

- No-Fault Just Cause
  - Landlord provides written notice to the Tenant:
    - ❖ No smaller than 12-point font
    - ❖ 30 or 60 days before the proposed date for the tenancy to end, based on State law (California Civil Code 1946.1)
    - ❖ Description of the reason for ending the lease.
    - ❖ Statement of the Tenant's right to relocation assistance (direct payment to the tenant or a rent waiver)
      - ➢ Direct Payment: Notice will state the amount of the relocation assistance payment and that the Landlord will provide the payment within 15 days of the date of the notice.
      - ➢ Rent Waiver: Notice will state the amount of rent waived and that no rent is due for the final corresponding months of the tenancy.
    - ❖ Statement of the Tenant's right to receive an offer to renew the tenancy and 30 days to accept the offer if the residential rental property is offered again for rent or lease within five years of the eviction.
      - ➢ To use this right, the Tenant shall notify the Landlord in writing within 30 days of the notice to end the lease that the Tenant desires to receive an offer to renew tenancy.
      - ➢ The Tenant shall also provide the Landlord a mailing address or email address for the Landlord to send the offer and will provide the Landlord a change of mailing address or email address.
  - Landlord shall notify SDHC about the no-fault just cause end of the tenancy.
    - ❖ Landlord shall provide the notice to SDHC no later than three business days after providing the required termination notice to the Tenant.
    - ❖ The requirement to notify SDHC does not apply until 30 days after SDHC establishes an online portal for the City of San Diego Eviction Notice Registry and notifies the public that the portal has been created.

- **Relocation Assistance – No-Fault Just Cause Evictions**
  - Direct Payment
    - Equal to two months of actual rent under the Tenant's lease in effect at the time of the notice of the no-fault just cause eviction.
    - For senior or disabled Tenants, the direct payment to the Tenant shall be equal to three months of actual rent under the Tenant's lease in effect at the time of the notice of the no-fault just cause eviction.

        - If more than one tenant occupies the property, the Landlord may provide a single direct payment to all Tenants named in the lease instead of separate direct payments to each Tenant.

    - Rent Waiver
        - Landlord shall waive and not collect rent due or future rent under the Tenant's lease at the time of the notice of the no-fault just cause eviction and through the rest of the tenancy.
        - The amount of rent waived will be equal to the amount of the applicable direct payment (two or three months of actual rent, as noted above). The rent waiver is instead of the direct payment.
    - Security Deposits
        - Landlord is still responsible for returning any deposit or security amount to the Tenant based on the terms of the lease. The Relocation Assistance does not remove or take the place of that requirement.
    - Other Relocation Assistance
        - The Relocation Assistance required by the Residential Tenant Protections Ordinance shall be credited against any other relocation assistance required by federal, state or other local law.
    - Tenant Failure to Vacate
        - If a Tenant does not vacate the residential rental property after the date required by the notice of the no-fault just cause eviction, the Landlord may recover the actual amount of relocation assistance provided. This amount may be recovered as damages in a legal action to take possession of the rental property.

- **Additional Requirements**
    - Residential rental property offered for rent or lease within five years
        - Landlord shall first offer in writing to lease the housing unit to the Tenant displaced for the unit by the no-fault just cause eviction if the Tenant:
            - Notified the Landlord that they wanted to receive an offer to renew the tenancy; and
            - Provided their mailing address or email address to the Landlord to receive the offer.
        - Landlord has the right to screen the Tenant, using industry-accepted methods.
        - Landlord shall communicate the minimum screening criteria in the written offer for the new tenancy.
        - Tenant shall have 30 days from when they receive the offer to decide whether to accept it.
    - Landlord's failure to strictly comply with the requirements of that specific section in the Residential Tenant Protections Ordinance (San Diego Municipal Code 98.0706) will mean that any notice to end a tenancy required by that section of City law will no longer be valid.

- **Buyout Agreements**
  The Residential Tenant Protections Ordinance includes regulations to increase the fairness of buyout negotiations and agreements. This section of local law is intended to

ensure that Tenants who enter buyout agreements know their rights and to prevent Landlords from contracting around legal rights and remedies available under existing law.

- **Written Disclosure Before Buyout Offer:** Before making a buyout offer, the Landlord is required to provide each residential Tenant a written disclosure that includes:
    - A statement that the Tenant has the right to not enter into a buyout agreement.
    - A statement that the Tenant may choose to consult with an attorney before entering into a buyout agreement.
    - A statement that the Landlord may not retaliate against the Tenant for declining to enter into or negotiate a buyout agreement.
    - A statement that all Tenants of a residential property may decline to receive future buyout offers.
        - To decline, Tenants provide the Landlord written notice. The Tenant's decision to decline buyout offers is in effect for six months. All Tenants of a residential property may take back their decision and receive future buyout offers by providing a written notice of that decision to the Landlord.
    - A statement that the Tenant is eligible for relocation assistance and the amount of required relocation assistance.
    - The names of all people authorized to discuss the buyout offer and enter into a buyout agreement on the Landlord's behalf.
    - A space for each Tenant to sign and write the date the Landlord provided the disclosure to the Tenant.
    - A space for the Landlord to sign and write the date the Landlord provided the disclosure to the Tenant.
- The Landlord is required to provide each Tenant a fully executed copy of the disclosure form within three days of its execution.
- The Landlord is required to keep a copy of each fully executed disclosure form for five years.
- **Buyout Agreement Requirements:** The Residential Tenant Protections Ordinance requires Landlords to comply with specific requirements for buyout agreements:
    - The buyout agreement shall be in writing.
    - The Landlord shall give the Tenant a copy of the buyout agreement when the Tenant signs the buyout agreement.
    - The buyout agreement shall include specific statements in bold letters in a least 14-point font, near the space for the Tenant's signature:
        - You, the tenant, have a right not to enter into this buyout agreement.
        - If you, the tenant, are entitled to relocation assistance under federal, state or local law, a buyout agreement for less than the amount of the relocation assistance to which you are entitled violates Chapter 9, Article 8, Division 7 of the San Diego Municipal Code and is void.
        - You, the tenant, may choose to consult with an attorney before signing this agreement.
    - If the Tenant uses primarily a non-English language to negotiate the buyout agreement or lease, the Landlord shall provide the Tenant a version of the buyout agreement in English **and** the translated language the Tenant used. The Landlord shall provide these to the Tenant at the same time.

- A buyout agreement for less than the amount of relocation assistance owed to the tenant under the terms of the Residential Tenant Protections Ordinance is not valid and is not in effect. Buyout agreements must be for an amount greater than the required relocation assistance amount.
- Any term of a buyout agreement, lease, contract or other agreement that claims to waive or limit a Tenant's rights under the Residential Tenant Protections Ordinance is not valid and is not in effect.

- **Retaliation Prohibited**
  The Residential Tenant Protections Ordinance prohibits Landlords from retaliating against Tenants who exercise their rights provided by the ordinance.

- **Enforcement and Remedies**
  - The City may enforce the terms of the Residential Tenant Protections Ordinance through its code enforcement authority and powers. These are stated in Chapter 1, Article 2 of the San Diego Municipal Code: [https://docs.sandiego.gov/municode/MuniCodeChapter01/Ch01Art02Division01.pdf]
  - SDHC does not have any authority to enforce the terms of the Residential Tenant Protections Ordinance.
  - Tenants may also file legal action in court in connection with allegations of Landlord violations of the Residential Tenant Protections Ordinance.
    - A Tenant may seek a court order to require action by the Landlord or to stop the Landlord from taking action (injunctive relief and equitable relief).
    - A Tenant may seek money in damages for alleged violations of the Residential Tenant Protections Ordinance.
    - A Landlord who does not provide the required relocation assistance to the Tenant shall be liable in a civil lawsuit for no less than three times the required relocation assistance amount and actual economic damages.
    - If a Landlord attempts to take possession of the residential rental property in a way that violates the Residential Tenant Protections Ordinance, the Landlord will be liable to the Tenant in a civil wrongful eviction lawsuit for no less than three times the Tenant's actual economic damages.
    - In a legal action between the Tenant and the Landlord that is not an eviction proceeding (unlawful detainer), the party who wins the case shall recover costs and reasonable attorney fees.
  - A Tenant may raise any alleged violation or noncompliance of the Residential Tenant Protections Ordinance in their legal defense against a Landlord's action to take possession of the residential rental property. This is known as an "affirmative defense" for the Tenant in that legal action filed by the Landlord.
  - All of the remedies stated in the Residential Tenant Protections Ordinance may be used together with one another. They also may be used with other remedies provided by other laws.

Resources for Tenants

- **Community Legal Resources**
  This is **not** an endorsement or recommendation by the City or SDHC for any specific organization or organizations. Tenants should identify and choose their own legal assistance or legal representative. Resources are listed in alphabetical order.

  - California Courts Self-Help Guide (for Tenants and Landlords)
    Eviction: https://selfhelp.courts.ca.gov/eviction
    Eviction & Housing: https://selfhelp.courts.ca.gov/eviction-and-housing

  - California Western Community Law Project
    The Community Law Project (CLP) is a collaboration between California Western School of Law and several organizations. CLP provides legal advice and referrals to low-income and indigent members of the local San Diego community, including housing law. CLP offers clinics throughout the City of San Diego on a first-come, first-served basis.
    619-780-7498
    CLP@cwsl.edu
    225 Cedar Street, 1st Floor, San Diego, CA 92101
    Clinic locations and time available at: https://cwclp.org/

  - Legal Aid Society of San Diego
    Legal Aid Society of San Diego (LASSD) is a nonprofit law firm that provides free legal services to lower-income San Diego residents. LASSD provides housing services, including eviction defense and assistance with subsidized housing issues, housing discrimination, tenant rights, and source-of-income discrimination. LASSD operates an Eviction Defense Walk-in Clinic at the Hall of Justice Courthouse in Downtown San Diego, with services offered on a first-come, first-served basis.
    (877) 534-2524 (1-877 LEGAL AID)
    TTY: (800) 735-2929
    Info@lassd.org
    Southeast San Diego Office: 110 S. Euclid Avenue, San Diego, CA 92114
    Midtown San Diego Office: 1764 San Diego Avenue, Suite 100, San Diego, CA 92110

  - Legal Services Clinics
    Assistance is provided at these courthouse walk-in clinics on a first-come, first-served basis. Staff are able to assist in explaining procedures and helping clients prepare forms.
    - **Unlawful Detainer Clinic – Legal Aid Society of San Diego**
      San Diego County Superior Court, Hall of Justice
      330 W. Broadway, San Diego, CA 92101
      Walk-in Hours: Monday- Friday, except court holidays, 8:30 a.m.- 3:30 p.m.

(877) 534-2524 (1-877 LEGAL AID)

- **Landlord-Tenant Dispute Clinic**
  San Diego County Superior Court, Hall of Justice
  330 W. Broadway, San Diego, CA 92101
  Walk-in Hours: Monday- Friday, except court holidays, 8:30 a.m.- noon

- National Conflict Resolution Center
  The National Conflict Resolution Center (NCRC) is recognized as an international leader in mediation instruction and conflict resolution. It provides no-cost mediation to individuals in the City of San Diego, including for landlord-tenant issues and disputes.
  (619) 238-2400
  info@ncrconline.com
  530 B Street, Unit 1700, San Diego, CA 92101 (Main Office)

- San Diego Volunteer Lawyer Program
  San Diego Volunteer Lawyer Program (SDVLP) is a private, nonprofit organization that offers pro bono legal services to qualifying low-income and disadvantaged San Diegans. SDVLP offers services for low-income clients who need assistance with various housing and landlord-tenant issues. SDVLP operates a Tenants' Rights Program with a Remote Eviction Legal Clinic, which takes place on Thursday mornings at 9:30 a.m. Applicants for this clinic can apply by calling (619) 235-5656 x127 or online at https://sdvlp.org/trp-remote-legal-clinic/.
  (619) 235-5656 x127
  info@sdvlp.org
  707 Broadway, Suite 1400, San Diego, CA 92101

- Superior Court of California, County of San Diego
  Unlawful Detainers: (619) 450-7275
  Landlord/Tenant (Unlawful Detainer) Information at:
  https://www.sdcourt.ca.gov/sdcourt/civil2/landlordtenant

- University of San Diego School of Law Legal Clinic
  The Housing Rights Project legal clinic at the University of San Diego serves low-income individuals and focuses on providing education, outreach and direct client representation to assist with housing instability (including homelessness), eviction, foreclosure, and threats to housing, such as uninhabitability and harassment.
  (619) 260-7470
  5998 Alcala Park, Barcelona 305, San Diego, CA 92110

- **Additional Community Resources**

  - 2-1-1 San Diego
    211 San Diego is a local nonprofit organization that provides access to community, health, social, and disaster services. 211 San Diego provides a free, 24-hour, confidential phone service and searchable online database.
    Call "2-1-1"

211help@211sandiego.org
P.O. Box 420039, San Diego, CA 92142

- Affordable Housing Advocates
  Affordable Housing Advocates (AHA) is a nonprofit, public benefit organization that provides free legal representation in the City and County of San Diego through two projects: Project IMPACT and Tenants' Rights Project. Project IMPACT represents clients in their fight for housing justice by enforcing laws that require planning, funding and development of affordable housing and balanced communities. The Tenants' Rights Project works to save rental housing and helps tenants in their fight for decent housing.
  (619) 233-8441
  (619) 233-8474 (Project IMPACT)
  (619) 233-7263 (Tenants' Rights Project)
  admin@affordablehousingadvocates.org
  427 C Street, Suite 304, San Diego, CA 92101

- California Department of Justice – Landlord-Tenant Issues
  https://oag.ca.gov/consumers/general/landlord-tenant-issues

- California Tenants – A Guide to Residential Tenants' and Landlords' Rights and Responsibilities (Revised January 2023) – **INCLUDES SUMMARY OF TENANT'S RIGHTS TO QUIET ENJOYMENT AND HABITABILITY**
  https://www.courts.ca.gov/documents/California-Tenants-Guide.pdf

- CSA San Diego County
  CSA San Diego County is a housing counseling, nonprofit organization approved by the U.S. Department of Housing and Urban Development (HUD). CSA San Diego County's primary mission is the promotion of social justice and public welfare through programs, services and advocacy against all forms of discrimination, including advocacy for the eradication of housing discrimination to assure equal housing opportunity for all individuals. CSA assists individuals with rental and fair housing issues.
  (619) 444-5700
  outreach@c4sa.org
  Message CSA at https://www.c4sa.org/contact
  327 Van Houten Avenue, El Cajon, CA 92020

- City of San Diego Code Enforcement
  The City of San Diego Building & Land Use Enforcement Division investigates and enforces code violations related to land use, development regulations, building and housing codes, abandoned properties, disabled access, and noise regulations.
  (619) 236-5500
  1200 3rd Avenue, #8, San Diego, CA 92101
  1222 1st Avenue, 5th Floor, MS 511, San Diego, CA 92101

- Housing is Key, Resources for Renters, Landlords and Homeowners
  https://housing.ca.gov/

- San Diego Municipal Code
  https://www.sandiego.gov/city-clerk/officialdocs/municipal-code

- The San Diego Regional Alliance for Fair Housing (SDRAFFH)
  The San Diego Regional Alliance for Fair Housing (SDRAFFH) is a dedicated group of professionals working together to ensure that all residents in San Diego County have equal access to housing. SDRAFFH is comprised of members of the fair housing community, regional government entities, enforcement agencies and housing providers.
  info@sdfairhousing.org
  Message SDRAFF at https://sdfairhousing.org/#Contacts%20Us

- U.S. Department of Housing and Urban Development (HUD) Tenant Rights, Laws, and Protections: California
  https://www.hud.gov/states/california/renting/tenantrights

Appendix A: Glossary

The City of San Diego Residential Tenant Protections Ordinance includes the following definitions:

Buyout agreement: An agreement where the landlord pays the tenant money or other consideration to vacate the residential rental property. A buyout agreement does not include an agreement to settle a pending unlawful detainer action.

Buyout offer: Any discussions or bargaining, whether oral or written, between a tenant and a landlord regarding the possibility of entering into a buyout agreement. A counteroffer by the tenant does not end discussion or bargaining of a buyout offer.

Commission: The San Diego Housing Commission (referred to in this Tenant Protection Guide as "SDHC.")

Disabled: Any person with a disability as defined in California Government Code section 12955.3, as may be amended. This includes, but is not limited to, any physical or mental disability as defined in Government Code section 12926. Examples of mental disability include, but are not limited to, intellectual disability, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limit a major life activity. Examples of physical disability include, but are not limited to, any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that limits a major life activity and affects one or more of the following body systems: neurological, immunological, musculoskeletal, special sense organs, respiratory, including speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin, and endocrine.
Government Code section 12955.3:
https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=12955.3
Government Code section 12926:
https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=12926

Dwelling Unit: The same meaning as in San Diego Municipal Code section 113.0103, as may be amended. As of June 21, 2023, the Municipal Code defines "dwelling unit" as
a room or suite of rooms in a building or portion thereof, used, intended or designed to be used or occupied for living purposes by one family, and containing only one kitchen.
San Diego Municipal Code section 113.0103:
https://docs.sandiego.gov/municode/MuniCodeChapter11/Ch11Art03Division01.pdf

Landlord: Any person, acting as principal or through an agent, having the right to offer residential rental property for rent, and includes a predecessor in interest to the landlord.

Lease: Any lease, sublease, or agreement, written or oral, for the use and occupancy of the residential rental property.

Non-profit transitional housing: Temporary housing operated by a non-profit organization for up to 24 months with supportive services to individuals and families with the goal of interim stability and support to successfully move to and maintain permanent housing, which may cover housing costs and accompanying supportive services for program participants.

Residential rental property: Any dwelling or unit that is intended for human habitation, including any dwelling or unit in a mobilehome park.

Retaliation: Any threat or any other adverse action against a tenant for exercising or attempting to exercise any right guaranteed under the Residential Tenant Protections Ordinance.

Section 8: Residential rental property in which the tenant receives tenant-based housing assistance under Section 8 of the United States Housing Act of 1937, also known as the Housing Choice Voucher Program.

Senior: Any person 62 years old or older.

Tenancy: The lawful right or entitlement of a tenant to continuously use or occupy a residential rental property for more than 30 days. A tenancy does not include a lease for a fixed-term of three months or less, including any extensions or renewals of that lease for a fixed-term of three months or less.

Tenant: A tenant, subtenant, lessee, sublessee, or any other natural person entitled to lease any residential rental property.

Appendix B: Source-of-Income Information

- **CA Department of Fair Employment & Housing – Source of Income Frequently Asked Questions**
  https://calcivilrights.ca.gov/wp-content/uploads/sites/32/2020/02/SourceofIncomeFAQ_ENG.pdf

- **City of San Diego Ordinance Prohibiting Discrimination Based on a Tenant's Source of Income**
  https://docs.sandiego.gov/municode/MuniCodeChapter09/Ch09Art08Division08.pdf

- **Legal Aid Society of San Diego Source-of-Income Informational Brochure**
  English: https://www.lassd.org/wp-content/uploads/2022/07/Source-of-income-brochure.final_.pdf

  Spanish: https://www.lassd.org/wp-content/uploads/2022/07/Source-of-income-brochure.final_.-SPA.pdf

- **Legal Aid Society of San Diego Housing Discrimination Webpage**
  https://www.lassd.org/housing-discrimination/

Appendix C: Fair Housing Information

- **Americans with Disabilities Act (ADA)**
  https://www.ada.gov/index.html
  https://www.ada.gov/resources/service-animals-faqs/

- **California Civil Rights Department – Housing Discrimination**
  https://calcivilrights.ca.gov/housing/

- **Legal Aid Society of San Diego Fair Housing Center**
  https://www.lassd.org/housing-discrimination/

- **San Diego Regional Alliance for Fair Housing (SDRAFFH) – Fair Housing Information and Resources**
  https://sdfairhousing.org/#Resources

- **U.S. Department of Housing and Urban Development Fair Housing Equal Opportunity Website and Booklet**
  https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

- **U.S. Department of Housing and Urban Development Fair Housing and Related Laws**
  https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

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X *Alina Grayeske*

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IP Address: 172.56.244.35
09/06/2025 09:19am PDT

X *Andres Cervantes*

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IP Address: 172.59.48.192
09/06/2025 09:52pm PDT

X *Manuella Guasti Fernandes*

Lessee

IP Address: 207.213.21.13
09/08/2025 09:16am PDT

Protect Your Family From Lead in Your Home

United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

December 2012

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- About health effects of lead
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right,* to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

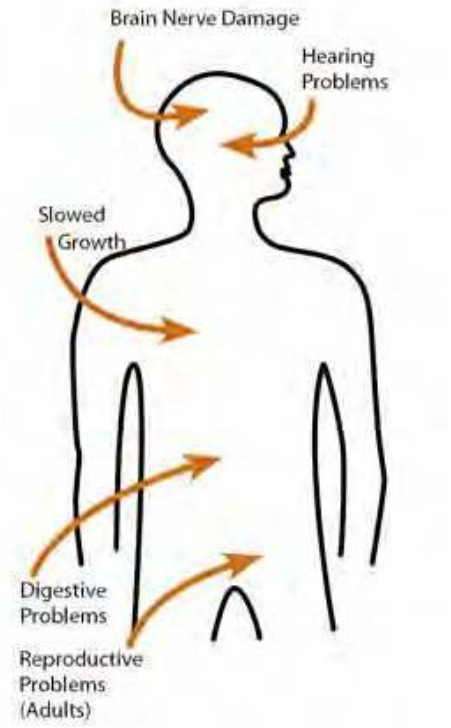
Women of childbearing age should know that lead is dangerous to a developing fetus.

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:



- Nervous system and kidney damage
- Learning disabilities, attention deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.[1]

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.[2]

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

[1] "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm), or more than 0.5% by weight.

[2] "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot (µg/ft^2) and higher for floors, including carpeted floors
- 250 µg/ft^2 and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
  - Portable x-ray fluorescence (XRF) machine
  - Lab tests of paint samples

- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
  - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
  - Sample dust near painted surfaces and sample bare soil in the yard
  - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.[3]

[3] Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead–safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot (µg/ft^2) for floors, including carpeted floors
- 250 µg/ft^2 for interior windows sills
- 400 µg/ft^2 for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*

RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and
  - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right.*

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:
  - Use only cold water for drinking and cooking.
  - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

  Call your local health department or water supplier to find out about testing your water, or visit epa.gov/lead for EPA's lead in drinking water information.
- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.[4]
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as **"greta"** and **"azarcon,"** used to treat an upset stomach.

[4] In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

For More Information

The National Lead Information Center
Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323).**

EPA's Safe Drinking Water Hotline
For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline
For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772,** or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies
Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD.**

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-7836

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
WWPD/TOPE
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Solid Waste & Toxics Unit (WCM-128)
1200 Sixth Avenue, Suite 900
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC
4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/offices/lead/

This document is in the public domain. It may be produced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
December 2012

IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

Printed Using formsRus.com On-Line Forms Software 4/14

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

15

Disclosures_for_lease_-_Protecting_from_Lead_Brochure.pdf

X *Alina Grayeske*

Lessee

IP Address: 172.56.244.35
09/06/2025 09:19am PDT

X *Andres Cervantes*

Lessee

IP Address: 172.59.48.192
09/06/2025 09:52pm PDT

X *Manuella Guasti Fernandes*

Lessee

IP Address: 207.213.21.13
09/08/2025 09:16am PDT

Rent Reporting

A Great Partnership!

CREDIT Rent BOOST

HeetWave PROPERTIES
Supporting Owners, Serving Residents

Build Your Credit – Just By Paying Rent!

Your landlord has made rent reporting available to you at an affordable cost.

- ✓ **Boost Your Credit Score**
- ✓ **Establish or Rebuild Your Credit**
- ✓ **Get Immediate History for Past Rent**
- ✓ **Qualify for Better Rates**
- ✓ **No Credit Check to Enroll**
- ✓ **Automatic Monthly Reporting**
- ✓ **Reporting to TransUnion & Equifax**
- ✓ **Reporting to Experian Available**
- ✓ **Quick and Easy Signup**

www.heetwaveproperties.com
www.creditrentboost.com

Pricing & Process

Affordable Pricing

Ongoing Monthly Rent Reporting

1	Tenant:	$ 6.95 per month
2	Tenants:	$ 9.95 per month
3	Tenants:	$12.95 per month

Past Reporting (up to 12 months)

1	Tenant:	$ 49 (1-time cost)
2 or 3	Tenants:	$ 94 (1-time cost)

Past Reporting (up to 24 months)

1	Tenant:	$65 (1-time cost)
2 or 3	Tenants:	$125 (1-time cost)

For best score results – combine ongoing and past rent reporting!

Easy 1-2-3 Process

1. **Click** the link below and Enroll on the Credit Rent Boost website
2. **Upload** your ID (and your Lease Agreement optional) in your Tenant Portal.
3. **Watch for Score Results!**

Getting Started

Copy the link below provided by your landlord to get started:

https://creditrentboost.com/?affi=00465

Use the promo code below to receive a discount on your enrollment! Apply the code on payment page!

HEETWAVE

Key Benefits

Increased Credit Score: Tenants' credit scores can increase from 20 to 101 points, especially if the score is lower to start. Tenants without established credit could achieve a score above 640 within two weeks of reporting.

Open Tradeline: Continuous reporting can positively impact credit scores since 35% of the score is based on consistent bill payments. Reporting ongoing rent creates an open tradeline, further enhancing the tenants' credit profiles.

Immediate Past History: A tenant can obtain up to 24 months of immediate payment history. Additionally, the reported tradeline will show the original lease start date. The age of the credit profile accounts for approximately 15% of the credit score, and a longer history positively impacts the score

Building a Great Credit Profile: Reporting rent payments aids in creating a strong credit profile. It helps establish a track record of making timely payments or rebuilding damaged credit, all without incurring additional debt.

Enhancing Credit Mix: Reporting rent payments helps build a more comprehensive financial profile by demonstrating their ability to manage significant financial commitments. This adds to their credit mix, showcasing a variety of account types, which can positively impact credit scores.

Better Financial Opportunities: With an improved credit score, tenants may be eligible for lower interest rates on auto purchases, credit cards, potentially pay lower premiums on insurance, and may have a positive impact on job background checks.

HEETWAVE PROPERTIES

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(888) 557-4338

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Heetwave_Properties_-_Credit_Rent_Boost.pdf

X *Alina Grayeske*

Lessee

IP Address: 172.56.244.35
09/06/2025 09:20am PDT

X *Andres Cervantes*

Lessee

IP Address: 172.59.48.192
09/06/2025 09:52pm PDT

X *Manuella Guasti Fernandes*

Lessee

IP Address: 207.213.21.13
09/08/2025 09:19am PDT

LLOYD PEST CONTROL

BAD-BUGS
800-223-2847

Dear Customer:

Since 1931 Lloyd Pest Control has provided the finest and safest pest control programs in California. It is this respect for our clientele that prompts us to inform you of legislation that has been passed by our state government.

Section 8538 of the Structural Pest Control Act requires that all pest control applicators within the state present you with the following statement, "Caution—Pesticides are toxic chemicals, Structural Pest Control Operators are licensed and regulated by the Structural Pest Control Board, and apply pesticides which are registered and approved for use by the California Department of Pesticide Regulation and the United States Environmental Protection Agency. Registration is granted when the state finds that based on existing scientific evidence there are no appreciable risks if proper use conditions are followed or that the risks are outweighed by the benefits. The degree of risks depends upon the degree of exposure, so exposure should be minimized."

Anticoagulant rodenticides if swallowed may reduce the clotting ability of the blood and cause bleeding.

"If within 24 hours following application, you experience symptoms similar to common seasonal illness comparable to the flu, contact your physician or poison control center and your pest control operator immediately."

For further information contact any of the following:

Lloyd Pest Control .....(800) 223-2847
Poison Control System ..... (800) 876-4766
County Health Dept. (Health Questions):
- Los Angeles County .....(213) 250-8055
- Orange County ..... (714) 834-3155
- Riverside County ..... (951) 358-5000
- San Bernardino County ..... (800) 782-4264
- San Diego County ..... (619) 692-8499

County Agriculture Commission (Application Information):
- Los Angeles County ..... (626) 575-5471
- Orange County ..... (714) 955-0100
- Riverside County ..... (951) 955-3000
- San Bernardino County ..... (909) 387-2105
- San Diego County ..... (858) 694-8980

Structural Pest Control Board (Regulatory Information):
- 2005 Evergreen Street, Suite 1500, Sacramento, CA 95815 ..... (800) 737-8188

Lloyd Pest Control is happy to provide any information regarding your service. It is our goal to continue to achieve an extremely high level of pest control effectiveness while having minimal environmental impact.

The following is a list of possible chemicals that may be used on your property. The technician may choose one or more of these products and at the time of service he will leave a notice of which products he has applied in and around your structure.

INSECT CONTROL CHEMICALS:
Advance: Dinotefuran
Advion: Indoxacarb
Advion Insect Granules: Indoxacarb
Alpine: Dinotefuran
Arilon: Indoxacarb
Avert: Abamectin
Bedlam: Sumithrin
Bedlam Plus: Phenothrin & Imidacloprid
BorActin: Orthoboric Acid
CB-40: Pyrethrin & Piperonyl Butoxide
CB-80 Extra: Pyrethrin & Piperonyl Butoxide
Cimexa: Silicon Dioxide as Amorphous Silica
Crossfire: Clothianidin & Metofluthrin
Cykick: Cyfluthrin
Cyper WP: Cypermethrin
DeltaGard G: Deltamethrin
Demand EZ: Lambda-Cyhalothrin
Demon: Cypermethrin
Dragnet SFR: Permethrin
Drione: Silica Aerogel & Pyrethrin
EcoPCO WPX: 2-Phenethyl Propionate, Pyrethrin, Thyme Oil
Essentria Granules: Clove Oil, Thyme Oil, Wintergreen Oil
Exciter: Pyrethrin
Gentrol: (s)-Hydrorene
Maxforce Ant Gel: Fipronil
Maxforce FC Magnum Gel: Fipronil
Maxforce FC Select: Fipronil
Maxforce Fly Spot Bait: Imidacloprid
Niban: Orthoboric Acid
Nibor-D: Disodium Octaborate Tetrahydrate
Onslaught: Esfenvalerate
Optiguard: Thiamethoxam
Permethrin SFR: Permethrin
Phantom: Chlorfenapyr
Precor: Methoprene
Precor 2000: Permethrin and Methoprene
Prevail FT: Cypermethrin
PT-565 Plus XLO: Pyrethrin & Piperonyl Butoxide
Quantum: Imidaclorid
Sluggo Granules: Iron Phosphate
Steri-fab: Isopropanol
Suspend: Deltamethrin
Talstar: Bifenthrin
Tandem: Thiamethoxam and Lamda-cyhalothrin
Taurus: Fipronil
Tempo: Cyfluthrin
Termidor: Fipronil
Transport: Acetamiprid, Bifenthrin
ULD-BP 300: Pyrethrin & Piperonyl Butoxide
Wasp Freeze: Allethrin
Zenprox: Etofenprox

Other: _____

VERTEBRATE CONTROL CHEMICALS:
Avitrol: Aminopyridine
Contrac: Bromadialone
Ditrac: Diphacinone
Fastrac: Bromethalin
Final: Brodifacoum
Gopher Getter I: Strychnine
Gopher Getter II: Diphacinone
Gopher Getter II AG: Diphacinone
Gopher Getter AG: Strychnine Alkaloid
Maki: Bromadialone
Rozol: Chlorophacinone
Terad 3: Cholecalciferol
Terro Ant Station: Sodium Tetraborate Decahydrate

Other: _____

EPA EXEMPT PRODUCTS:
Clove Oil
Rosemary & Peppermint Oil
Thyme Oil

I have received a copy of this disclosure:

X _____ _____ _____
SIGNATURE NAME (Print) DATE

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

17

Pest_Control.PDF

X *Alina Grayeske*

Lessee

IP Address: 172.56.244.35
09/06/2025 09:20am PDT

X *Andres Cervantes*

Lessee

IP Address: 172.59.48.192
09/06/2025 09:52pm PDT

X *Manuella Guasti Fernandes*

Lessee

IP Address: 207.213.21.13
09/08/2025 09:19am PDT

What Goes in the Trash Container?

INCLUDES BUT NOT LIMITED TO:

PLASTIC BAGS OR FILM*

DIAPERS

RUBBERS HOSES

SNACK BAGS & CANDY WRAPPERS

BROKEN GLASSWARE & DISHES

METAL HANGERS

PLASTIC STRAWS

DISPOSABLE GLOVES & MASKS

PET WASTE & KITTY LITTER

***PLASTIC BAG OR FILM RECYCLING:** PLEASE VISIT **PLASTICFILMRECYCLING.ORG** FOR PLASTIC BAG AND FILM RECYCLING SOLUTIONS AND POSSIBLE DROP-OFF LOCATIONS NEAR YOU.

NO HHW!

Do not place household hazardous waste (HHW) items in ANY of EDCO's collection containers! Please refer to edcodisposal.com, under the Resource Center tab for HHW and special items disposal solutions.

What Goes in the Recycling Container?

INCLUDES BUT NOT LIMITED TO:

ALUMINUM:
Aluminum, steel and tin cans, such as food and beverage cans for soda, soup, beer, beans, fruit, and vegetables. Clean aluminum foil, clean aluminum trays, and pie tins.

PAPERBOARD:
Paperboard boxes such as cereal boxes, tissue boxes, refrigerated food boxes, boxes from toiletries, and soda/ beer cases.

GLASS CONTAINERS:
Glass containers including food jars and beverage bottles.

CLEAN CARDBOARD:
Cardboard, including boxes used for moving and shipping or any other box or packaging made of corrugated cardboard.

METAL:
Dry and empty paint and aerosol cans.

CARTON CONTAINERS:
Aseptic cartons, including milk cartons and juice boxes, half-gallon juice cartons, soup/broth cartons, and wine cartons.

STYROFOAM:
Clean foam cups, meat trays, plates, egg cartons, block packaging (no peanuts), rigid polystyrene, and carry-out containers.

SHREDDED PAPER:
Shredded paper (placed in a clear bag is okay for easy identifying).

MIXED PAPER:
Mixed paper, including junk mail, catalogs, magazines, newspapers, & paper used for computer printing.

#1 - #7 PLASTICS: All plastic containers, lids, and packaging with a recycling symbol of #1-7 (all containers accepted with caps and lids): water and soda bottles, peanut butter and other food jars, mouthwash bottles, vegetable oil containers, automotive oil containers, ovenable food trays, milk jugs, juice bottles, shampoo and conditioner bottles, detergent and bleach containers, condiment bottles, medicine bottles, bottle caps, butter and yogurt tubs, CD cases, baby bottles, 5-gallon water bottles, CDs, medical storage containers, and rigid plastics such as 5-gallon buckets.

All food and beverage containers should be **EMPTY**: no/minimal food residue and no liquids remaining. Boxes should be broken down and flattened to fit inside the recycling container.

What Goes in the Organics Container?

INCLUDES BUT NOT LIMITED TO:

FOOD SCRAPS:
Cooked or raw meat, poultry and seafood (including bones), cheese, dairy products, fruits, vegetables, grains, pasta, egg shells, bread, coffee grounds, tea bags, tea leaves, baked goods, nuts, jelly, candy, snack foods, leftovers, spoiled food.

FOOD-SOILED CARDBOARD AND PAPER:
Paper bags, paper napkins, paper towels, paper plates, paper cups, paper and cardboard take-out containers and take-out boxes (with no plastic or wax coating, and with any metal removed), coffee filters, tissues.

LANDSCAPE WASTE:
Grass clippings, small branches, small tree limbs, tree roots, flowers, leaves, plants, straw.

Do not use any kind of plastic bags (including certified compostable or biodegradable bags) for any type of green waste, food waste or other organics collection or disposal, as they contaminate the Anaerobic Digester! All organic material must be placed loosely inside the green container for collection. Paper bags are acceptable. Also, do not put rocks in with organic waste or in the green collection container.

HEETWAVE PROPERTIES

333 H STREET • SUITE 5000 • CHULA VISTA, CA 91910
(888) 557-4338

18

Trash.Recycle.Organics_Flyer.pdf

X *Alina Grayeske*

Lessee

IP Address: 172.56.244.35
09/06/2025 09:20am PDT

X *Andres Cervantes*

Lessee

IP Address: 172.59.48.192
09/06/2025 09:52pm PDT

X *Manuella Guasti Fernandes*

Lessee

IP Address: 207.213.21.13
09/08/2025 09:19am PDT

19. Sign and Accept

19.1 SIGN

Note that if the lead hazard section of this Agreement is marked as being applicable, by signing below, the parties acknowledge that they have read the lead-based paint and lead based paint hazard information in this Agreement and certify, to the best of the parties' knowledge, that the information provided is true and correct.

Note that this Agreement may automatically continue as a tenancy from month-to-month after the Termination Date. See paragraph C3 above.

X *Alina Grayeske*
Lessee
IP Address: 172.56.244.35
09/06/2025 09:20am PDT

X *Andres Cervantes*
Lessee
IP Address: 172.59.48.192
09/06/2025 09:52pm PDT

X *Manuella Guasti Fernandes*
Lessee
IP Address: 207.213.21.13
09/08/2025 09:19am PDT

X *Carol Williamson*
Lessor
IP Address: 76.33.22.100
09/10/2025 06:47am PDT

My Energy Center

ALINA C GRAYESKE

Home | Billing | Usage | Account | Services | Outages

My Profile

My Information

First and Last Name	ALINA C GRAYESKE
Username	alina.grayeske@gmail.com
Password	**********

Mobile Phone	(760) 793-6808
Home Phone	
Work Phone	
Primary Email	ALINA.GRAYESKE@GMAIL.COM
Secondary Email	Manuella_guasti@hotmail.com

You may also want to...

Sign up for alerts and notifications

View your inbox

Manage your bank accounts

Update your name in My Profile

Add a third-party address

Contact Us

Call (800) 411-7343.

Energy Center

ALINA C GR

Billing | Usage | Account | Services | Outages

& Payment History

Accounts: 4912 MUIR AVE, 5, San Dieg

SDGE

NG HISTORY | PAYMENT HISTORY | PAYMENT ACTIVITY

ement Date	Due Date	Days in Billing Cycle	Current Charges	Amount Due	Status	Det
25, 2026	Sep 13, 2026	29	$80.29	$80.29	Billed	
7, 2026	Aug 15, 2026	32	$163.44	$163.44	Billed	
25, 2026	Jul 14, 2026	30	$129.34	$129.34	Billed	
27, 2026	Jun 15, 2026	29	$126.27	$126.27	Billed	
27, 2026	May 16, 2026	32	$150.74	$150.74	Billed	
26, 2026	Apr 14, 2026	29	$151.72	$151.72	Billed	
25, 2026	Mar 16, 2026	30	$185.50	$185.50	Billed	
26, 2026	Feb 14, 2026	33	$170.27	$170.27	Billed	
24, 2025	Jan 12, 2026	30	$148.19	$148.19	Billed	

October 08, 2025

(NOT FOR PAYMENTS)
PO BOX 1259
DEPT. # 102288
OAKS, PA 19456
6400 0340 DY RP 08 10092025 YYNNNNNN 01 991965

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO CA 92107-2132

Contact Us: cox.com/chat
cox.com/mybill

Account Number	**001 3110 022671625**
Cox PIN	9278
Service Address	APT 5 4912 MUIR AVE SAN DIEGO, CA 92107-2132

Account Summary as of Oct 8, 2025

Previous Balance	$51.17
Payment Received - Oct 5	$-51.17
Remaining Previous Balance	$0.00
New Charges: Oct 8, 2025 - Nov 7, 2025	
Internet	$50.00
Taxes, Fees and Surcharges	$1.17
New Charges	$51.17
Total Due By Oct 29, 2025	**$51.17**

Thank you for being a Cox Paperless customer!

Thank you for GOING GREEN by receiving a **Paperless Bill** and for using **EasyPay** from Cox!

October 08, 2025 bill for ALINA GRAYESKE

Account Number	**001 3110 022671625**
Service at	APT 5 4912 MUIR AVE SAN DIEGO, CA 92107-2132

****Auto Payment On Your Due Date - Do Not Pay****

Total Due By Oct 29, 2025 **$51.17**

(NOT FOR CORRESPONDENCE)
COX COMMUNICATIONS
PO BOX 53214
PHOENIX, AZ 85072-3214

0311000154102267162517000 5117

Monthly Services Oct 8 - Nov 7

Internet

Fast Internet	**$70.00**
Includes:	
Panoramic Wifi Gateway	
Panoramic Wifi app	
Panoramic Wifi Advanced Security	
Download speeds up to 300 Mbps	
1.25 TB (1280 GB) Monthly Data Plan	
Over 4 Million Wifi Hotspots	
Promotional Discount ends on Oct 07, 2027	$-20.00
Total Internet	**$50.00**

Total Monthly Services	**$50.00**

Taxes, Fees and Surcharges

Internet Taxes and Fees	
County Sales Tax	$0.19
City Sales Tax	0.08
State Sales Tax	0.90
Total Internet Taxes and Fees	**$1.17**

Total Taxes, Fees and Surcharges	**$1.17**

Total New Charges	**$51.17**

News from Cox

If your services are subject to promotional rates or other discounts (see MyAccount for details), those rates will convert to our everyday prices (then-current regular rates) after the promotions or discounts end. Please see Cox.com for current regular rates. Any discounts provided through a government program are based on rules of the program and may change over time.

Customer Information

Questions? Call us. We're happy to help.
619-262-1122

Your Privacy Rights as a Cox customer: At Cox, we take your privacy seriously. For more information, please visit www.cox.com/privacy.

Visit cox.com/pricingguide for information regarding our retail products and pricing guide.

You are subject to Cox's terms and conditions, which can be found at www.cox.com/rcsa and, www.cox.com/policy. Cox's terms and conditions include, but are not limited to, an agreement to arbitrate disputes, payment of various types of fees, including return payment, collection and late fees and other important terms affecting your services. Please carefully read and understand all of the terms of use.

Billing Dispute and Resolution: If you have any questions or disagree with any portion of your bill, please contact us at the phone number on this statement no later than 60 days from the due date indicated.

Payment options
Online: Visit cox.com to register for 24-hour online access or make payments to your account.
Mail: Detach this coupon and send it with your check or money order. Please include your account number on your check. Make your checks payable to Cox Communications. Allow 7 days for processing.
In Person: Visit cox.com for a list of Cox Authorized Payment Centers.

Account - #210001835429

Good Afternoon, ALINA C GRAYESKE

Amount Due

$163.44

Scheduled Payment: Aug 15, 2026

Make a Payment

View Bill

Current Balance: $163.44

Amount Breakdown

View Bill

Jul 27, 2026

SAN DIEGO COMMUNITY POWER

Electric Generation **$37.28**

SDGE

Electric Delivery **$97.42**

Home | Billing | Usage | Outage | More

Account - Electric #210001835429

Service Address

4912 MUIR AVE 5, San Diego, CALIFORNIA - 92107

Mailing Address

4912 MUIR AVE, 5 SAN DIEGO, CA 92107

Paperless Billing

Enrolled

Default Account

STATE OF CALIFORNIA
FRANCHISE TAX BOARD
PO BOX 942840
SACRAMENTO CA 94240-0001

DLN2616517742Z

Date:
08/03/2026

California Earned Income Tax Credit - Verify Eligibility

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO CA 92107-2132

Account: 214-01705-82

Taxable Year(s):

Why You Received This Letter

The California Franchise Tax Board (FTB) has determined that based on the information provided on your California personal income tax return for the taxable year, you may qualify for the California Earned Income Tax Credit (CalEITC). If you meet all eligibility requirements, you may be entitled to a CalEITC credit of up to $219.00. CalEITC can reduce your tax liability or result in a cash refund.

What You Need to Do

To claim CalEITC, complete Form FTB 3514, *California Earned Income Tax Credit* and mail it to:

STATE OF CALIFORNIA
FRANCHISE TAX BOARD
PO BOX 942840
SACRAMENTO CA 94240-0001

To get forms, go to **ftb.ca.gov/Forms**, and search for **3514**.

If you qualify for CalEITC, you may also qualify for the California Young Child Tax Credit (YCTC). If eligible, YCTC provides an additional refundable credit of up to $1,189.00.

If you meet all eligibility requirements for EITC and YCTC, you may claim CalEITC or YCTC for up to four prior years by filing or amending your California personal income tax return.

Go to **ftb.ca.gov/caleitc** to view the following:

- Eligibility requirements and credit information for EITC and YCTC.
- EITC calculator to estimate your credit amount.
- FTB 3514 form instructions.

If you have any questions, refer to **Connect With Us** for contact information.

Franchise Tax Board Privacy Notice on Collection

Our privacy notice can be found in annual tax booklets or online. Go to **ftb.ca.gov/Privacy** to learn about our privacy policy statement, or go to **ftb.ca.gov/Forms** and search for **1131** to locate FTB 1131 EN-SP, *Franchise Tax Board Privacy Notice on Collection*. To request this notice by mail, call 800.338.0505 and enter form code **948** when instructed.

Connect With Us

Web:	**ftb.ca.gov**
Phone:	800.852.5711 from 8:00 a.m. to 5:00 p.m. weekdays, except state holidays
	916.845.6500 from outside the United States
California Relay Service:	711 or 800.735.2929 for persons with hearing or speaking limitations

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Issue Date: Mar 27, 2026
Account Number: 337254266607

Thanks for choosing us! Keep in mind that your first bill may include a partial month of service as we align to your bill cycle, one-time fees, and charges for a month of service billed in advance. The amount due may be higher than expected and more than you'll see going forward.

Easily split your AT&T bill! Assign payers and let us notify them each month.
Visit att.com/splitbill to learn more.

Total due
$169.61
AutoPay is scheduled for:
Apr 16, 2026

Service summary

Wireless	*Page 2*	$169.61
Total services		$169.61

Total due **$169.61**
AutoPay is scheduled to debit your bank account on Apr 16, 2026

Ways to pay and manage your account:

myAT&T app
iPhone and Android

att.com/pay

Call 611 or 800.331.0500
TTY:866.241.6567

Ask a question
Make a payment

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

AutoPay of $169.61 is scheduled for Apr 16, 2026
Account number: 337254266607

AT&T MOBILITY
PO BOX 6416
CAROL STREAM, IL 60197-6416

91000337254266607000000000016961000000016961006

Service activity

Wireless

Number	User	Page	Activity since last bill	Monthly charges: Plan	Monthly charges: Equipment	Monthly charges: Add-ons	Company fees & surcharges	Government fees & taxes	Total
619.756.9585	ALINA GRAYESKE	2	$41.60	$70.00	$33.34	$19.00	$4.31	$1.36	$169.61
Total			**$41.60**	**$70.00**	**$33.34**	**$19.00**	**$4.31**	**$1.36**	**$169.61**

Usage summary (Mar 26 - Mar 27)

Number	User	Data (allowance)	Text (allowance)	Talk (allowance)
619.756.9585	ALINA GRAYESKE	2.36GB (unlimited)	1 (unlimited)	1 (unlimited)

Usage is rounded up based on your plan. For more details on your Usage summary, visit att.com/myusage.

Phone, 619.756.9585
ALINA GRAYESKE

Activity since last bill — Mar 26 - Mar 27

1.	Service Change Fee	Mar 26	$0.00	< *One-time charge*
2.	Upgrade Fee	Mar 26	$35.00	< *One-time charge*
3.	Extra 2.0 - 1 Line	Mar 26 - Mar 27	$5.33	< *Service changed on Mar 26 - partial month charge*
4.	Protect Advantage (includes insurance) - Tier 4	Mar 26 - Mar 27	$1.27	< *Service changed on Mar 26 - partial month charge*

Monthly charges — Mar 28 - Apr 27

5.	Extra 2.0 - 1 Line *AutoPay & paperless disc ($10 off w/ bank acct)*		$70.00
6.	Protect Advantage (includes insurance) - Tier 4		$19.00
7.	APPLE 256GB - Installment 1 of 36		$33.34

Company fees & surcharges

8.	Administrative & Regulatory Cost Recovery Fee	$3.99
9.	Federal Universal Service Fee	$0.29
10.	State Public Utility Surcharge	$0.03

Government fees & taxes

11.	911/988 Surcharge	$0.46
12.	CA Universal Svc PPP Srchg	$0.90

Total for 619.756.9585 **$169.61**

APPLE 256GB *330000066843106*

Established on	Mar 26, 2026
Amount financed	$1,199.99
Installment 1 of 36 *(Mar 26, 2026)*	$33.34
Balance remaining after current installment	$1,166.65

To pay off this installment plan early, please visit att.com/installmentpayoff for details.

Wireless continues...

...Wireless continued

Total for Wireless $169.61

News you can use

International pay-per-use changes
Starting May 6, 2026, international pay-per-use rates are changing. If you don't have an international long distance feature or rate plan that includes calling international destinations, calls from the U.S. to Canada and Mexico will be $2/minute, and calls to all other countries will be $4 or $5/minute depending on destination. For more info, go to att.com/intlcalling

When traveling abroad without an international roaming feature or rate plan that covers that destination, calls from Canada and Mexico will be $2/minute, and calls from all other destinations will be $4/minute. Texts from all international destinations will be $1/message, and picture/video messages will be $2/message. For more info, go to att.com/ppurates

myAT&T puts you in control!
Check for deals, shop, upgrade, and add lines. Compare features, specs and reviews. Pay your bill, manage your plan, add features, and get help - all on your time. Visit att.com/myatteasy2

Important information

Late payment fee
The late payment fee for consumer wireless bills not paid in full by the payment due date is up to $8.00.

Electronic check conversion
Paying by check authorizes AT&T to use the information from your check to make a one-time electronic fund transfer from your account. Funds may be withdrawn from your account as soon as your payment is received. If we cannot process the transaction electronically, you authorize AT&T to present an image copy of your check for payment. Your original check will be destroyed once processed. If your check is returned unpaid you agree to pay such fees as identified in the terms and conditions of your agreement, up to $30. Returned checks may be presented electronically.

Company fees & surcharges
AT&T imposes additional monthly fees on a per line basis, including:

- An Administrative & Regulatory Cost Recovery Fee charged to help AT&T recover: (a) certain expenses AT&T incurs, including, but not limited to, charges AT&T or its agents pay to interconnect with other providers to exchange communications between AT&T customers and their customers and charges associated with cell site rents and maintenance; and (b) payment of certain government fees imposed on AT&T and costs of compliance with government-imposed regulatory requirements.
- Federal/State Universal Service Fees to help AT&T recover mandatory contributions it makes to federal and state universal service funds.
- State/Local Cost Recovery Fees to help AT&T recover taxes and required payments levied on AT&T by states and local governments.

These fees are not taxes or charges that the government requires AT&T to collect from its customers. The amounts we charge may change. See att.com/mobilityfees for details.

California surcharge
AT&T collects a surcharge on a per line per month basis as required by the California Public Utilities Commission (CPUC) to fund CPUC Public Purpose Programs. For more info on the Public Purpose Programs and how these funds are used, please go to the CPUC's website at cpuc.ca.gov and search for "Surcharge Rates" at the top right of the page.

Questions about your bill or service
If you have any questions about your bill or concerns about your service, call Customer Care at 800.331.0500 or at 611 from your cell phone or write to Customer Care at AT&T, P.O. Box 5074, Carol Stream, Illinois 60197-5074 or FAX 314.242.0792. If we cannot resolve your issue, you have the option to write the California Public Utilities Commission (CPUC) at Consumer Affairs Branch, 505 Van Ness Ave., Room 2003, San Francisco, CA 94102, or at cpuc.ca.gov/complaints or call 800.649.7570. The CPUC's DDTP program offers assistance to individuals with hearing and speaking limitations including California Relay Service available by dialing 711. More information is available at caconnect.org

AT&T Mobility Center for customers with disabilities
Questions on accessibility by persons with disabilities: 866.241.6568.

Written correspondence
Do not send notes/letters with payment. We cannot guarantee receipt. Send notes/letters to AT&T, P.O. Box 5074, Carol Stream, Illinois 60197-5074 or FAX 314.242.0792.

Wireless DirectBill charges
Detail of DirectBill charges can be viewed at att.com/db. The direct billing option offers you the ability to purchase content, goods and features such as apps, games, donations, and services from AT&T and other companies by applying charges to your wireless account.

Tax ID
AT&T Mobility Tax ID 84-1659970

Wireless Services provided by AT&T Mobility, LLC.
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ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Issue Date: Apr 27, 2026
Account Number: 337254266607

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Visit att.com/splitbill to learn more.

Managing your AT&T bills, products, and services on the go? It's a snap with myAT&T. Go to att.com/myatt to sign in or sign up.

Total due
$66.86
AutoPay is scheduled for:
May 16, 2026

Account summary

Your last bill	$169.61
Payment, Apr 16 - Thank you!	-$169.61
Remaining balance	$0.00

Service summary

Wireless	*Page 2*	$66.86
Total services		$66.86

Total due **$66.86**
AutoPay is scheduled to debit your bank account on May 16, 2026

Ways to pay and manage your account:

myAT&T app
iPhone and Android

att.com/pay

Call 611 or 800.331.0500
TTY:866.241.6567

Ask a question
Make a payment

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

AutoPay of $66.86 is scheduled for May 16, 2026
Account number: 337254266607

AT&T MOBILITY
PO BOX 6416
CAROL STREAM, IL 60197-6416

91000337254266607000000000006686000000006686006

Service activity

Wireless

Number	User	Page	Activity since last bill	Monthly charges: Plan	Monthly charges: Equipment	Monthly charges: Add-ons	Company fees & surcharges	Government fees & taxes	Total
619.756.9585	ALINA GRAYESKE	2	-$61.12	$70.00	$33.34	$19.00	$4.28	$1.36	$66.86
Total			**-$61.12**	**$70.00**	**$33.34**	**$19.00**	**$4.28**	**$1.36**	**$66.86**

Usage summary (Mar 28 - Apr 27)

Number	User	Data (allowance)	Text (allowance)	Talk (allowance)
619.756.9585	ALINA GRAYESKE	41.51GB (unlimited)	103 (unlimited)	27 (unlimited)

Usage is rounded up based on your plan. For more details on your Usage summary, visit att.com/myusage.

Phone, 619.756.9585
ALINA GRAYESKE

Activity since last bill — *Mar 28 - Apr 27*

1.	Smartphone trade-in promo 1 of 36	*Apr 22*	-$30.56 < *One-time credit*
2.	Smartphone trade-in promo 2 of 36	*Apr 26*	-$30.56 < *One-time credit*

Monthly charges — *Apr 28 - May 27*

3.	Extra 2.0 - 1 Line *AutoPay & paperless disc ($10 off w/ bank acct)*	$70.00
4.	Protect Advantage (includes insurance) - Tier 4	$19.00
5.	APPLE 256GB - Installment 2 of 36	$33.34

Company fees & surcharges

6.	Administrative & Regulatory Cost Recovery Fee	$3.99
7.	Federal Universal Service Fee	$0.26
8.	State Public Utility Surcharge	$0.03

Government fees & taxes

9.	911/988 Surcharge	$0.46
10.	CA Universal Svc PPP Srchg	$0.90

Total for 619.756.9585 **$66.86**

APPLE 256GB *330000066843106*

Established on	Mar 26, 2026
Amount financed	$1,199.99
Installment 2 of 36 *(Apr 26, 2026)*	$33.34
Balance remaining after current installment	$1,133.31

To pay off this installment plan early, please visit att.com/installmentpayoff for details.

Wireless continues...

...Wireless continued

Total for Wireless $66.86

News you can use

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When traveling abroad without an international roaming feature or rate plan that covers that destination, calls from Canada and Mexico will be $2/minute, and calls from all other destinations will be $4/minute. Texts from all international destinations will be $1/message, and picture/video messages will be $2/message. For more info, go to att.com/ppurates

Add a new line for less than you think
Add a friend, add a family member, add a line for someone you love - everyone gets our best deals. Call: 866.766.2888.

myAT&T puts you in control!
Check for deals, shop, upgrade, and add lines. Compare features, specs and reviews. Pay your bill, manage your plan, add features, and get help - all on your time. Visit att.com/myatteasy2

Important information

Late payment fee
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Electronic check conversion
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Wireless DirectBill charges
Detail of DirectBill charges can be viewed at att.com/db. The direct billing option offers you the ability to purchase content, goods and features such as apps, games, donations, and services from AT&T and other companies by applying charges to your wireless account.

Tax ID
AT&T Mobility Tax ID 84-1659970

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ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Issue Date: May 27, 2026
Account Number: 337254266607

Easily split your AT&T bill! Assign payers and let us notify them each month.
Visit att.com/splitbill to learn more.

Save time with the new AT&T app. Now with more powerful features to manage your account, devices, and connections, all in one place. Visit att.com/atteasy12

Total due
$97.42
AutoPay is scheduled for:
Jun 16, 2026

Account summary

Your last bill	$66.86
Payment, May 16 - Thank you!	-$66.86
Remaining balance	$0.00

Service summary

Wireless	*Page 2*	$97.42 Last Bill $66.86 Difference +$30.56	
Total services		$97.42	

What's changed?

< One-time charges

Total due $97.42
AutoPay is scheduled to debit your bank account on Jun 16, 2026

Ways to pay and manage your account:

myAT&T app
iPhone and Android

att.com/pay

Call 611 or 800.331.0500
TTY:866.241.6567

Ask a question
Make a payment

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

AutoPay of $97.42 is scheduled for Jun 16, 2026
Account number: 337254266607

AT&T MOBILITY
PO BOX 6416
CAROL STREAM, IL 60197-6416

9100033725426660700000000009742000000009742000

Service activity

Wireless

Number	User	Page	Activity since last bill	Monthly charges: Plan	Monthly charges: Equipment	Monthly charges: Add-ons	Company fees & surcharges	Government fees & taxes	Total
619.756.9585	ALINA GRAYESKE	2	-$30.56	$70.00	$33.34	$19.00	$4.28	$1.36	$97.42
Total			**-$30.56**	**$70.00**	**$33.34**	**$19.00**	**$4.28**	**$1.36**	**$97.42**

Usage summary (Apr 28 - May 27)

Number	User	Data (allowance)	Text (allowance)	Talk (allowance)
619.756.9585	ALINA GRAYESKE	45.77GB (unlimited)	161 (unlimited)	13 (unlimited)

Usage is rounded up based on your plan. For more details on your Usage summary, visit att.com/myusage.

Phone, 619.756.9585
ALINA GRAYESKE

Activity since last bill — *Apr 28 - May 27*

1.	Smartphone trade-in promo 3 of 36	*May 26*	-$30.56

< One-time credit

Monthly charges — *May 28 - Jun 27*

2.	Extra 2.0 - 1 Line *AutoPay & paperless disc ($10 off w/ bank acct)*	$70.00
3.	Protect Advantage (includes insurance) - Tier 4	$19.00
4.	APPLE 256GB - Installment 3 of 36	$33.34

Company fees & surcharges

5.	Administrative & Regulatory Cost Recovery Fee	$3.99
6.	Federal Universal Service Fee	$0.26
7.	State Public Utility Surcharge	$0.03

Government fees & taxes

8.	911/988 Surcharge	$0.46
9.	CA Universal Svc PPP Srchg	$0.90

Total for 619.756.9585 **$97.42**

Total for Wireless **$97.42**

APPLE 256GB *330000066843106*

Established on	Mar 26, 2026
Amount financed	$1,199.99
Installment 3 of 36 *(May 26, 2026)*	$33.34
Balance remaining after current installment	$1,099.97

To pay off this installment plan early, please visit att.com/installmentpayoff for details.

News you can use

Disaster preparedness and response
During emergencies, disasters (including wildfires), and power shutoffs, your wireless and wireline phone services may be impacted. IF YOU ARE UNDER A DECLARED DISASTER WARNING, FIND SAFE SHELTER RIGHT AWAY. IF TOLD TO EVACUATE, DO SO IMMEDIATELY.

During a disaster, we may use a variety of ways to support first responders and help displaced individuals, including:
-Reinforcing network facilities and preparing response equipment
-Staging areas to provide stabilized wireless connectivity for our customers
-Finding safe, effective places for customers to use their wireless devices
-Deploying mobile satellite equipment to enhance wireless service in impacted areas
-Helping customers by providing device-charging stations at local shelters and offering personalized customer account assistance at any open retail location

To learn more about how we help communities during a disaster, please go to att.com/disasterrelief

Add a new line for less than you think
Add a friend, add a family member, add a line for someone you love - everyone gets our best deals. Call: 866.766.2888.

The new AT&T app is here!
Now, with a simplified experience, and even more powerful features to manage your plan and connected devices, and get help, 24/7. Visit att.com/atteasy4

Important information

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Electronic check conversion
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- State/Local Cost Recovery Fees to help AT&T recover taxes and required payments levied on AT&T by states and local governments.

These fees are not taxes or charges that the government requires AT&T to collect from its customers. The amounts we charge may change. See att.com/mobilityfees for details.

California surcharge
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Tax ID
AT&T Mobility Tax ID 84-1659970

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ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Issue Date: Jun 27, 2026
Account Number: 337254266607

Easily split your AT&T bill! Assign payers and let us notify them each month. Visit att.com/splitbill to learn more.

Save time with the new AT&T app. Now with more powerful features to manage your account, devices, and connections, all in one place. Visit att.com/atteasy12

Total due
$97.42
AutoPay is scheduled for:
Jul 16, 2026

Account summary

Your last bill	$97.42
Payment, Jun 16 - Thank you!	-$97.42
Remaining balance	$0.00

Service summary

Wireless	*Page 2*	$97.42
Total services		$97.42

Total due $97.42
AutoPay is scheduled to debit your bank account on Jul 16, 2026

Ways to pay and manage your account:

AT&T app
iPhone and Android

att.com/pay

Call 611 or 800.331.0500
TTY:866.241.6567

Ask a question
Make a payment

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

AutoPay of $97.42 is scheduled for Jul 16, 2026
Account number: 337254266607

AT&T MOBILITY
PO BOX 6416
CAROL STREAM, IL 60197-6416

91000337254266607000000000097420000000097420000

Service activity

Wireless

Number	User	Page	Activity since last bill	Monthly charges: Plan	Monthly charges: Equipment	Monthly charges: Add-ons	Company fees & surcharges	Government fees & taxes	Total
619.756.9585	ALINA GRAYESKE	2	-$30.56	$70.00	$33.34	$19.00	$4.28	$1.36	$97.42
Total			**-$30.56**	**$70.00**	**$33.34**	**$19.00**	**$4.28**	**$1.36**	**$97.42**

Usage summary (May 28 - Jun 27)

Number	User	Data (allowance)	Text (allowance)	Talk (allowance)
619.756.9585	ALINA GRAYESKE	90.92GB (unlimited)	106 (unlimited)	32 (unlimited)

Usage is rounded up based on your plan. For more details on your Usage summary, visit att.com/myusage.

Phone, 619.756.9585
ALINA GRAYESKE

Activity since last bill — *May 28 - Jun 27*

1.	Smartphone trade-in promo 4 of 36	*Jun 26*	-$30.56

< *One-time credit*

Monthly charges — *Jun 28 - Jul 27*

2.	Extra 2.0 - 1 Line *AutoPay & paperless disc ($10 off w/ bank acct)*	$70.00
3.	Protect Advantage (includes insurance) - Tier 4	$19.00
4.	APPLE 256GB - Installment 4 of 36	$33.34

Company fees & surcharges

5.	Administrative & Regulatory Cost Recovery Fee	$3.99
6.	Federal Universal Service Fee	$0.26
7.	State Public Utility Surcharge	$0.03

Government fees & taxes

8.	911/988 Surcharge	$0.46
9.	CA Universal Svc PPP Srchg	$0.90

Total for 619.756.9585 **$97.42**

Total for Wireless **$97.42**

APPLE 256GB *330000066843106*

Established on	Mar 26, 2026
Amount financed	$1,199.99
Installment 4 of 36 *(Jun 26, 2026)*	$33.34
Balance remaining after current installment	$1,066.63

To pay off this installment plan early, please visit att.com/installmentpayoff for details.

News you can use

Products and services
Discover the latest AT&T products and services designed to keep you connected at att.com. Visit today to explore options that fit your lifestyle and needs.

Increase to Administrative & Regulatory Cost Recovery Fee
Starting August 5, 2026, the AT&T Administrative & Regulatory Cost Recovery Fee for wireless customers will increase by $1.00 from $3.99 to $4.99 per line per month. For more info, go to att.com/mobilityfees

Add a new line for less than you think
Add a friend, add a family member, add a line for someone you love - everyone gets our best deals. Call: 866.766.2888.

The new AT&T app is here!
Now, with a simplified experience, and even more powerful features to manage your plan and connected devices, and get help, 24/7. Visit att.com/atteasy4

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AT&T collects a surcharge on a per line per month basis as required by the California Public Utilities Commission (CPUC) to fund CPUC Public Purpose Programs. For more info on the Public Purpose Programs and how these funds are used, please go to the CPUC's website at cpuc.ca.gov and search for "Surcharge Rates" at the top right of the page.

Questions about your bill or service
If you have any questions about your bill or concerns about your service, call Customer Care at 800.331.0500 or at 611 from your cell phone or write to Customer Care at AT&T, P.O. Box 5074, Carol Stream, Illinois 60197-5074 or FAX 314.242.0792. If we cannot resolve your issue, you have the option to write the California Public Utilities Commission (CPUC) at Consumer Affairs Branch, 505 Van Ness Ave., Room 2003, San Francisco, CA 94102, or at cpuc.ca.gov/complaints or call 800.649.7570. The CPUC's DDTP program offers assistance to individuals with hearing and speaking limitations including California Relay Service available by dialing 711. More information is available at caconnect.org

AT&T Mobility Center for customers with disabilities
Questions on accessibility by persons with disabilities: 866.241.6568.

Written correspondence
Do not send notes/letters with payment. We cannot guarantee receipt. Send notes/letters to AT&T, P.O. Box 5074, Carol Stream, Illinois 60197-5074 or FAX 314.242.0792.

Wireless DirectBill charges
Detail of DirectBill charges can be viewed at att.com/db. The direct billing option offers you the ability to purchase content, goods and features such as apps, games, donations, and services from AT&T and other companies by applying charges to your wireless account.

Tax ID
AT&T Mobility Tax ID 84-1659970

Wireless Services provided by AT&T Mobility, LLC.
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AT&T

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Issue Date: Jul 27, 2026
Account Number: 337254266607

Easily split your AT&T bill! Assign payers and let us notify them each month.
Visit att.com/splitbill to learn more.

Save time with the AT&T app. Now with more powerful features to manage your account, devices, and connections, all in one place. Visit att.com/atteasy12

Total due
$97.44
AutoPay is scheduled for:
Aug 16, 2026

Account summary

Your last bill	$97.42
Payment, Jul 16 - Thank you!	-$97.42
Remaining balance	$0.00

Service summary

Wireless	*Page 2*	$97.44
Total services		$97.44

Total due $97.44
AutoPay is scheduled to debit your bank account on Aug 16, 2026

Ways to pay and manage your account:

AT&T app
iPhone and Android

att.com/pay

Call 611 or 800.331.0500
TTY:866.241.6567

Ask a question
Make a payment

AT&T

ALINA GRAYESKE
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

AutoPay of $97.44 is scheduled for Aug 16, 2026
Account number: 337254266607

AT&T MOBILITY
PO BOX 6416
CAROL STREAM, IL 60197-6416

9100033725426660700000000009744000000009744004

Service activity

Wireless

Number	User	Page	Activity since last bill	Monthly charges: Plan	Monthly charges: Equipment	Monthly charges: Add-ons	Company fees & surcharges	Government fees & taxes	Total
619.756.9585	ALINA GRAYESKE	2	-$30.56	$70.00	$33.34	$19.00	$4.30	$1.36	$97.44
Total			**-$30.56**	**$70.00**	**$33.34**	**$19.00**	**$4.30**	**$1.36**	**$97.44**

Usage summary (Jun 28 - Jul 27)

Number	User	Data (allowance)	Text (allowance)	Talk (allowance)
619.756.9585	ALINA GRAYESKE	28.60GB (unlimited)	107 (unlimited)	18 (unlimited)

Usage is rounded up based on your plan. For more details on your Usage summary, visit att.com/myusage.

Phone, 619.756.9585
ALINA GRAYESKE

Activity since last bill — *Jun 28 - Jul 27*

1.	Smartphone trade-in promo 5 of 36	*Jul 26*	-$30.56

< *One-time credit*

Monthly charges — *Jul 28 - Aug 27*

2.	Extra 2.0 - 1 Line *AutoPay & paperless disc ($10 off w/ bank acct)*	$70.00
3.	Protect Advantage (includes insurance) - Tier 4	$19.00
4.	APPLE 256GB - Installment 5 of 36	$33.34

Company fees & surcharges

5.	Administrative & Regulatory Cost Recovery Fee	$3.99
6.	Federal Universal Service Fee	$0.28
7.	State Public Utility Surcharge	$0.03

Government fees & taxes

8.	911/988 Surcharge	$0.46
9.	CA Universal Svc PPP Srchg	$0.90

Total for 619.756.9585 **$97.44**

Total for Wireless **$97.44**

APPLE 256GB *330000066843106*

Established on	Mar 26, 2026
Amount financed	$1,199.99
Installment 5 of 36 *(Jul 26, 2026)*	$33.34
Balance remaining after current installment	$1,033.29

To pay off this installment plan early, please visit att.com/installmentpayoff for details.

News you can use

Products and services
Discover the latest AT&T products and services designed to keep you connected at att.com. Visit today to explore options that fit your lifestyle and needs.

Increase to Administrative & Regulatory Cost Recovery Fee
Starting August 5, 2026, the AT&T Administrative & Regulatory Cost Recovery Fee for wireless customers will increase by $1.00 from $3.99 to $4.99 per line per month. For more info, go to att.com/mobilityfees

Add a new line for less than you think
Add a friend, add a family member, add a line for someone you love - everyone gets our best deals. Call: 866.766.2888.

The new AT&T app is here!
Now, with a simplified experience, and even more powerful features to manage your plan and connected devices, and get help, 24/7. Visit att.com/atteasy4

Important information

Late payment fee
The late payment fee for consumer wireless bills not paid in full by the payment due date is up to $8.00.

Electronic check conversion
Paying by check authorizes AT&T to use the information from your check to make a one-time electronic fund transfer from your account. Funds may be withdrawn from your account as soon as your payment is received. If we cannot process the transaction electronically, you authorize AT&T to present an image copy of your check for payment. Your original check will be destroyed once processed. If your check is returned unpaid you agree to pay such fees as identified in the terms and conditions of your agreement, up to $30. Returned checks may be presented electronically.

Company fees & surcharges
AT&T imposes additional monthly fees on a per line basis, including:

- An Administrative & Regulatory Cost Recovery Fee charged to help AT&T recover: (a) certain expenses AT&T incurs, including, but not limited to, charges AT&T or its agents pay to interconnect with other providers to exchange communications between AT&T customers and their customers and charges associated with cell site rents and maintenance; and (b) payment of certain government fees imposed on AT&T and costs of compliance with government-imposed regulatory requirements.
- Federal/State Universal Service Fees to help AT&T recover mandatory contributions it makes to federal and state universal service funds.
- State/Local Cost Recovery Fees to help AT&T recover taxes and required payments levied on AT&T by states and local governments.

These fees are not taxes or charges that the government requires AT&T to collect from its customers. The amounts we charge may change. See att.com/mobilityfees for details.

California surcharge
AT&T collects a surcharge on a per line per month basis as required by the California Public Utilities Commission (CPUC) to fund CPUC Public Purpose Programs. For more info on the Public Purpose Programs and how these funds are used, please go to the CPUC's website at cpuc.ca.gov and search for "Surcharge Rates" at the top right of the page.

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Written correspondence
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Wireless DirectBill charges
Detail of DirectBill charges can be viewed at att.com/db. The direct billing option offers you the ability to purchase content, goods and features such as apps, games, donations, and services from AT&T and other companies by applying charges to your wireless account.

Tax ID
AT&T Mobility Tax ID 84-1659970

Wireless Services provided by AT&T Mobility, LLC.
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labcorp

Laboratory Bill

BALANCE NOW DUE

Payments made via an online banking service must include this invoice #

Invoice/Factura: 68071296

Amount Due: $129.15

TAX ID# : 84-0611484

MANUELL GUASTI FERNA
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Patient Name: MANUELL GUASTI FERNA
Invoice Date: 01/14/26
536333811141

Test requested by:
SUN HEALTH MEDICAL CLINIC
2931 JARVIS ST STE A
SAN DIEGO, CA 92106

We've made it easy to pay your bills from Labcorp. Just scan this QR code to pay.

Important Notice

THIS BILL IS FOR LABORATORY SERVICES REQUESTED BY YOUR PHYSICIAN. PAYMENT IN FULL IS EXPECTED UPON RECEIPT OF THIS INVOICE. SEE THE BACK FOR INSURANCE OPTIONS. TENEMOS AGENTES BILINGUE DISPONIBLES PARA ASISTIR.

AR10D056_PTIV
536333811141

Summary of Activity

Date of Service	Description	Charges	Adjustments	Medicare/ Medicaid Paid	Insurance Paid	Patient Paid	You Pay
12/29/25	Varicella-Zoster V Ab, IgG	129.15					129.15
IMPORTANTE: Tenemos agentes bilingues disponibles para asistirle. Llamenos ahora para resolver su situación.		129.15					$129.15

Labcorp reserves the right to refuse laboratory services for failure to pay for past services. Only your doctor can answer questions regarding testing, diagnosis and results. To request a copy of your laboratory report: Go to patient.labcorp.com

TEST PERFORMED BY: LABCORP SAN DIEGO 13112 EVENING CREEK DR SO STE 200 SAN DIEGO, CA 92128

We accept the following payment methods: DISCOVER MasterCard VISA AMERICAN EXPRESS PayPal Pay G Pay

Payment arrangements can be made with no additional fee by calling **1-800-845-6167** from 8 AM - 8 PM Monday - Friday, or visit **labcorp.com/billing**

MANUELL GUASTI FERNA
4912 MUIR AVE APT 5
SAN DIEGO, CA 92107-2132

Payments made via an online banking service must include
Invoice # 68071296

Return this portion with payment
DO NOT SEND CASH
Make check or money order payable to:

Laboratory Corporation of America Holdings
PO Box 2240
Burlington, NC 27216-2240

Invoice/Factura: 68071296

Amount Due: $129.15

www.labcorp.com/billing

FAX: 1-866-227-2939

REF*ITSAUG*M**** 53633381 1141**** 1 0129150

Payment Receipt

New Business
Transaction #57592101

New Business #44579323

65 E San Ysidro Blvd
San Diego CA 92173
Phone : 619-323-0725
License # 6002326
Office : 1323 San Ysidro-San Ysidro

Manuella Guasti Fernandes
4912 Muir Ave Apt 5
San Diego CA 92107-2132

Customer #24905723
Received By: ***Enrico Ramos***
Print Date/Time : ***4/6/2026 2:26 PM PDT***

Fees

Added Date	Type	Description	Amount
4/6/2026	Automobile Insurance	Down Payment to Carrier	$62.99
4/6/2026	Broker Fee	Broker Fee	$100.00
4/6/2026	Documentation Fees	Documentation and Imaging Fee	$40.00
		Total Fees:	**$202.99**

Received Payments

Received Date	Type	Description	Credit Card # / Check # / Other	Amount
4/6/2026	None-NoCoverageUntilPaid			$202.99
			Total Amount Received :	**$202.99**

TOTAL PAYMENT : $202.99

By way of this receipt, I acknowledge that I have may conducted this insurance transaction with an affiliated company. Any sharing of my information by and amongst these affiliates is solely for the purpose of completing the insurance transaction. Affiliated companies are listed here: https://www.freeway.com/affiliate-disclosure/

Customer Service: (877) 879-0606

Policy Number: ncup Insurance Company: Bluefire Insurance

Customer Signature: Manuella Guasti Fernandes Agent Signature: Enrico Ramos

Customer Service: (800) 300-0227

Insurance Company: Bluefire Insurance

Note: For Credit Card and Electronic Check Payments (AHC) charges will appear on your statement as FREEWAY INSURANCE CA

** If the Received Payments Type above indicates "**None - No Coverage Until Paid**", then no payment has been received and this document is not evidence of coverage or receipt of payment. **

Customer Signature: Manuella Guasti Fernandes **Agent Signature:** Enrico Ramos

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

BIG SAVINGS!

Find out more about our additional products:

• Auto • Motorcycle • Home • Small Commercial Auto • Hospital Indemnity
• Renter's • Identity Theft • Telemedicine

Ask your agent or call: **888-253-0674**

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

BROKER FEE DISCLOSURE FORM

This disclosure was prepared by the California Insurance Commissioner.
Please READ IT CAREFULLY!

I. Do not sign any broker fee agreement unless all of its blank lines and spaces have been filled-in and you have read the entire document and the agreement carefully.

II. Your insurance broker represents you, the consumer, and is entitled to charge a broker fee if he/she chooses. This fee is not set by law, and may be negotiable between you and the broker.

III. It is illegal for an insurance broker to charge you a fee for placing coverage solely with the California Automobile Assigned Risk Plan or the California Fair Plan. Fees may be charged for placement of other coverages.

IV. Broker fees are often non-refundable even if you cancel your coverage. Refer to your broker fee agreement to see if your broker fee is non-refundable. However, you may be entitled to a full refund of a broker fee if your broker acted incompetently or dishonestly. Unresolved disputes over non-refunded broker fees can be forwarded to the Department of Insurance for review.

V. You are entitled to obtain and keep a completed copy of this disclosure and any broker fee agreement you sign.

VI. Your broker may receive a commission from insurance company (ies) for placing your insurance. This commission may be paid to your broker by the insurance company (ies) in addition to any broker fee you pay.

VII. If you will be paying your premium in installments to a finance company, by law you must receive a copy of a premium finance disclosure and agreement. Be sure to obtain and read those documents before signing a premium finance agreement. Also, ask the broker if the insurer offers its own installment payment plan. Insurer installment plans are often cheaper than premium financing through a separate premium finance company.

VIII. If your broker is placing automobile coverage, your broker must provide you with a copy of the current Department of Insurance pamphlet "Automobile Insurance." If your broker is placing residential coverage, your broker must provide you with a copy of the current Department of Insurance pamphlet "Residential Insurance." By signing this disclosure, you acknowledge receipt of the appropriate pamphlet(s).

Client Initials: M.G.

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Freeway Insurance Services America, LLC (California).
(License No. 6002326)

BROKER FEE AGREEMENT

APPOINTMENT OF INSURANCE BROKER and AGREEMENT TO PAY BROKER FEE

As of 4/6/2026, **the undersigned (Client) appoints Freeway Insurance Services America, LLC (California)., (Broker and us) as his/her insurance broker of record**. This Agreement shall continue in full force until terminated by either party. Broker agrees to represent Client honestly and competently in obtaining and servicing the desired insurance coverages, as may be available. Client agrees to act in good faith with Broker. For each non-Assigned Risk policy, Client agrees to pay a broker fee for Broker's services, as specified below. This broker fee is in addition to any commissions paid, if at all, to Broker by an insurance company.

Included in the estimated cost is a **Broker Fee of $100.00** for any automobile , homeowner, commercial, or renters insurance policy**.** Client agrees to this fee and fully understands that the broker fee is **is not refundable**, including if the insurance is cancelled or rejected. Broker and Client agree to the following additional fees, if applicable: (1) Processing the request for reinstatement of a cancelled policy - $100.00 fee, (2) Processing Endorsements - $100.00 fee, (3) Accepting and processing of monthly premium payments - $10.00 fee, (4) A non-refundable Document Imaging/Storage Fee of Client's documentation - $40.00, and (5) A non-refundable fee to process and handle "split" down payments - $15.00, and (6) A non-refundable $20.00 Convenience Fee to electronically conduct a new business application. Client authorizes Broker to maintain premium payments in interest-bearing trust accounts, and to receive any interest income therefrom, until paid to the insurance company.

CANCELLATION AND OTHER MISCELLANEOUS PROVISIONS

Cancellation. ***Client agrees that all cancellation request(s) or changes to the policy, of any kind, must be in writing to be processed by Broker***. In the event that any changes to the policy result in additional fees or premium, Client acknowledges that he/she is responsible for same. In the event that Broker provides Client an insurance Identification Card, Client acknowledges and understands that insurance coverage is not provided until the application is underwritten and accepted by the insurance company. According to the State of California, the Identification Card cannot be used as proof of insurance until the insurance company has accepted and issued coverage as evidenced by a declarations page and/or policy. Client further agrees and understands that the choice of coverage(s) and limits of liability is that of the Client and not of the Broker, and as such, Broker is not responsible for the adequacy of coverage(s) and/or limits of liability. Finally, Broker and Client agree that venue for any and all small claims actions between the parties shall exclusively reside in the Santa Ana Court, Orange County, California.

Effective Date. Client understands and acknowledges that the effective date of the policy(ies) may differ from the date stipulated in this Agreement and can be obtained from the insurance company application. Client agrees to the conditions set forth above and acknowledges receipt of a copy of this Agreement. Client understands that upon signing this document, the broker fee will be fully earned by Broker and will not be refunded even if the policy is cancelled.

Communications Consent and Telephone Monitoring. By providing the number of a land line, cell phone or other wireless device, Client expressly consents and authorizes us and any of our Affiliates, agents, service providers or assignees to: (i) call you using an automatic telephone dialing system or otherwise; (ii) leave a voice, prerecorded, or artificial voice message for Client; and/or (iii) send Client a text or other electronic message for any purpose related to the servicing or collection of the Policy or for other transactional or informational purposes related to the Policy (each a "Communication"). Client agrees that we and any of our affiliates, agents, service providers or assignees may call or text Client at any telephone number associated with Client's Policy, including cellular telephone numbers, which Client provides to us, now or in the future. Client also agrees that we and any of our Affiliates, agents, service providers or assignees may include Client's personal information in a Communication. We will not charge Client for a Communication, but Client's service provider may. In addition, Client understands and agrees we and any of our Affiliates, agents, service providers or assignees may communicate with Client in any lawful manner that does not require prior consent. Client agrees that we may monitor and record any telephone calls to assure the quality of our service or for other reasons. Client also agrees that no additional notice or approval is needed for any call monitoring or recording.

Consent to Receive Telemarketing Calls and Text Messages. By signing this Agreement, Client authorizes us and any of our Affiliates, agents, service providers or assignees to deliver telemarketing calls and text messages to the following telephone number(s) (619) 756-9585, and (619) 756-9585 or to any additional or alternate phone number that the Client may provide, in connection with their application or otherwise, using an automatic telephone dialing system and/or a prerecorded or artificial voice message. These telemarketing calls and text messages include communications required to complete the purchase and ensure the effectiveness of Client's desired insurance coverages. Client understands that this authorization is not required as a condition of purchasing any property, goods or services. ***If Client would not like to receive telemarketing calls and text messages using an automatic telephone dialing system and/or a prerecorded or artificial voice message, please do not sign this Agreement and ask to receive a copy of the Broker Fee Agreement without this provision***.

"Affiliated Companies" or **"Affiliates."** Please see the enclosed Privacy or Affiliation Disclosure or our website for a list of our Affiliates.

Manuella Guasti Fernandes — 4/6/2026
Insured's Signature **Date**

Insured Name: _____
(Please Print) Last Name First Name Middle I.

Enrico Ramos — 4/6/2026
BROKER'S Signature **Date**

For general customer service questions, please call (888) 300-0227
For unresolved issues and complaints only, please call 800-960-0036 or email us at customercare@confie.com.
For questions/problems concerning broker fees or insurance, you may contact the Dept. of Insurance at (800) 927-HELP.
7711 Center Avenue, Suite 200, Huntington Beach, CA 92647 • TEL (800) 300-0227 • FAX (714) 252-2606

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

LIVERY (UBER – LYFT – RIDE SERVICE)

AND FOR-HIRE (DELIVERY/Pick-Up) DISCLOSURE

I, Manuella Guasti Fernandes hereby acknowledge that neither myself nor anyone who is intended to be a covered driver (or permissive user) under this policy uses the vehicle(s) disclosed on the application (or any other vehicle added at a later date) for any:

a) For-Hire ride or driving service, **including but not limited to UBER, RIDE, LYFT, TAXI, LIMOUSINE, or similar Shuttle or Ride-For-Hire or Ride Share service.**
b) Delivering or picking up property, goods, or products, INCLUDING BUT NOT LIMITED TO pizza, documents, newspapers, food, flowers, equipment, supplies, or consumer products;

Failure to accurately attest to the foregoing may lead to your policy being cancelled or coverage/claims being denied. Customer must also inform the insurance carrier or Freeway immediately upon engaging in the above services.

Signed and acknowledged this 4/6/2026

Manuella Guasti Fernandes
Customer Signature

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Freeway Insurance Services America, LLC (California)

Replacement Policy Disclosure

By signing below, I acknowledge that I have read all the terms, coverages, effective date and pricing for the insurance policy I am purchasing.

If the effective date of this policy, which can be found on the policy contract, is in the future, I acknowledge that I have no coverage until that date.

If I am buying a replacement policy for a policy that is active or re-instatable, or because I am making changes (endorsements) to the policy, I acknowledge that I have reviewed the coverage(s), pricing and fees with my producer. If the pricing is higher, I have voluntarily selected a new carrier after discussing options with the producer.

Manuella Guasti Fernandes
Insured Signature

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

IMPORTANT PRIVACY CHOICES
FOR CALIFORNIA CONSUMERS

You have the right to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and with outside companies with which we do business.

- Please read the enclosed information carefully before you make your choices
- You may exercise your rights at any time
- Please keep these documents for your records

To exercise your privacy rights, you may use the enclosed forms or you may visit us at http://privacychoices.confie.com.

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Confie U.S. Consumer Privacy Notice

WHAT DOES CONFIE HOLDING II CO. ("CONFIE") DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and Income • Payment History and Transaction History • Credit History and Insurance Claim History
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Confie chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Confie share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

To limit our sharing

- Call 877-214-0149 – our menu will prompt you through your choice(s)
- Visit us online: https://www.freeway.com/privacy-policy/
- Mail the form below

Please note:
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions?

Call 877-214-0149 or go to https://www.freeway.com/privacy-policy/

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Mail-in Form		
If you have a joint policy, your choice(s) will apply to everyone on your account unless you mark below. [_] Apply my choice(s) only to me.	Mark any/all you want to limit: Do not share information about my creditworthiness with your affiliates for their everyday business purposes. Do not allow your affiliates to use my personal information to market to me. Do not share my personal information with nonaffiliates to market their products and services to me. **Name** **Address** **City, State, Zip** **Policy #**	**Mail to:** Freeway Insurance Services ATTN: Customer Service Escalations Team 7711 Center Ave. Suite 200 Huntington Beach, CA 92647

Who we are	
Who is providing this notice?	The companies listed at https://www.freeway.com/affiliate-disclosure/
What we do	
How does Confie protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Access to information in our possession is limited to those employees who need it to perform services, process transactions, or marketing.
How does Confie collect my personal information?	We collect your personal information, for example, when you • Make an inquiry about an insurance product or service • Apply for insurance or pay insurance premiums • File an insurance claim or provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates are listed at https://www.freeway.com/affiliate-disclosure/*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates we share with can include companies such as insurance companies, insurance agencies, mortgage brokers, bankers, securities broker-dealers, airlines, direct marketing companies, and others.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners may include insurance companies, insurance agencies, and others.*

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

MONTANA RESIDENTS. If you are a resident of Montana, we will not disclose your financial information to non-affiliated companies for their marketing purposes unless the company has an insurance license, you authorize us to do so, or as permitted by law.

RESIDENTS OF NEW MEXICO, NORTH DAKOTA, AND VERMONT. If you are a resident of New Mexico, North Dakota, or Vermont, we will not disclose your financial information to non-affiliated companies unless you expressly authorize us to do so. This does not prohibit us from disclosing your Financial Information to third parties that perform business services for us or that assist us in servicing your policy or fulfilling a request made by you, or as otherwise permitted by law.

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

(__) NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing with Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "no," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

(__) NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account or Policy Number(s): _____

Signature: _____

To exercise your choices do one of the following:
(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records);
(2) Call this toll-free number (877) 214-0149;
(3) Fill out, sign, and fax this form to us at (844) 236-4345 toll free; or
(4) Visit our website at https://privacychoices.confie.com/,

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

CONSENT TO DISCLOSE INFORMATION

By signing this form, I understand that I am consenting to the disclosure of my personal information to third-parties that are not affiliated with Confie Holding II Co. and its affiliates (collectively, "Confie"), which are listed at https://www.freeway.com/affiliate-disclosure/. I understand that my consent will remain in effect until I revoke or modify it. I understand that I may revoke or modify this consent at any time by contacting Confie at the address, website, or telephone number below.

PRINT NAME: Manuella Guasti Fernandes

ADDRESS: 4912 Muir Ave Apt 5San Diego, CA 92107

DATE: 4/6/2026

SIGNATURE: _____

Confie will maintain a copy of this form and will provide a copy upon request. You may want to make a copy for your records. You may revoke your consent at any time by contacting Confie at the address below, by visiting our website at https://privacychoices.confie.com/, or by telephone at 877-214-0149 toll-free.

Freeway Insurance Services
ATTN: Customer Service Escalations Team
7711 Center Ave., Suite 200
Huntington Beach, California 92647

Consent to Receive Text Messages

Customer Name: Manuella Guasti Fernandes

Phone Number(s): (619) 756-9585

I agree to the Freeway Insurance Services America, LLC (California) **Privacy Policy** and **Terms of Use** , and I give consent to share my information with Freeway Insurance Services America, LLC (California)'s **Affiliates**, **External Marketing Partners**, and their successors and assigns. For all of these, I also give my express written consent to be contacted at the mobile phone number provided above for marketing purposes by call, text, or automated telephone dialing system, including with an artificial or prerecorded voice, which may leave a message. Message and data rate may apply. Message frequency varies. Text HELP for help and STOP to cancel at any time. I understand that I am providing this consent even if my telephone number is currently listed on a federal, state, internal, or corporate Do-Not-Call list. I understand that I do not have to agree to receive these types of calls or text messages as a condition of purchasing any goods or services.

Manuella Guasti Fernandes
Signature

Date: 4/6/2026

Household Member Disclosure

A driver should be listed on your automobile policy if they:
1. Live in the same household, have an active drivers license, and do not have an automobile policy of their own.
2. Use a vehicle on your policy on a regular or occasional basis regardless of whether they live in the same household or not.

I, Manuella Guasti Fernandes , do hereby represent that I have listed all drivers/operators of the insured motor vehicle(s) on the Carrier Application, **and all residents of my household (over the age of 14 and regardless of whether they drive the vehicle) on the Carrier Application or Named Driver Exclusion document.**

I agree to notify my insurance company of any new drivers and/or residents of my household (including those who have since turned the age of 14) should changes occur during the term.

Address Verification Disclosure

The garaging location is commonly referred to as the location where the vehicle sleeps at night. If the vehicle stays at more than one location during the year, the garaging location can be determined by how long the vehicle stays at each location. Wherever the vehicle stays for the majority of the year, should be the garaging location.
I certify that the mailing and garaging addresses indicated on this application are true and accurate.

Furthermore, I agree to notify the Company of any changes of: (1) Resident Address, (2) Garaging Address of Vehicles insured.

NOTICE: FAILURE TO ACCURATELY DISCLOSE AND UPDATE GARAGING ADDRESS, DRIVERS AND HOUSEHOLD MEMBERS MAY LEAD TO RESCISSION OF YOUR POLICY AND DENIAL OF ANY CLAIMS.

Applicant's Signature: Manuella Guasti Fernandes

Print Applicant's Name: Manuella Guasti Fernandes

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Freeway Insurance Services America, LLC (California)
License #6002326

IMPORTANT CHOICES REGARDING YOUR MOTOR VEHICLE REPORT

In order for Freeway Insurance Services America, LLC (California). ("Freeway") to provide me with a quote from the insurance carrier(s), a certified Department of Motor Vehicle ("DMV") printout of my Motor Vehicle Report ("MVR") reflecting my driving record and a printout of the Motor Vehicle Report ("MVR") of any other drivers listed on my insurance policy ("Additional Drivers") is required. By signing below, I agree that Freeway can obtain my MVR and the MVR of Additional Drivers. The MVR printout(s) may be provided by me as long as the following criteria are met: (a) the MVR is an official certified copy from the DMV, and (b) the MVR is not older than 30 days from today's date.

I understand I have the option to provide Freeway with an official certified MVR printout or Freeway can obtain this information on my behalf and on behalf of any Additional Drivers. I understand there is a Document Storage/Imaging charge of $25.00. By signing below, I also understand that Freeway may only use the MVR obtained on my behalf and on behalf of the Additional Drivers for (a) underwriting purposes, or (b) for delivery to the insurance carrier(s), and is prohibited by DMV regulations from giving me (or any Additional Drivers) a copy. I may obtain my own certified copy at any time by contacting the DMV. Please note that an MVR obtained directly (printed) from the DMV website is NOT AN OFFICIAL CERTIFIED MVR.

Regardless of whether Freeway is able to obtain the MVR, I understand that I must disclose all violations and accidents concerning my driving record and the Additional Drivers' to the best of my knowledge on the insurance application. I further understand that should the insurance carrier(s) that I am applying for coverage with discover any additional violations or accidents concerning my driving record (or for any Additional Drivers), my policy may be subject to an increase in premium or cancellation.

I have received and read the above notice, and I understand and agree to its provisions.

Client's Signature: Manuella Guasti Fernandes Date: 4/6/2026

SR-FILING ELIGIBILITY STATEMENT

(Sign only if applicable)

I understand that according to my MVR, I may not be eligible to obtain a valid license with the DMV. I have requested an SR-Filing to be issued with my insurance policy and understand all fees are fully earned and non-refundable, even if I am not eligible to obtain a valid license on the effective date of the policy.

I have received and read the above notice and I understand and agree to its provisions.

Client's Signature: Manuella Guasti Fernandes Date: 4/6/2026

PAYMENT DISCLOSURE

Insurance premiums must be paid when due. To keep my policy in force, I must pay the Insurance Carrier the monthly premium when due. If I do **not** send my monthly payment to the Insurance Carrier when due, I will lose my insurance coverage. If my coverage is cancelled, a **new** down payment is required in order to replace the coverage. **Furthermore, the down payment I paid today does not include my next monthly payment.**

Finally, I understand that, even if I do **not** receive a bill, it is still my responsibility to pay the premiums when due. If I do **not receive a bill, I must** notify my broker or insurance carrier immediately. **I can reach your Customer Service Department by calling (800) 300-0227.**

I have received and read the above notice, and I understand and agree to its provisions.

Client's Signature: Manuella Guasti Fernandes Date: 4/6/2026

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Universal Deal Checklist (AppOne)

Binding/Carrier Paperwork

- ❑ All **carrier guidelines** met.
- ❑ All **required documents uploaded** (driver's license, registrations, proof of prior insurance, marriage, ITC, etc.).
- ❑ **Where** does the application need to be **signed** and/or **initialed**?
- ❑ **File scanned** within 2 hours.
- ❑ All **paperwork scanned** correctly. (If not, open a ticket and follow up with IT.)
- ❑ **Carrier application** properly **bound** with a **policy number.**
- ❑ Correct **effective date** on the application.
- ❑ **Submitted amount**—premium and applicable fees—**uploaded** correctly.
- ❑ **Address**, **driver's license**, **coverages**, and **vehicle(s) match** in the carrier application, AppOne, and the Insurance 101-GCD Form.
- ❑ **EFT agreement** completed correctly. (Signature needed from bank account holder, not always same as policy holder.)
- ❑ Added **New Business Correction Form** and **proof of confirmation** (if applicable).
- ❑ Uploaded or scanned **ITC quote sheet** (if required by state).
- ❑ Customer **signature** on any **carrier endorsement** for **ride sharing** (if applicable).
- ❑ Customer **signature** and **proof of fax** to carrier on any needed **carrier driver exclusion documents** (to prevent cancellation).
- ❑ **Uploaded exclusion form confirmation** in operating system.
- ❑ **Copies** of the insured's **driver's license** and **registration**.
- ❑ **Noted** in system whether our customer is an **in-store** or **phone** sale.

FWY Paperwork

- ❑ All required **FWY Forms** are **scanned** and **signed** correctly. Includes:
  - Privacy Notice, Household Member Disclosure, and Livery Ride Sharing Disclosure
  - All other applicable forms (My Plan Coverage Checklist, Fee Disclosure Statement, Customer Receipt, SR-22 Disclosure Notice, Cancellation Request for policies being rewritten, Vehicle Inspection Form for Comp and Collision, Quote Sheet, Driver Exclusion)
- ❑ **Store customers only:** All information on the **Customer Profile** correct, matching client information.
- ❑ Use **scan cover sheet** to confirm **required documentation.**
- ❑ **ESign customers only:** Check EchoSign **document history** confirmation.

CK/CC Barcode

- ❑ **Funds collected at point of sale** to cover submission amount (payment method and amount bridged correctly to **AppOne**).
- ❑ Customer **signature** on **Deferred Down Payment Agreement** (hold credit card or promissory note, if applicable)

Photos

- ❑ **Photos uploaded** to AppOne (if required by carrier)
- ❑ Photos do not show **existing damage**, **special equipment**, or any **other modifications**.
- ❑ **Uploaded signed Vehicle Inspection.**

Proof of Ownership (VR)

- ❑ **Uploaded proof of ownership** (if required).
- ❑ Registered **owners** are **excluded or rated** per carrier guidelines (Vehicle, VIN, make, year, and model).

Additional Products

- ❑ Added NSD **contract signed** by the customer and seller.
- ❑ **Customer info** and **amount** collected **match** with **payment receipt**.
- ❑ **NSD Membership number matches** in operating system.

Producer Signature Enrico Ramos Manager Signature Enrico Ramos

Signing Session ID: 18AADACE-BD51-435F-B5FB-EB65A5C466DD

Audit Report

CREATED:	04/06/2026 09:29 PM UTC (UTC+00:00)
CREATED BY:	Enrico Ramos
SUBJECT:	TransactionReceipt.57592101.pdf Manuella Guasti Fernandes
SESSION ID:	18aadace-bd51-435f-b5fb-eb65a5c466dd
FILE(S) NAME:	TransactionReceipt.57592101.pdf
TOTAL PAGES:	17

History

Document created by Enrico Ramos (enrico.ramos@freeway.com)
04/06/2026 09:29 PM UTC (UTC+00:00) – IP Address: 72.44.193.8

Waiting for signature by Manuella Guasti Fernandes (manuguastif@gmail.com)
04/06/2026 09:29 PM UTC (UTC+00:00) – IP Address: 72.44.193.8

Waiting for signature by Enrico Ramos (enrico.ramos@freeway.com)
04/06/2026 09:29 PM UTC (UTC+00:00) – IP Address: 72.44.193.8

Signing notification sent by email to Enrico Ramos (enrico.ramos@freeway.com)
04/06/2026 09:29 PM UTC (UTC+00:00)

Signing notification sent by email to Manuella Guasti Fernandes (manuguastif@gmail.com)
04/06/2026 09:29 PM UTC (UTC+00:00)

Document viewed by Enrico Ramos (enrico.ramos@freeway.com)
04/06/2026 09:29 PM UTC (UTC+00:00) – IP Address: 72.44.193.8

Document e-signed by Enrico Ramos (enrico.ramos@freeway.com)
04/06/2026 09:30 PM UTC (UTC+00:00) – IP Address: 72.44.193.8

Document viewed by Manuella Guasti Fernandes (manuguastif@gmail.com)
04/06/2026 10:05 PM UTC (UTC+00:00) – IP Address: 2600:387:f:690e::4a

Document e-signed by Manuella Guasti Fernandes (manuguastif@gmail.com)
04/06/2026 10:06 PM UTC (UTC+00:00) – IP Address: 2600:387:f:690e::4a

Agreement completed
04/06/2026 10:06 PM UTC (UTC+00:00) – IP Address: 2600:387:f:690e::4a

Lemonade

5 Crosby St., New York, NY 10013

RENTERS POLICY DECLARATIONS

POLICY NUMBER	POLICY START DATE	POLICY EXPIRES ON
LP5AC4D8647	Sep 10, 2025 12:01am	Sep 10, 2026 12:01am

NAME OF INSURED	INSURED PROPERTY ADDRESS	INSURED EMAIL
Manuella Guasti	4912 Muir Ave, Apt. 5, San Diego, CA, 92107	manuella_guasti@hotmail.com

COVERAGE SUMMARY

COVERAGE	MAXIMUM AMOUNT	PREMIUM
Personal Property	$20,000	Included
Loss Of Use	$6,000	Included
Personal Liability	$100,000	Included
Medical Payments To Others	$1,000	Included
$500 Deductible		Included
Total Premium		**$95/yr**

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DISCOUNTS	
FOR	AMOUNT
Fire Protection Local Smoke Alarm	$7.00
Total Discount	**$7.00 (Annual)**

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DOCUMENTS ATTACHED TO THIS POLICY	
FORM NUMBER	FORM NAME
LEM 04 CA 04 22	Homeowners 4 - Contents Broad Form
LEM-2092 (12-24)	Special Provisions - California
HO 04 07 07 19	Personal Property Replacement Cost Loss Settlement - California
HO 24 77 05 11	Canine Liability Exclusion Endorsement
LEM-3002 (02-20)	Swimming Pool, Diving Board, and Slide Liability Exclusion
LEM-3003 (02-20)	Trampoline Liability Exclusion
HO 24 90 08 01	Workers Compensation Residence Employees - California
IL P 001 01 04	U.S. Treasury Department’s Office of Foreign Assets Control (“OFAC”) Advisory Notice to Policyholders
IL N 018 01 22	California Fraud Statement
IL N 136 12 19	California Residential Property Insurance Bill of Rights and Claim Reporting Disclosure Notice
LEM-CANOTICE01 09 18	Notice to Consumers - California Residential Insurance Disclosure
LEM-CANOTICE02 (04-19)	California Notice of Designated Additional Person to Receive Notice of Cancellation or Nonrenewal
LEM-CANOTICE03 (08-19)	California Important Consumer Affairs Notice
LEM-CANOTICE04 (03-25)	Community Service Statement
LEM-CA-NOTICE-WILDFIRE	California Wildfire Scoring And Mitigation Discounts Notice

Rating information - Protection Class: 2, Territory: 46, Construction: Frame

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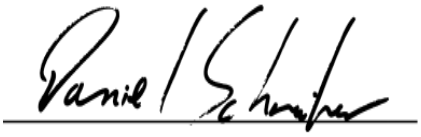
RENTERS POLICY

In witness whereof, Lemonade Insurance Company has caused this policy to be signed by its president and secretary.



Daniel Schreiber
President and CEO

Scott Fischer
Secretary

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CALIFORNIA WILDFIRE SCORING AND MITIGATION DISCOUNTS NOTICE

This disclosure is required by Section 2644.9 of the California Insurance Code. This form provides information related to your property insurance and associated wildfire risk score or classification. The information included will help you understand your wildfire risk so you can proactively manage your risk and ensure that your wildfire premiums reflect your exposure.

Verisk FireLine® score has been used to measure the wildfire hazard at your location. FireLine® scores range from 0 (negligible risk) to 30 (extreme risk) and provide an objective assessment of a property's propensity to burn in the event of a wildfire based on the most current assessment of three key wildfire risk factors, which are also recognized by the National Fire Protection Association (NFPA):

Fuel: Grass, trees, or dense brush can feed a wildfire.
Slope: Steeper slopes can increase the speed and intensity of wildfire.
Access: Limited access and dead-end roads can impede firefighting equipment.

Your FireLine® Score is: 0

There are several mitigation actions you can take to protect your property against damage, should a wildfire occur near your home. Therefore, Lemonade offers the following available premium credits for wildfire mitigation activities, up to a 0.5% premium reduction. Each credit applied to your policy is indicated in the Applied Credit column below.

Your current total mitigation credit level is: N/A

Fire Mitigation Credit	Maximum Possible Credit	Applied Credit
Community-Level Mitigation Designations		
Fire Risk Reduction Community	0.0135%	N/A
Firewise USA Site	0.0135%	N/A
Both Fire Risk Reduction Community and Firewise USA Site	0.018%	N/A
Property-level Measures Addressing The Immediate Surroundings Of The Building		
Clearing of vegetation and debris from under decks.	0.0225%	N/A
Clearing vegetation, debris, mulch, and any movable combustible objects within 5 feet of the Building.	0.0225%	N/A

Incorporation of only noncombustible materials, e.g. fences, gates, within 5 feet of the Building.	0.0225%	N/A
Removal or absence of combustible structures, e.g. sheds, from the area within 30 feet of the Building or within property line.	0.0225%	N/A
Complies with Defensible Space codes. (Section 4291 of the Public Resources Code, and any applicable local ordinances, governing defensible space)	0.027%	N/A
Property-level Building Hardening Measures		
Class-A Fire Rated Roof	0.045%	N/A
Enclosed Eaves	0.0045%	N/A
Fire-Resistant Vents	0.0045%	N/A
Multipane windows that, when closed, cover entire window without openings.	0.0045%	N/A
At least 6 inches of noncombustible vertical clearance at bottom of surface of building.	0.0081%	N/A
Total Mitigation Discount	0.5%	N/A

Right to Appeal

You have the right to appeal this wildfire risk score whenever such score or classification is provided to you. If you disagree with the wildfire risk score or other wildfire risk classifications, you may appeal the decision through your agent or directly through Lemonade by emailing help@lemonade.com. We will acknowledge receipt of the appeal in writing within 10 calendar days and reconsideration and decision within 30 calendar days.

You may contact the Department of Insurance for assistance if you disagree with the written reconsideration or final determination through the Department of Insurance toll-free consumer hotline at (800) 927-4357 (HELP) or at www.insurance.ca.gov/01-consumers/. In the event your appeal is denied, upon request by the Department, we shall provide a copy of the appeal, and our written response, to the Department.

Exhibit 6 - Manuella Guasti Fernandes and Alina Carrie Grayeske's Relationship History

Fresno & San Francisco Road Trip

September 6-8, 2025

Alina & Manuella

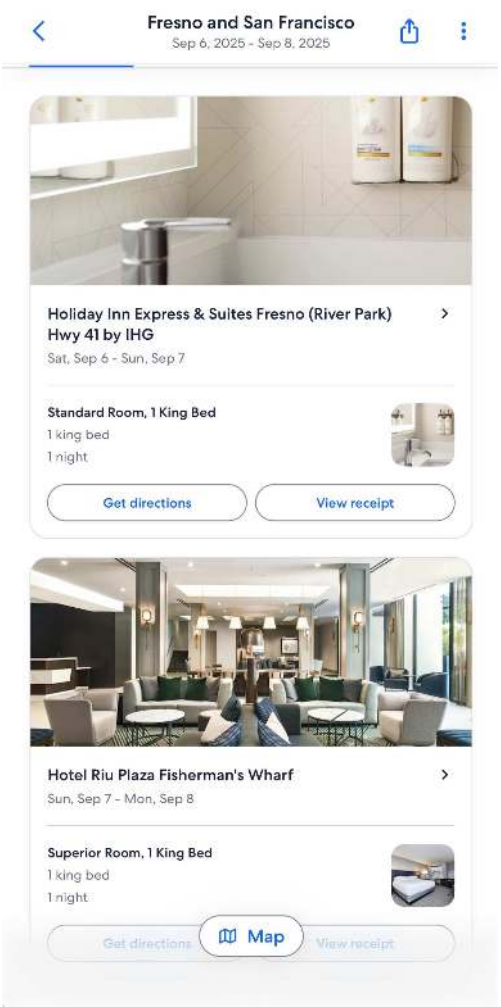
A road trip through Fresno and San Francisco - an overnight stop in Fresno, a drive into the city, time around the Palace of Fine Arts and the waterfront, and a morning wandering through North Beach together.

Trip Overview

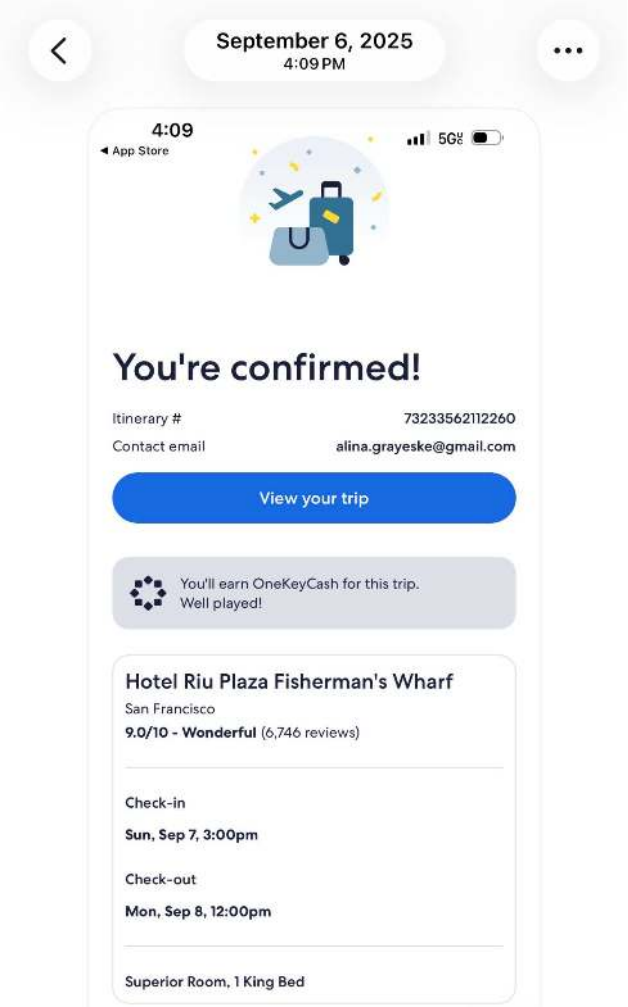
Fresno to San Francisco | September 6-8, 2025

Lodging

- September 6-7: Holiday Inn Express & Suites Fresno (River Park) Hwy 41 by IHG
- September 7-8: Hotel Riu Plaza Fisherman's Wharf, San Francisco
- A two-night road trip with Fresno as the first stop before continuing on to San Francisco.



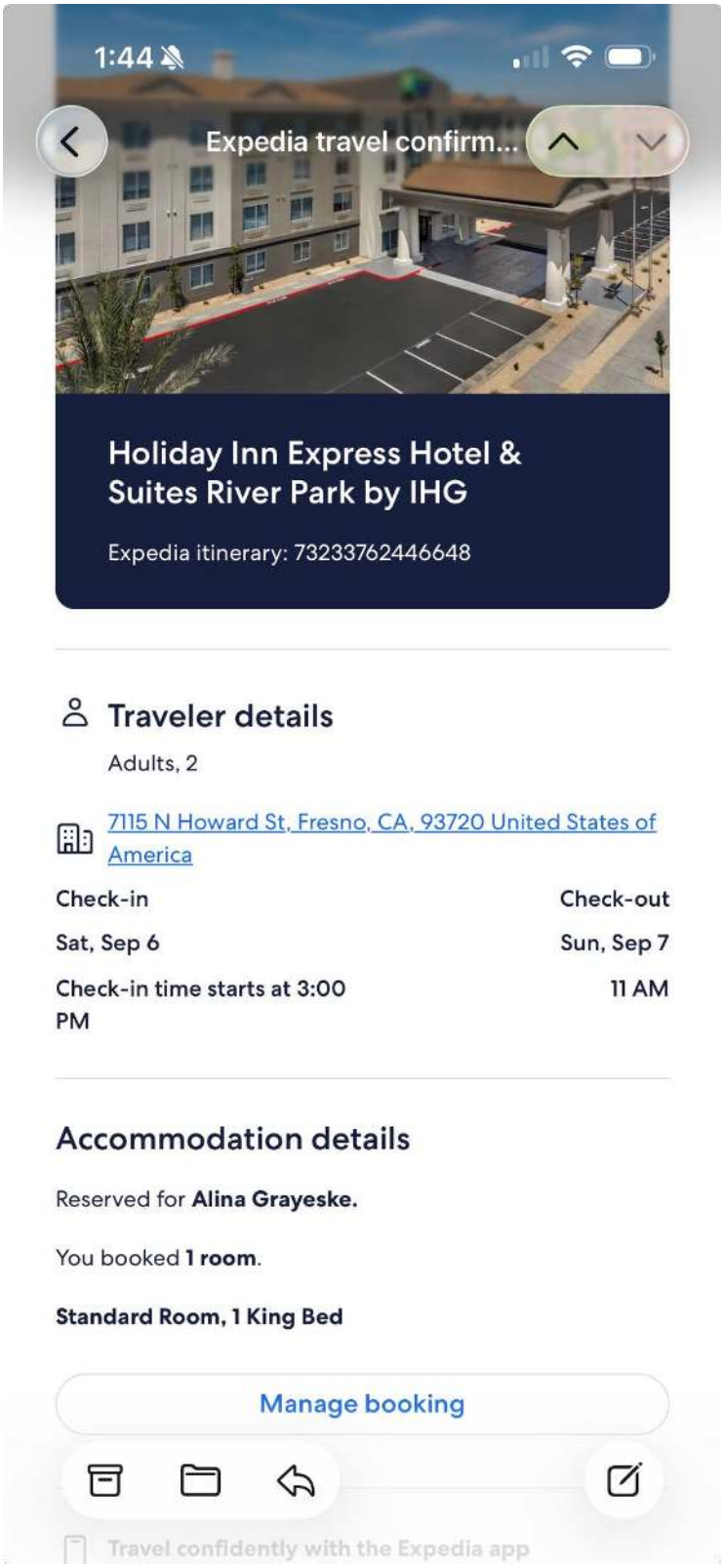
Trip lodging overview showing the Fresno and San Francisco stays from September 6-8, 2025.



Hotel Riu Plaza Fisherman's Wharf reservation for the San Francisco portion of the trip.

Fresno Hotel Confirmation

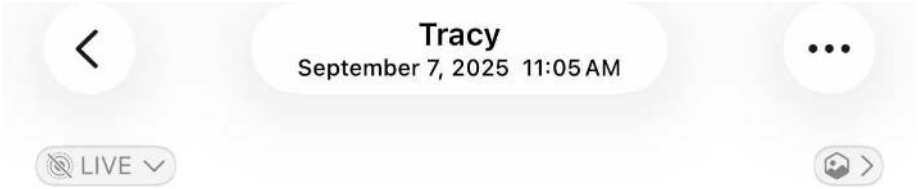
September 6-7, 2025 | Fresno, California



Expedia confirmation for the Holiday Inn Express Hotel & Suites River Park by IHG - our overnight stay in Fresno before continuing the road trip to San Francisco.

Road Trip Journal

SEPTEMBER 7, 2025 - 11:05 AM | TRACY, CALIFORNIA



On the road from Fresno toward San Francisco, passing through Tracy and taking in the open California landscape.

Road Trip Journal

SEPTEMBER 7, 2025 - 11:52 AM | SAN FRANCISCO, CALIFORNIA

Arriving in San Francisco and crossing the Bay Bridge as the city came into view.

Road Trip Journal

SEPTEMBER 7, 2025 - 12:33 PM | PALACE OF FINE ARTS, SAN FRANCISCO

Exploring the Palace of Fine Arts shortly after arriving in the city.

Road Trip Journal

SEPTEMBER 7, 2025 - 12:33 PM | PALACE OF FINE ARTS, SAN FRANCISCO

A sunny selfie together while walking around the Palace of Fine Arts.

Road Trip Journal

SEPTEMBER 7, 2025 - 2:56 PM | SAN FRANCISCO, CALIFORNIA

Enjoying the waterfront with a camera in hand and taking in the views around the bay.

Road Trip Journal

SEPTEMBER 8, 2025 - 9:56 AM | NORTH BEACH, SAN FRANCISCO

Starting the morning together in North Beach before another day of walking and exploring.

Road Trip Journal

SEPTEMBER 8, 2025 - 10:03 AM | NORTH BEACH, SAN FRANCISCO

A quiet coffee stop in North Beach - one of those simple moments that became part of the trip.

Road Trip Journal

SEPTEMBER 8, 2025 - 10:19 AM | NORTH BEACH, SAN FRANCISCO

Walking through North Beach together. We asked a stranger to take this photo of us walking away so we could capture the moment naturally.

A weekend on the road

From Fresno to San Francisco, the trip was filled with ordinary little moments that made it memorable - the drive, city landmarks, waterfront views, coffee in North Beach, and simply walking through the city together.

Palm Springs Wedding Weekend

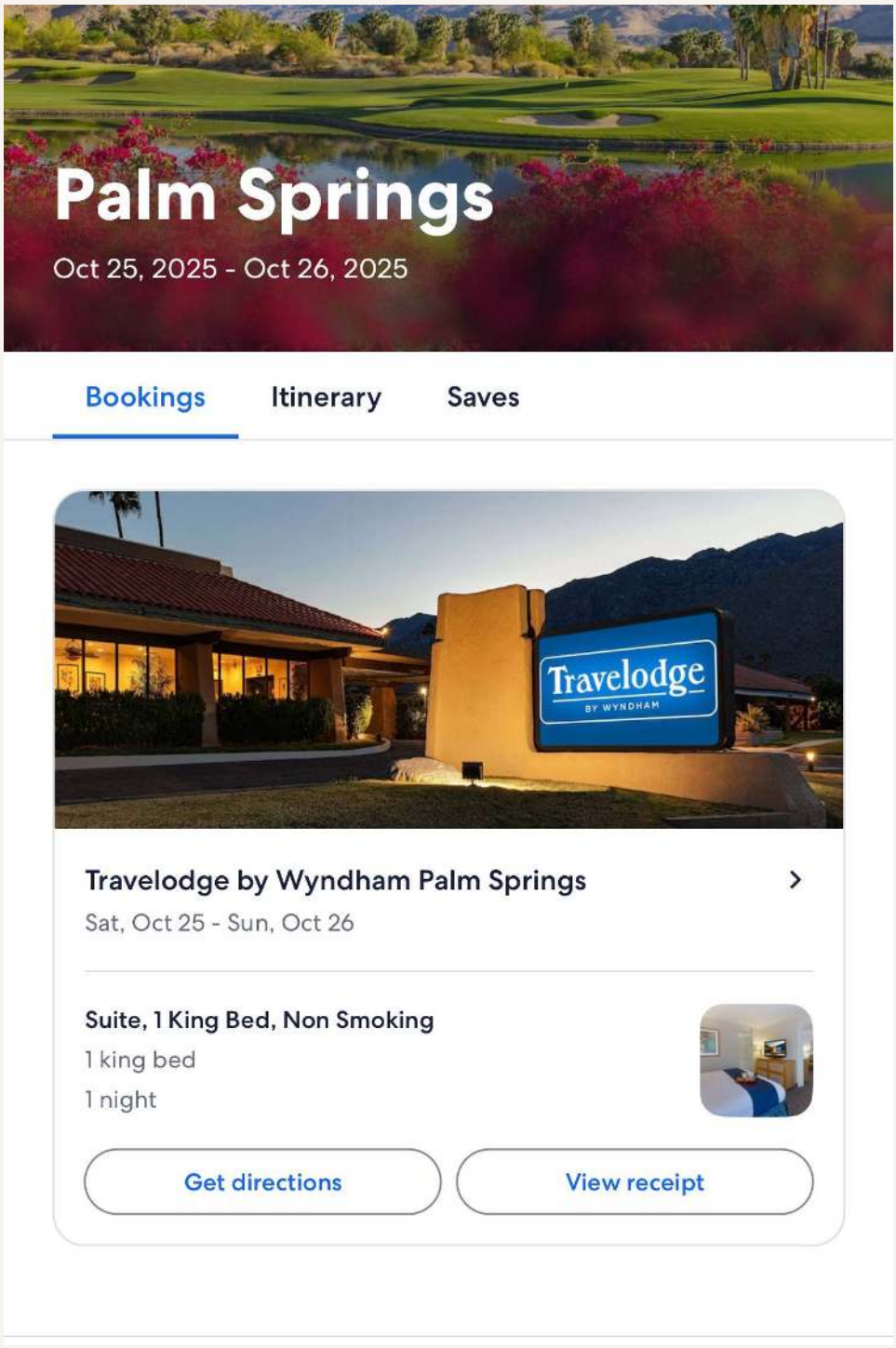
Alex & Karineh

October 25-26, 2025 | Palm Springs, California

A weekend road trip to Palm Springs to celebrate our friends Alex and Karineh on their wedding day - surrounded by desert mountains, friends, sunshine, and a beautiful outdoor ceremony.

Our Stay in Palm Springs

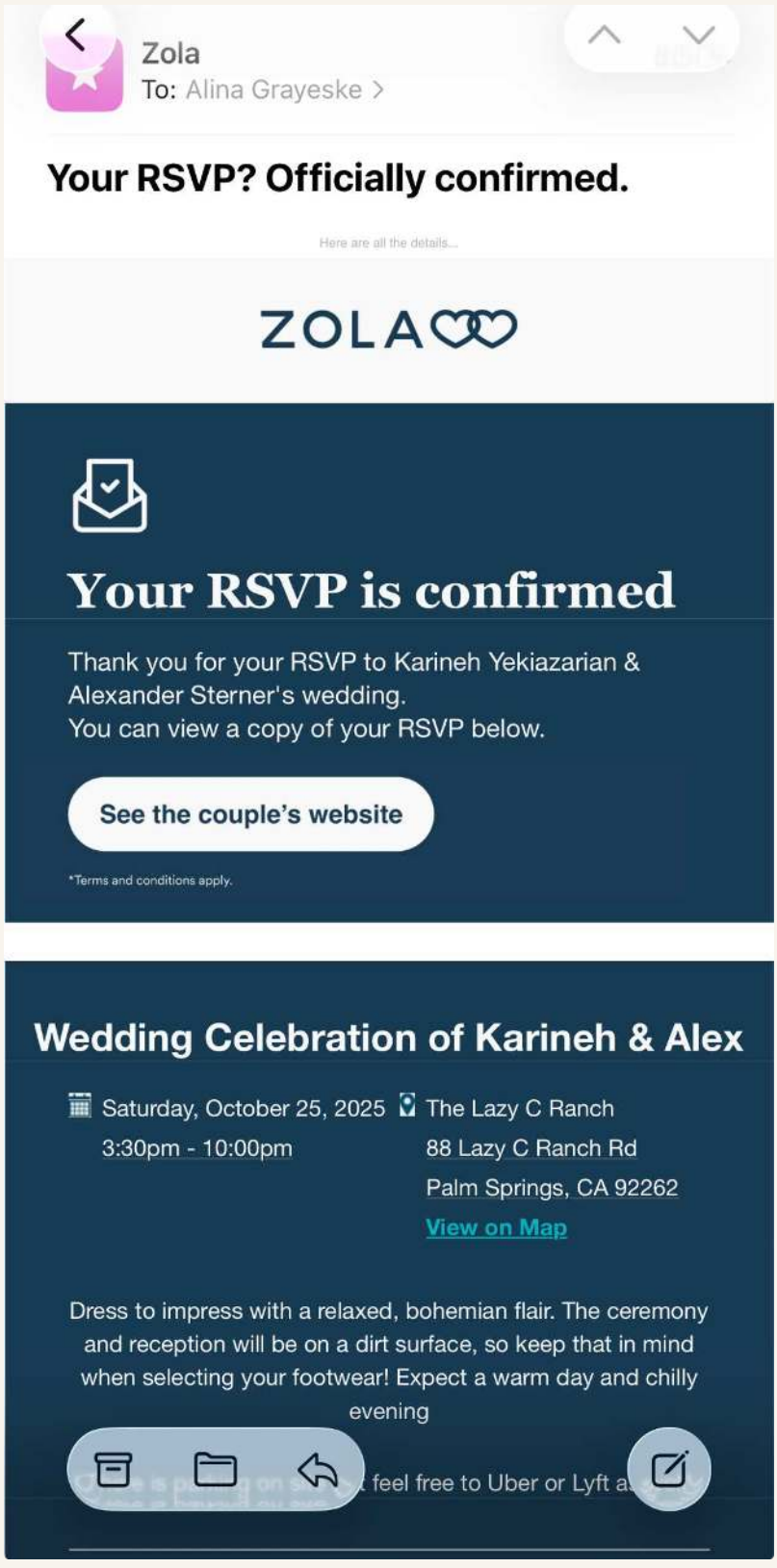
October 25-26, 2025 | Travelodge by Wyndham Palm Springs



Our hotel reservation for the wedding weekend: a one-night stay in Palm Springs from Saturday, October 25 through Sunday, October 26.

Wedding RSVP Confirmation

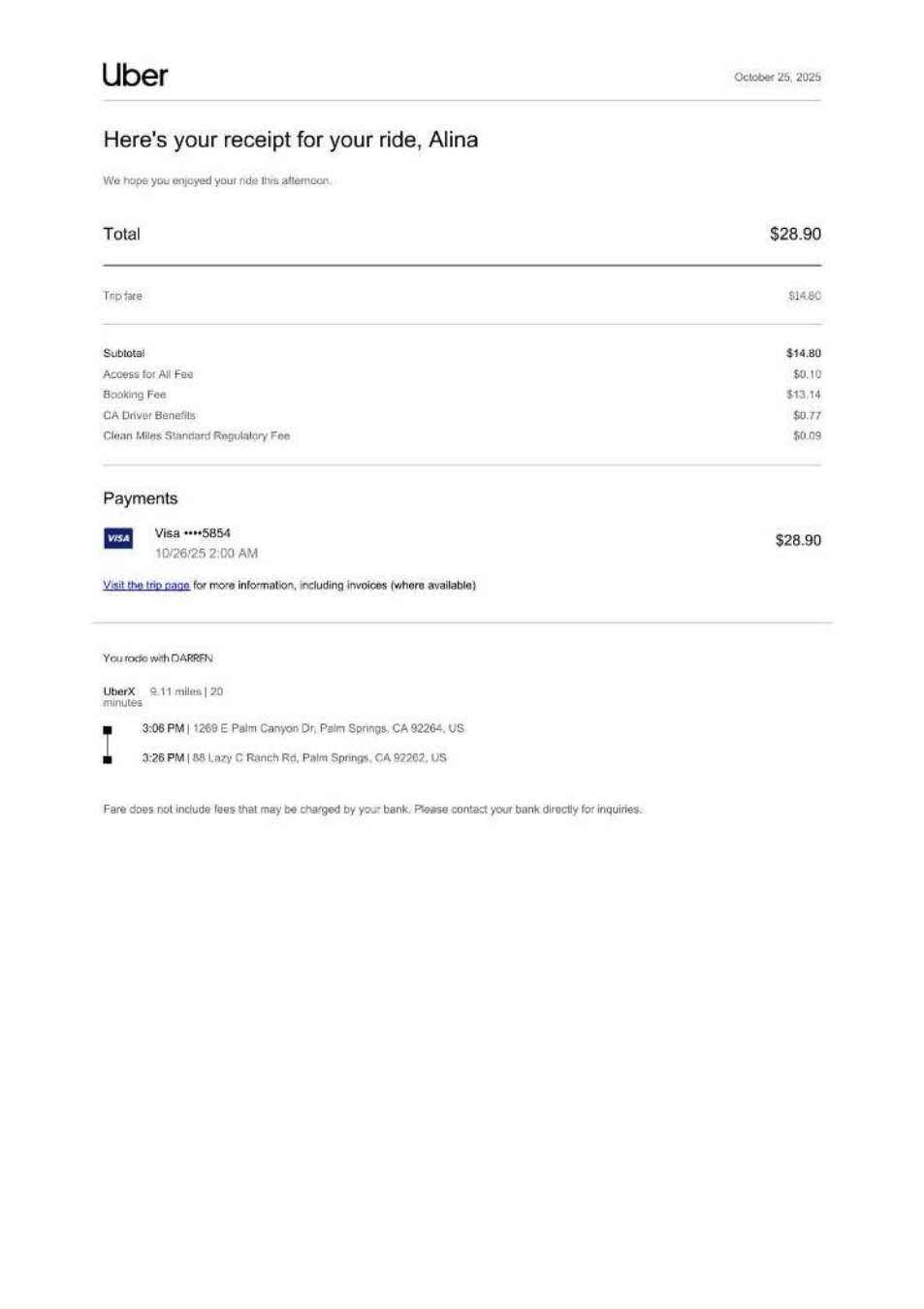
October 25, 2025 | Karineh & Alex | The Lazy C Ranch



Our RSVP confirmation for Karineh Yekiazarian and Alexander Sterner's wedding celebration at The Lazy C Ranch in Palm Springs.

Heading to the Celebration

October 25, 2025 | Palm Springs



Uber

October 25, 2025

Here's your receipt for your ride, Alina

We hope you enjoyed your ride this afternoon.

Total	$28.90
Trip fare	$14.80
Subtotal	$14.80
Access for All Fee	$0.10
Booking Fee	$13.14
CA Driver Benefits	$0.77
Clean Miles Standard Regulatory Fee	$0.09

Payments

VISA Visa ••••5854 — $28.90
10/26/25 2:00 AM

Visit the trip page for more information, including invoices (where available)

You rode with DARREN

UberX 9.11 miles | 20 minutes

3:06 PM | 1269 E Palm Canyon Dr, Palm Springs, CA 92264, US

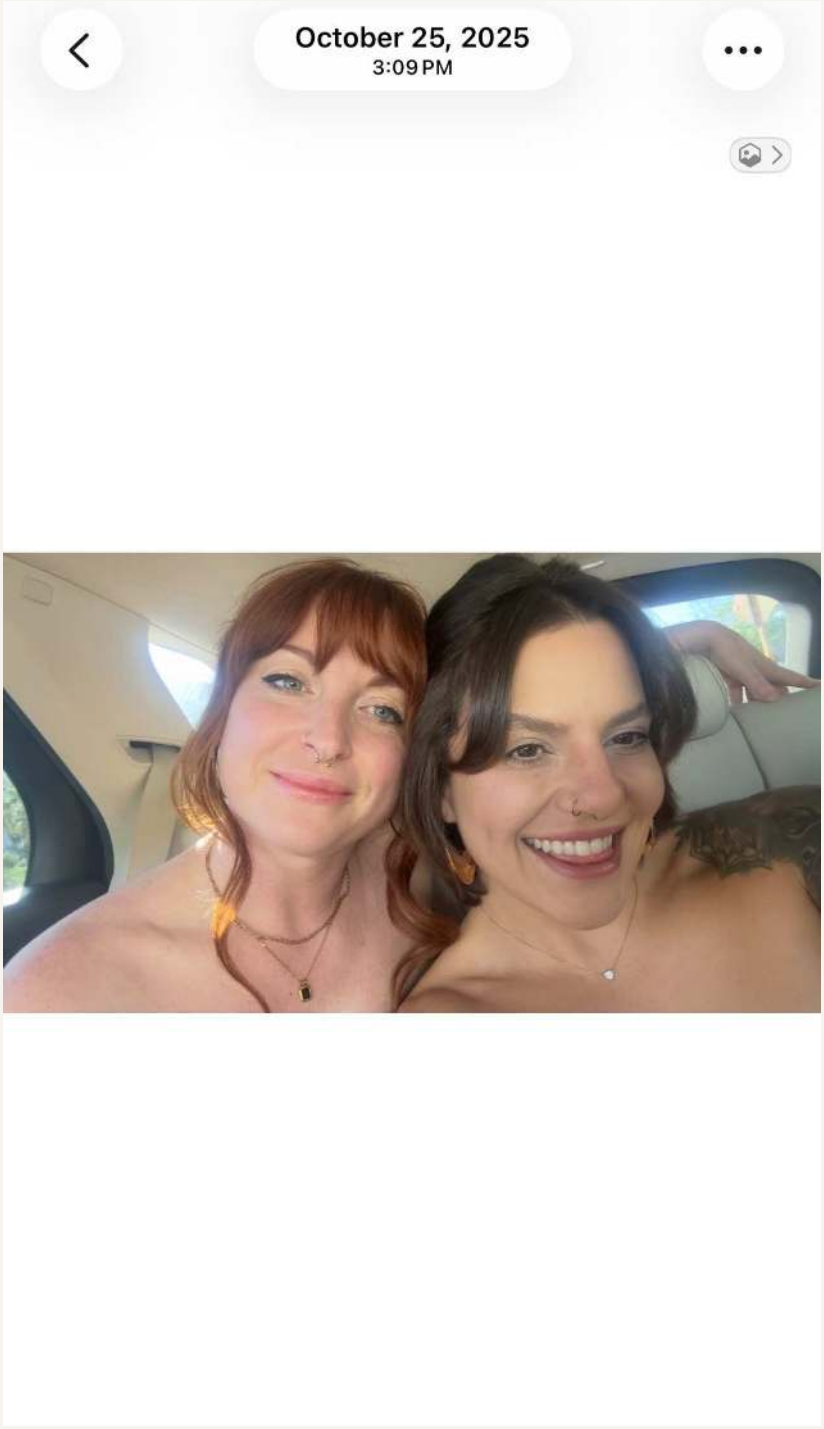
3:26 PM | 88 Lazy C Ranch Rd, Palm Springs, CA 92262, US

Fare does not include fees that may be charged by your bank. Please contact your bank directly for inquiries.

Uber receipt documenting our afternoon ride in Palm Springs, traveling 9.11 miles in about 20 minutes from 1269 E Palm Canyon Dr to 88 Lazy C Ranch Rd.

On the Way

October 25, 2025 | 3:09 PM | Palm Springs, California



A quick selfie together in the car on our way to celebrate Alex and Karineh.

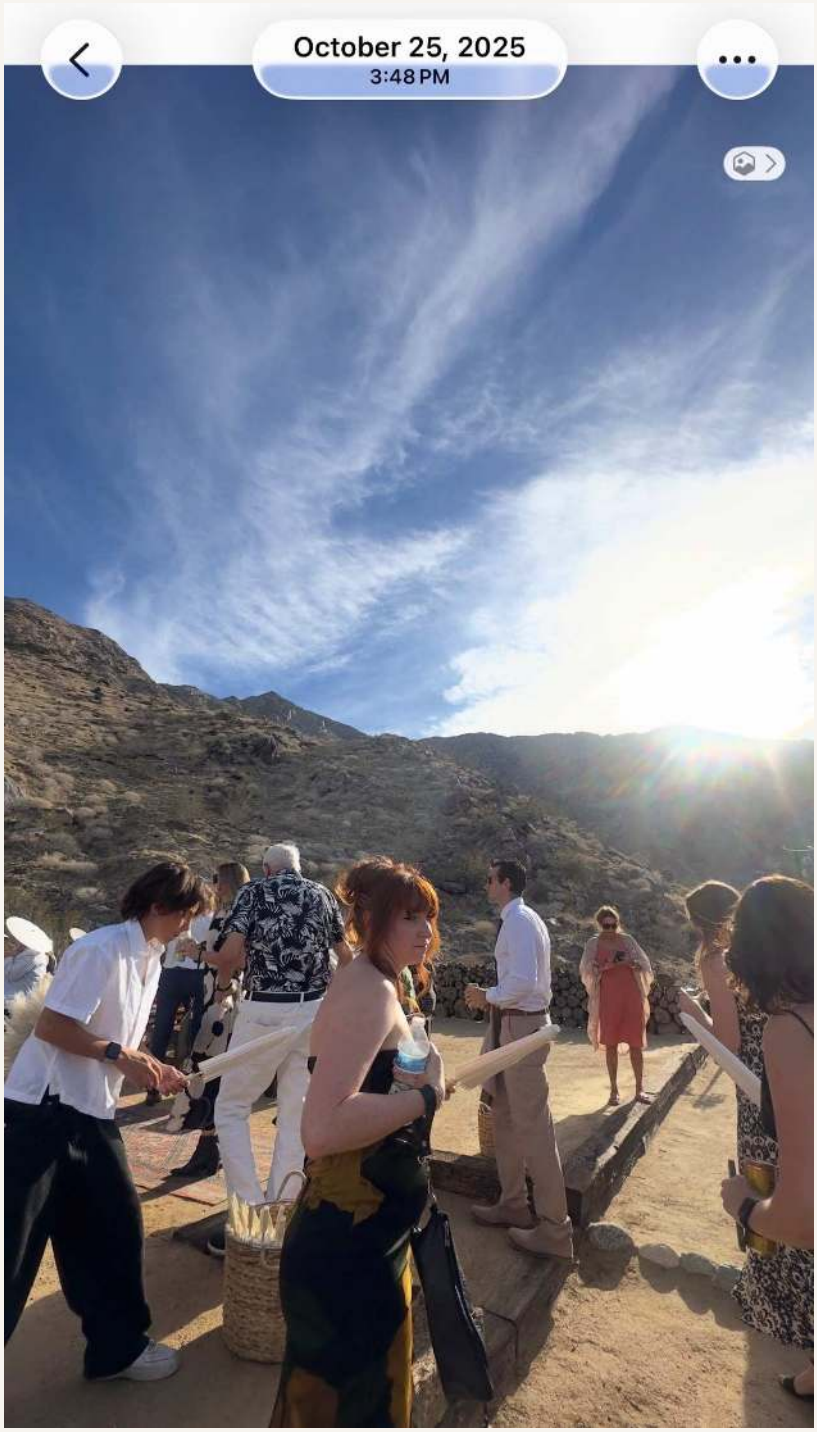
Wedding Day Sunshine

October 25, 2025 | 3:48 PM | The Lazy C Ranch, Palm Springs, California

Manuella enjoying the warm Palm Springs afternoon before the ceremony.

Guests Gathering

October 25, 2025 | 3:48 PM | The Lazy C Ranch, Palm Springs, California



Guests gathering outdoors with the desert mountains and late-afternoon sun surrounding the wedding venue.

Desert Wedding Venue

October 25, 2025 | 4:36 PM | The Lazy C Ranch, Palm Springs, California

Walking through the beautiful desert setting as the wedding celebration gets underway.

The Ceremony

October 25, 2025 | Palm Springs

October 25, 2025 | The Lazy C Ranch, Palm Springs, California

Alex and Karineh exchanging vows in an intimate outdoor ceremony framed by the rocky Palm Springs landscape.

Alex + Karineh

October 25, 2025 | The Lazy C Ranch, Palm Springs, California

The wedding welcome sign among the desert plants and bright yellow flowers - a beautiful detail from the day.

Celebrating with Friends

October 25, 2025 | 5:04 PM | The Lazy C Ranch, Palm Springs, California

Celebrating with friends during the reception after the ceremony.

Together at the Reception

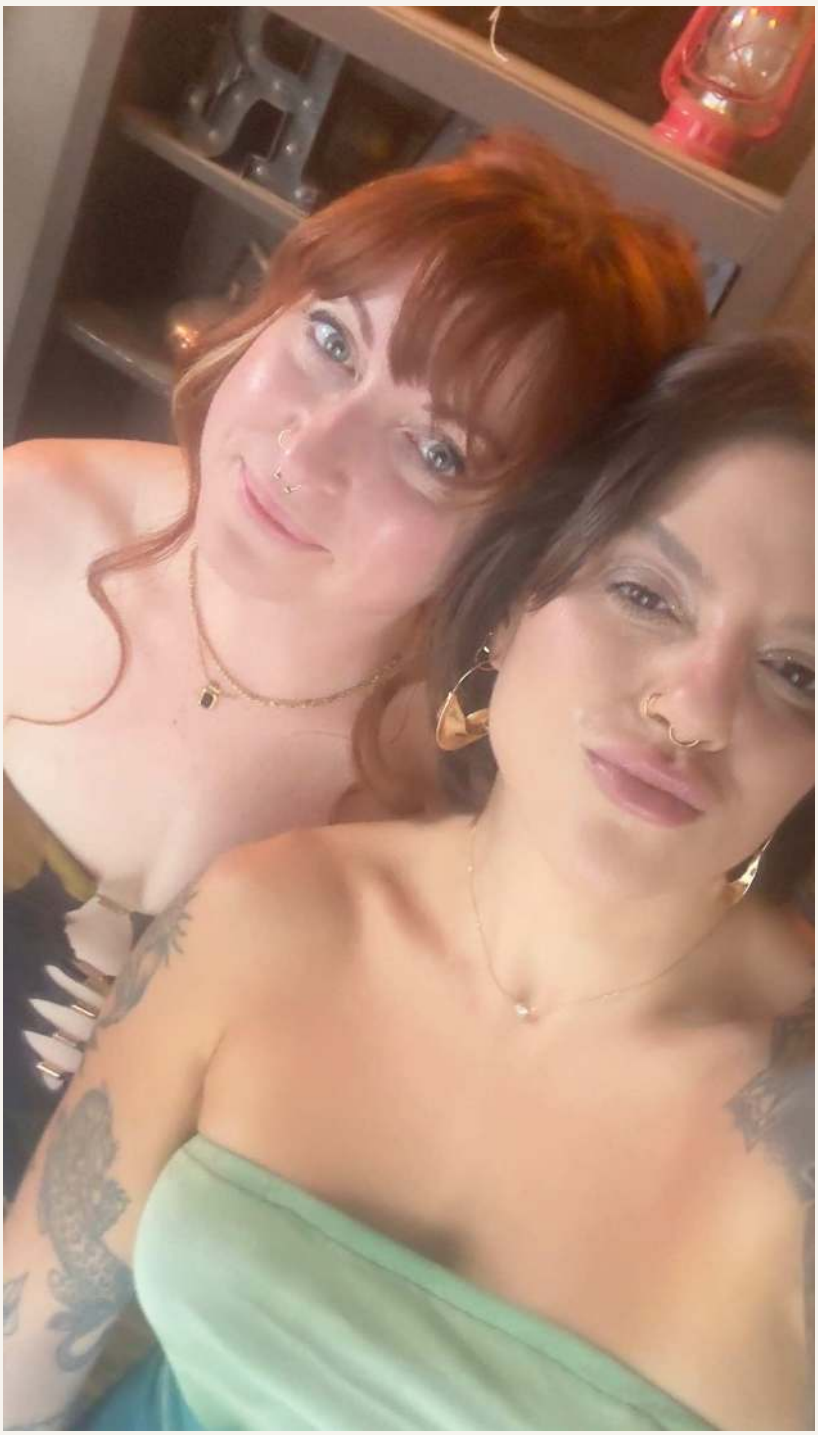
October 25, 2025 | The Lazy C Ranch, Palm Springs, California

A favorite photo of us together dressed up for the wedding celebration.

Wedding Night Selfie

October 25, 2025 | Palm Springs

October 25, 2025 | The Lazy C Ranch, Palm Springs, California



Another little moment together during the reception.

A Kiss at the Wedding

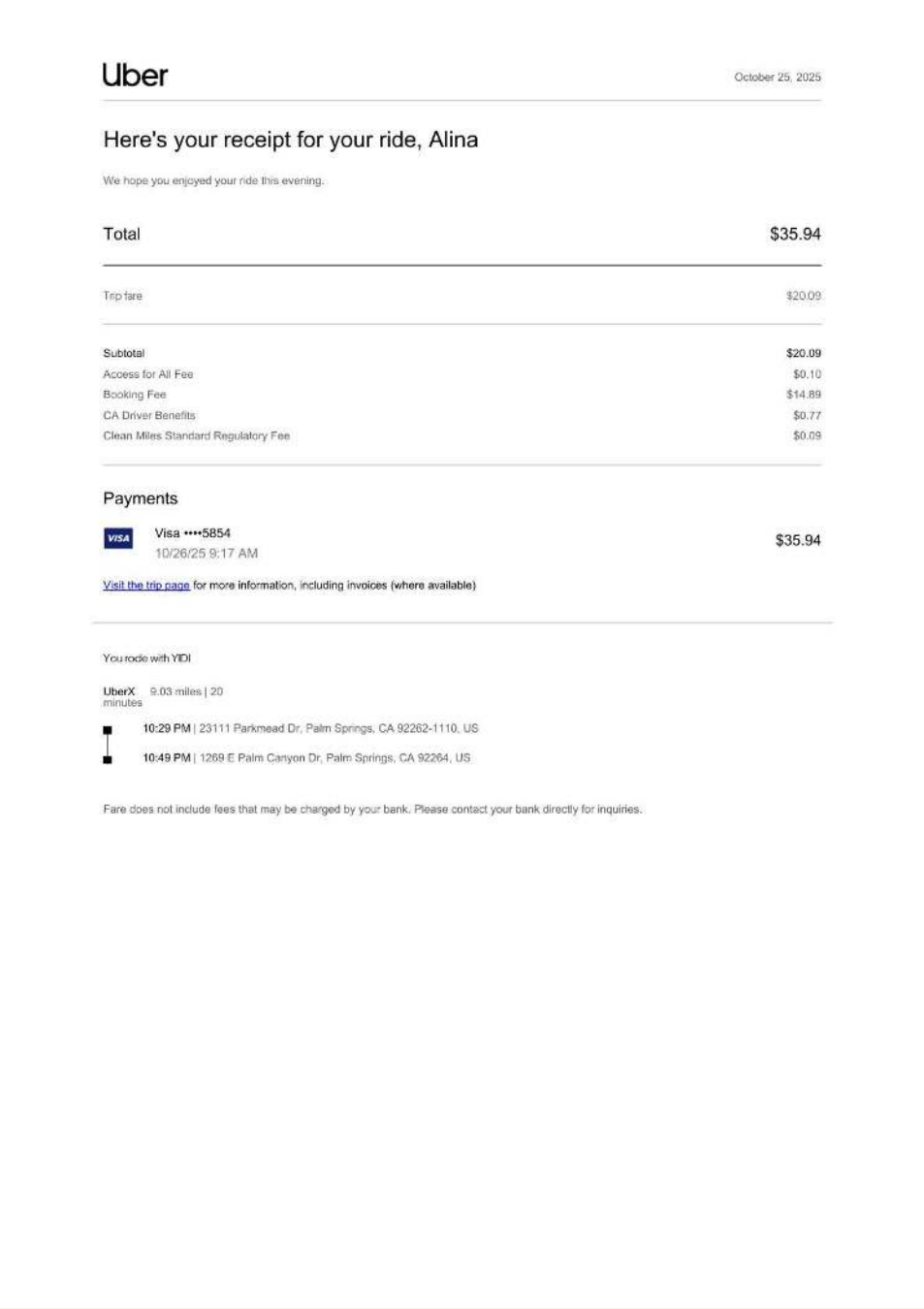
October 25, 2025 | Palm Springs

October 25, 2025 | The Lazy C Ranch, Palm Springs, California

A sweet moment together while celebrating our friends on their wedding day.

Back to the Hotel

October 25, 2025 | Evening



Uber

October 25, 2025

Here's your receipt for your ride, Alina

We hope you enjoyed your ride this evening.

Total	$35.94
Trip fare	$20.09
Subtotal	$20.09
Access for All Fee	$0.10
Booking Fee	$14.89
CA Driver Benefits	$0.77
Clean Miles Standard Regulatory Fee	$0.09

Payments

VISA Visa ••••5854 10/26/25 9:17 AM — $35.94

Visit the trip page for more information, including invoices (where available)

You rode with YIDI

UberX 9.03 miles | 20 minutes

10:29 PM | 23111 Parkmead Dr, Palm Springs, CA 92262-1110, US

10:49 PM | 1269 E Palm Canyon Dr, Palm Springs, CA 92264, US

Fare does not include fees that may be charged by your bank. Please contact your bank directly for inquiries.

Uber receipt documenting our evening ride back to 1269 E Palm Canyon Dr after the celebration - 9.03 miles in about 20 minutes.

A Beautiful Weekend in the Desert

A short Palm Springs getaway filled with love, friendship, and celebration. We were grateful to be there for Alex and Karineh as they started this new chapter together - and to share another memorable trip side by side.

5:25 5G

Boarding Pass

Manella Guasti Fernandes SAN - DEN (3/3)

Wed, Dec 24, 2025 Confirmation: AB2EHV

SAN	F9 2818	DEN
San Diego		Denver

Gate	Seat	Group
119	0	7

Boarding **5:40 AM** Door closes **6:05 AM**

Manella Guasti Fernandes

No Carry-On

Seq. 213

9:18 5G

Boarding Pass

Manella Guasti Fernandes DEN - SAN (3/3)

Sat, Dec 27, 2025 Confirmation: AB2EHV

DEN	F9 4989	SAN
Denver		San Diego

Gate	Seat	Group
A83	31F	6

Boarding **9:44 PM** Door closes **10:09 PM**

Manella Guasti Fernandes

No Carry-On

Seq. 133

DEN - SAN

2 hrs 30 mins

Sat, Dec 27, 2025
10:29 PM - 11:59 PM

Confirmation: AB2EHV

Flight 4989

10:29 PM — 2 hrs 30 mins — **11:59 PM**

Denver, CO (DEN) → **San Diego, CA** (SAN)

SAN - DEN

2 hrs 38 mins

Wed, Dec 24, 2025
6:25 AM - 10:03 AM

Confirmation: AB2EHV

Flight 2818

6:25 AM — 2 hrs 38 mins — **10:03 AM**

San Diego, CA (SAN) → **Denver, CO** (DEN)

145
ROSSIGNOL
145

GIRO
GIRO

Manuella's Birthday Trip

Salt Lake City - Park City - Brighton

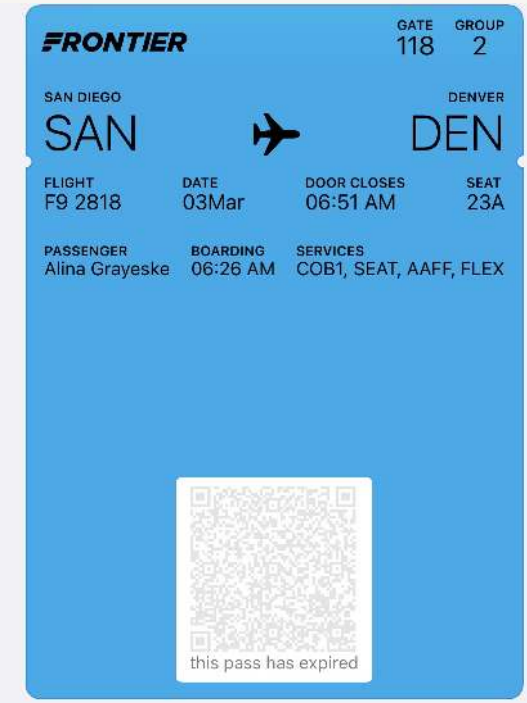
March 3-6, 2026

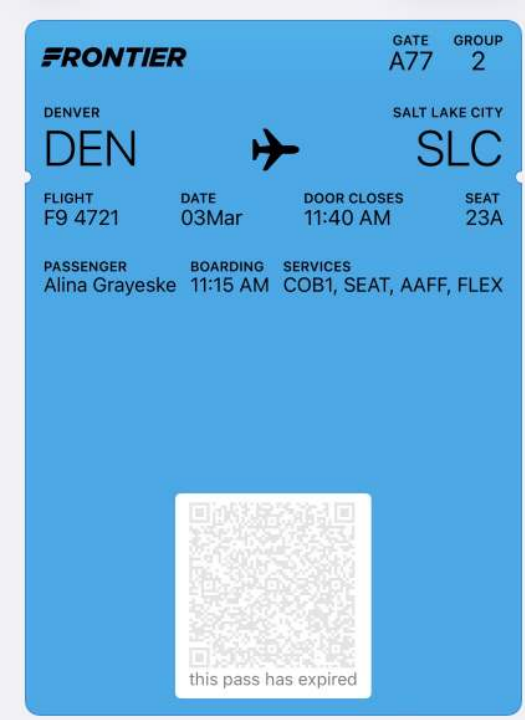
A birthday trip built around snow, mountains, and time together.

We flew from San Diego to Salt Lake City, picked up a rental car, stayed in Park City, and celebrated Manuella's March 4 birthday with snowboarding at Brighton Resort.

Getting to Utah

March 3, 2026 - San Diego to Denver to Salt Lake City

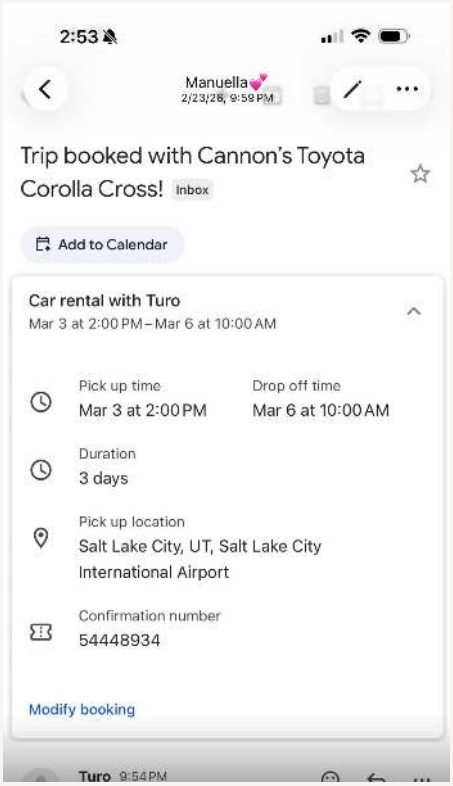


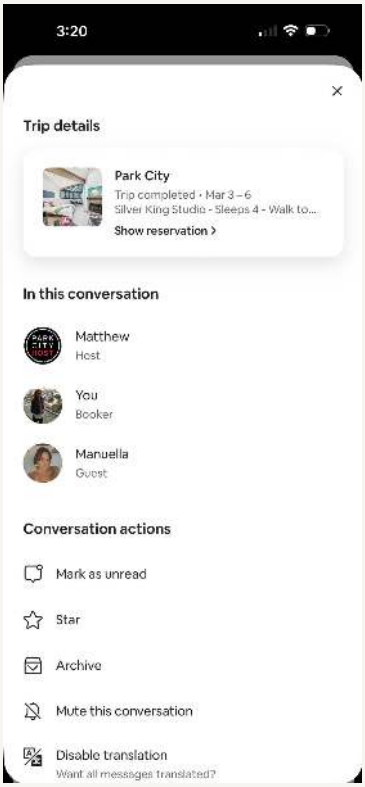


Frontier boarding passes for Alina and Manuella, preserving the full flight details.

Arrival & Park City Stay

March 3-6, 2026





Rental car

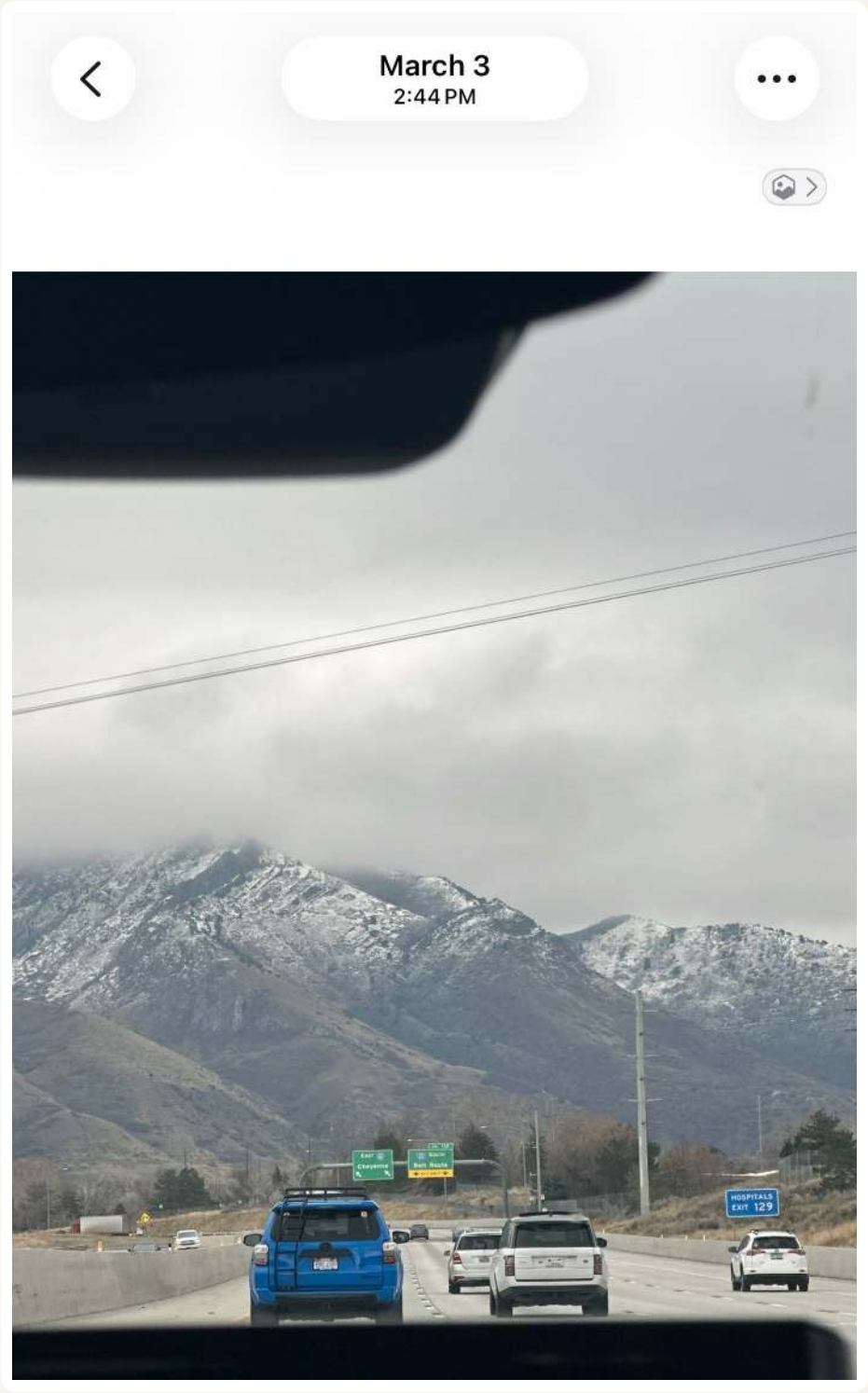
Turo pickup at Salt Lake City International Airport on March 3.

Park City lodging

Silver King Studio stay in Park City, March 3-6.

Arrival in Utah

March 3, 2026 - Driving from Salt Lake City toward Park City



Snow-covered mountains along the drive after arriving in Utah.

Park City - March 3, 4:42 PM

Park City - March 3, 4:42 PM

Exploring Park City shortly after arriving in Utah.

More Park City Moments

Park City, Utah

Stopping by The Collective in Park City.

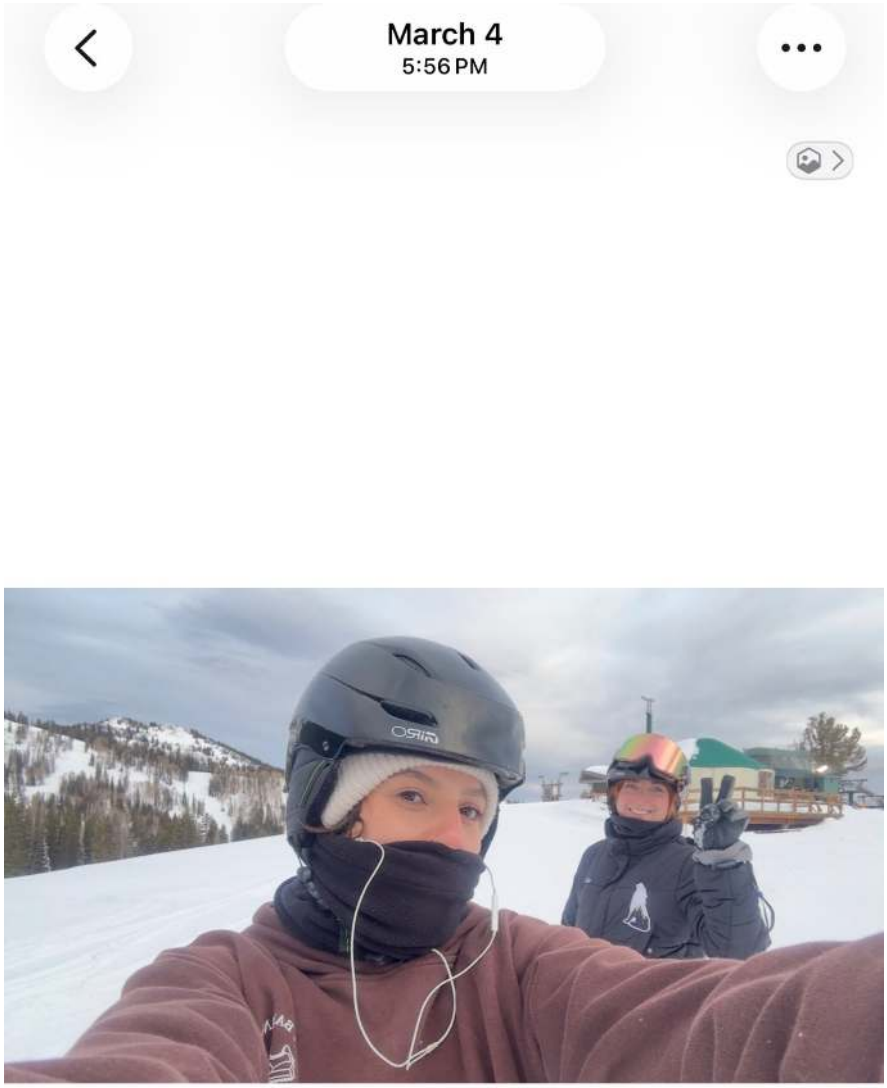
A mirror selfie together during the trip; these photos were shared later on March 8.

Manuella's Birthday

March 4, 2026 - Salt Lake City, Utah

A casual birthday-day moment in Salt Lake City before more time in the mountains.

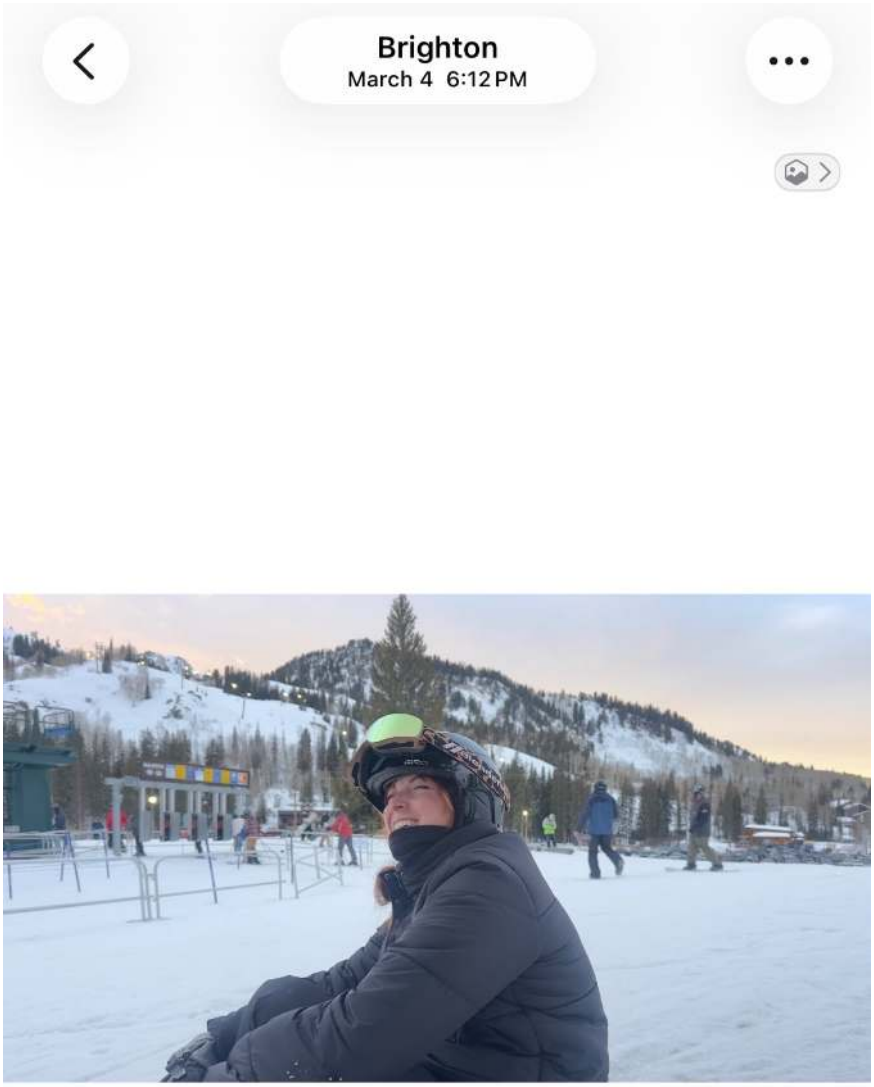
Manuella's Birthday - March 4, 5:56 PM



Manuella's Birthday - March 4, 5:56 PM

Celebrating Manuella's birthday on the mountain at Brighton.

Brighton - March 4, 6:12 PM



Brighton - March 4, 6:12 PM

A snowy birthday evening at Brighton Resort after a full day on the mountain.

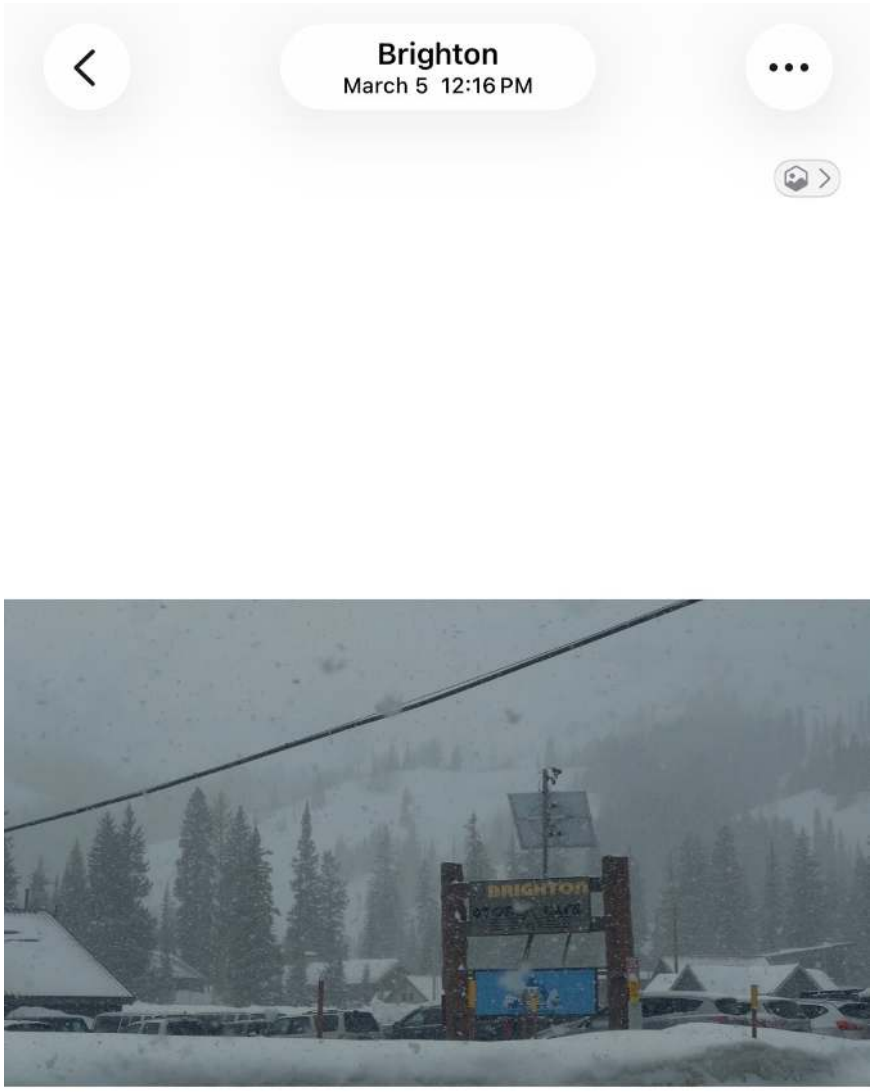
Birthday Snowboarding at Brighton

March 4, 2026

A fun birthday run together at Brighton.

Snowboarding together in the Utah mountains for Manuella's birthday.

Brighton - March 5, 12:16 PM

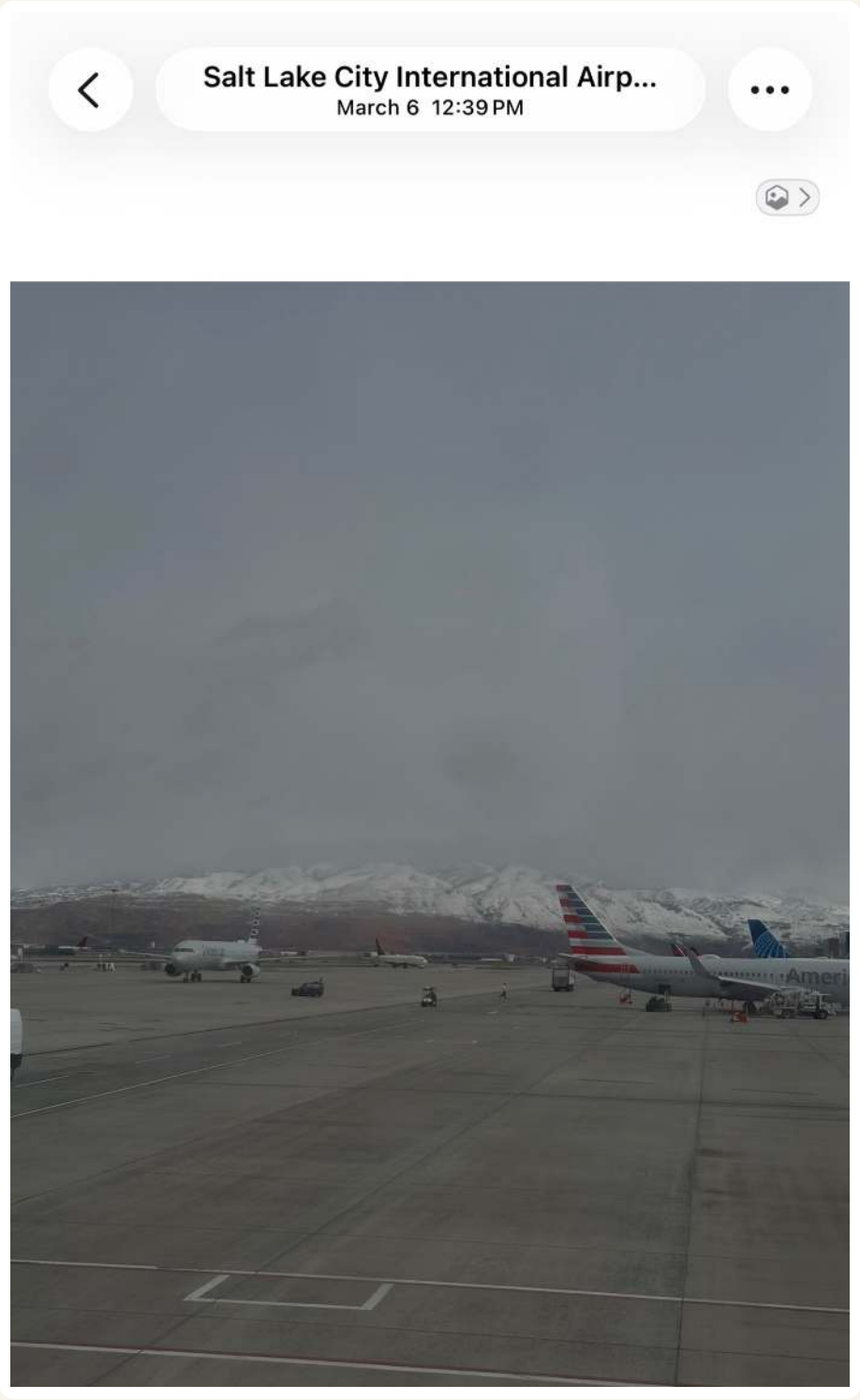


Brighton - March 5, 12:16 PM

Back at Brighton the day after Manuella's birthday, with fresh snow and winter weather.

Heading Home

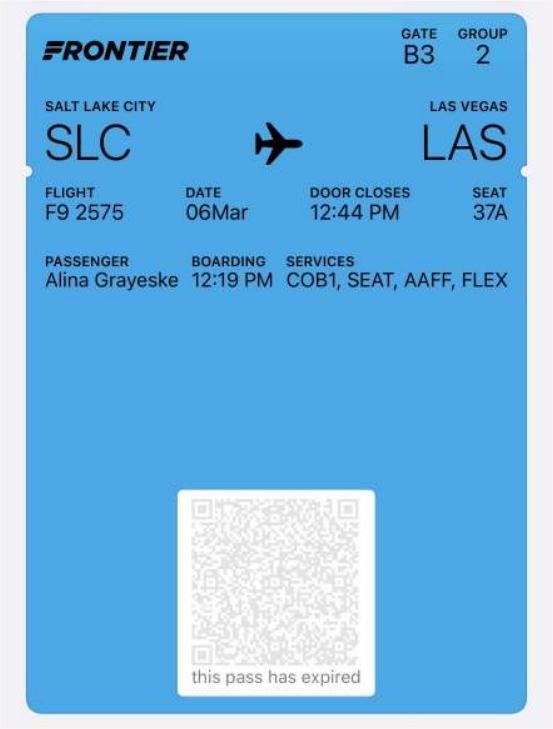
March 6, 2026 - Salt Lake City International Airport

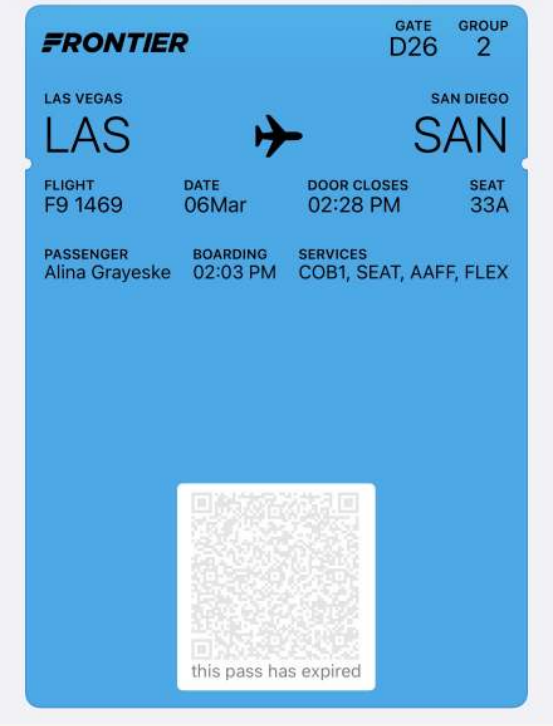


One last view of the snowy Utah mountains from the airport before flying home.

Heading Home

March 6, 2026 - Salt Lake City to Las Vegas to San Diego





Return boarding passes for Alina and Manuella, shown in full without cropping.

A Birthday in the Mountains

March 3-6, 2026

A quick trip to Utah became a memorable birthday getaway: Park City, snowy Brighton, a day on the mountain together, and a few extra days to enjoy winter before flying home.

Exhibit 7 - Manuella Guasti Fernandes and Alina Carrie Grayeske's Other Evidences of Bona Fide Marriage

The Pet Hospital of Tierrasanta
6030 Santo Rd - Suite A
San Diego, CA 92124
(858) 569-7777

Alina Grayeske and Manuella Guasti Fernar
4912 Muir Ave.
Apt 5
San Diego, CA 92107

Client ID: 15702
Invoice #: 347823
Date: 7/31/2026
(760) 793-6808
alina.grayeske@gmail.com

Patient ID: 34166 | Species: Canine | Weight: 22.20 pounds
Patient Name: Suzie Q Guasti | Breed: Terrier, Boston | Birthday: 03/03/2023 | Sex: Spayed Female

	Description	Staff Name	Quantity	Total
7/31/2026	Office Visit Group	Dr. Kara N. Johnson, DVM	1.00	$0.00
	Office Visit		1.00	$87.00
	Material & Disposal Fee		1.00	$9.99
	Cytology Ears		1.00	$103.00
	Cytopoint Injection 10.1-20 lbs		1.00	$153.65
	TrizUltra +Keto Ear Cleaner 4 oz		1.00	$34.72 T
	Mal-A-Ket Wipes 50 count		1.00	$26.15
	Mometasone Otic Susp 15g		1.00	$61.50
	Heartworm test due 10/28/26		1.00	$0.00
	Recheck 14 Days will be $77		1.00	$0.00
			Patient Subtotal:	**$476.01**

Instructions
The doctor has recommended that you have your pet rechecked in two weeks. There will be a charge for this.

Reminder

01/28/2026	Simparica Trio Carmel 11.1-22 lbs
10/28/2026	Heartworm/Tick Screen 4DX In House
06/10/2027	Dhp Parvo Vaccine 3 year
07/31/2027	Office Visit
08/21/2027	Rabies Vaccine Canine 3 Years
08/20/2065	Declined Intestinal Parasite Exam

Invoice Total:	**$476.01**
Sales Tax :	$2.69
Total:	$478.70
Invoice Balance Due:	$478.70
Credit Card:	($478.70)
Less Payment:	($478.70)
Invoice Balance Due:	**$0.00**
Balance Due:	**$0.00**

Thank you for entrusting us with your pet's health care need. Please visit our website at thepethospitaloftierrasanta.com and find us on Facebook and Instagram, **The Pet Hospital**

The Pet Hospital of Tierrasanta
6030 Santo Rd - Suite A
San Diego, CA 92124
(858) 569-7777

Alina Grayeske and Manuella Guasti Fernar
4912 Muir Ave.
Apt 5
San Diego, CA 92107

Client ID: 15702
Invoice #: 326733
Date: 6/10/2024
(760) 793-6808
alina.grayeske@gmail.com

Patient ID: 34166 | Species: Canine | Weight: 22.20 pounds
Patient Name: Suzie Q Guasti | Breed: Terrier, Boston | Birthday: 03/03/2023 | Sex: Spayed Female

	Description	Staff Name	Quantity	Total
6/10/2024	Non-Doctor Visit	The Pet Hospital	1.00	$0.00
	Dhp Parvo Vaccine 3 year	Dr. Michelle D'Angelo, DVI	1.00	$62.00
	Simparica Trio Carmel 11.1-22 lbs		1.00	$38.63
			Patient Subtotal:	**$100.63**

Instructions

DHP-PARVO VACCINATION:

This important distemper, hepatitis,parainfluenza, and parvovirus vaccination should be boostered in one year.

Possible Vaccine Reaction While generally tolerated well, some animals may experience reactions to the vaccine given. The more common reactions include a slight fever, lethargy, and soreness at the injection site for up to 48 hours after receving the vaccine. More serious reactions include vomiting, swelling, and acute breathing difficulties. In the case of a serious reaction, return your pet immediately to the office. You should observe your pet closely for several hours after receiving vaccinations for signs of a negative reaction. We do not expect any problems, but it is always best to be on guard. As always, please feel free to call us anytime if you have any questions regarding your pets condition.

Reminder

01/28/2026	Simparica Trio Carmel 11.1-22 lbs
10/28/2026	Heartworm/Tick Screen 4DX In House
06/10/2027	Dhp Parvo Vaccine 3 year
07/31/2027	Office Visit
08/21/2027	Rabies Vaccine Canine 3 Years
08/20/2065	Declined Intestinal Parasite Exam

The Pet Hospital of Tierrasanta
6030 Santo Rd - Suite A
San Diego, CA 92124
(858) 569-7777

Alina Grayeske and Manuella Guasti Fernar
4912 Muir Ave.
Apt 5
San Diego, CA 92107

Client ID: 15702
Invoice #: 326733
Date: 6/10/2024
(760) 793-6808
alina.grayeske@gmail.com

Patient ID: 31759 | Species: Canine | Weight: 22.20 pounds
Patient Name: Mae Young Guasti | Breed: Terrier, Boston | Birthday: 04/23/2021 | Sex: Spayed Female

	Description	Staff Name	Quantity	Total
6/10/2024	Office Visit	Dr. Michelle D'Angelo, DVI	1.00	$84.00
	Anal Gland Check		1.00	$44.28
	Simparica Trio Teal 22.1- 44 lbs		1.00	$38.93
	Paws & Claws Loyalty Points Redeemed		-1.00	($44.28)
			Patient Subtotal:	**$122.93**

Reminder

02/05/2025	Intestinal Parasite Exam
	Heartworm/Tick Screen 4DX In House
03/10/2025	Simparica Trio Teal 22.1- 44 lbs
06/10/2025	Office Visit
11/07/2025	Dhp Parvo Vaccine 3 year
	Rabies Vaccine Canine 3 Years
07/29/2065	Declined Lepto Vaccine

Invoice Total:	**$223.56**
Total:	$223.56
Invoice Balance Due:	$223.56
Credit Card:	($223.59)
Less Payment:	($223.59)
Invoice Balance Due:	**($0.03)**
Balance Due:	**$0.00**

Thank you for entrusting us with your pet's health care need. Please visit our website at thepethospitaloftierrasanta.com and find us on Facebook and Instagram, **The Pet Hospital**

The Pet Hospital of Tierrasanta
6030 Santo Road, Ste A
San Diego, CA 92124
Phone (858) 569-7777

Vaccine Certificate

Client ID:	15702	Patient ID:	31759
Client Name:	Alina Grayeske	Patient Name:	Mae Young Guasti
Address:	4912 Muir Ave.	Species:	Canine
	San Diego CA 92107	Breed:	Terrier, Boston
Phone:	(760) 793-6808	Sex:	Spayed Female
		Color:	Red and White
		Birthday:	4/23/2021
		Weight:	22.2
		Microchip:	

Vaccine:	Date Given:	Due Date:
Dhp Parvo Vaccine 3 year	11/7/2022	11/7/2025
Rabies Vaccine Canine 3 Years	11/7/2022	11/7/2025

The Pet Hospital of Tierrasanta
6030 Santo Road, Ste A
San Diego, CA 92124
Phone (858) 569-7777

Vaccine Certificate

Client ID:	15702	Patient ID:	34166
Client Name:	Alina Grayeske	Patient Name:	Suzie Q Guasti
Address:	4912 Muir Ave.	Species:	Canine
	San Diego CA 92107	Breed:	Terrier, Boston
Phone:	(760) 793-6808	Sex:	Spayed Female
		Color:	Red and White
		Birthday:	3/3/2023
		Weight:	22.2
		Microchip:	

Vaccine:	Date Given:	Due Date:
Dhp Parvo Vaccine 3 year	6/10/2024	6/10/2027
Rabies Vaccine Canine 3 Years	8/21/2024	8/21/2027

5:11

0/25

evening 11:19 AM

Jun 23, 2025

hi beautiful 3:46 PM

are you teaching kids today? 3:46 PM

Hi 🥰Yes 3:47 PM

3:47 PM

okiii I have to clean my bathroom and rest a lil 🥲 im not training today but I will go to the gym to be there with you when I finish 😍 3:49 PM

❤️

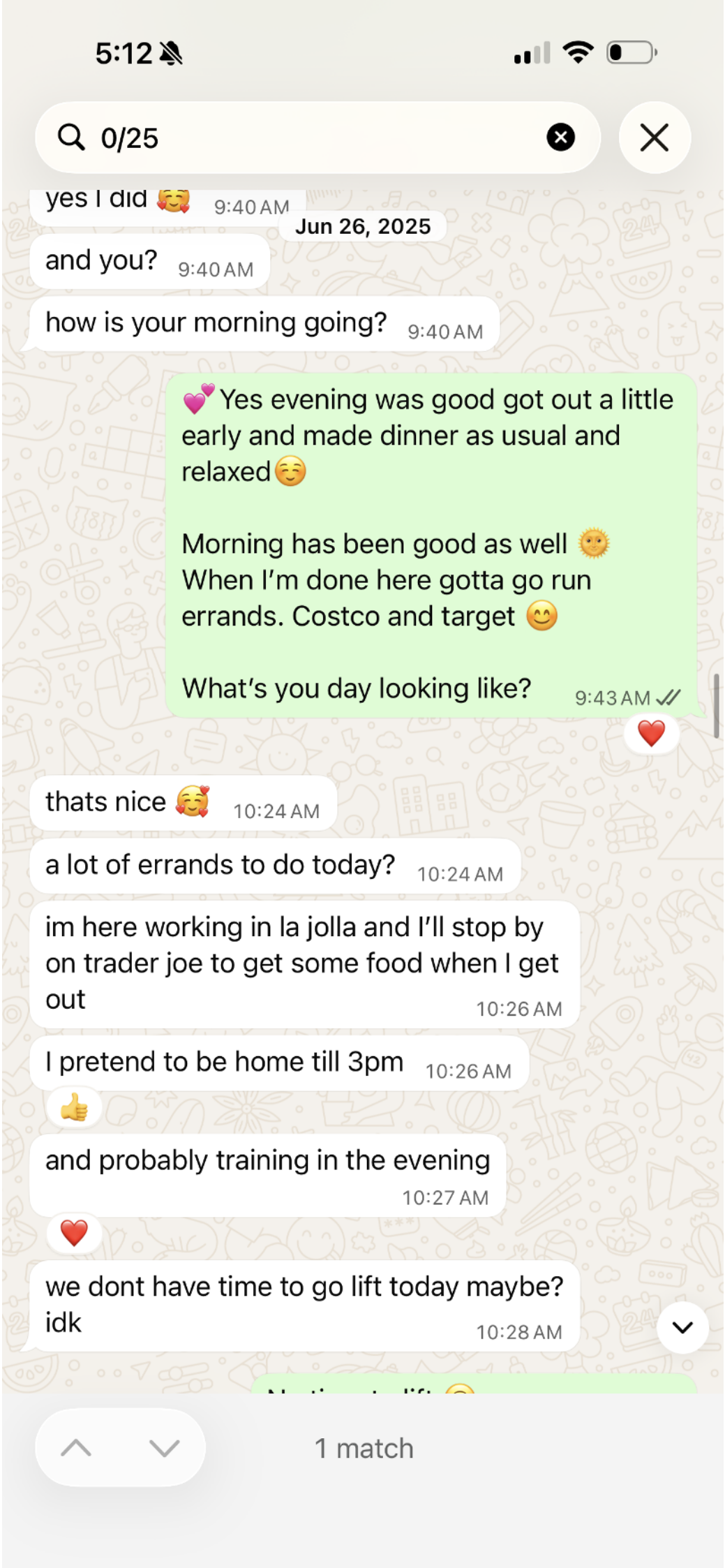
Okay 🥰 sounds good I'll be here 3:52 PM

❤️

😘

3:55 PM

1 match


5:12
0/25
yes I did 🥰 9:40 AM
Jun 26, 2025
and you? 9:40 AM
how is your morning going? 9:40 AM
💕Yes evening was good got out a little early and made dinner as usual and relaxed☺️
Morning has been good as well 🌞 When I'm done here gotta go run errands. Costco and target 😊
What's you day looking like? 9:43 AM
❤️
thats nice 🥰 10:24 AM
a lot of errands to do today? 10:24 AM
im here working in la jolla and I'll stop by on trader joe to get some food when I get out 10:26 AM
I pretend to be home till 3pm 10:26 AM
👍
and probably training in the evening 10:27 AM
❤️
we dont have time to go lift today maybe? idk 10:28 AM
1 match

5:14

0/25

good morning beautiful ❤️ 7 AM

Jul 7, 2025

Good morning 🥰💕 9:05 AM

❤️

😍

😍

9:05 AM

You
Good morning 🥰💕

how are you linda? slept good? 11:12 AM

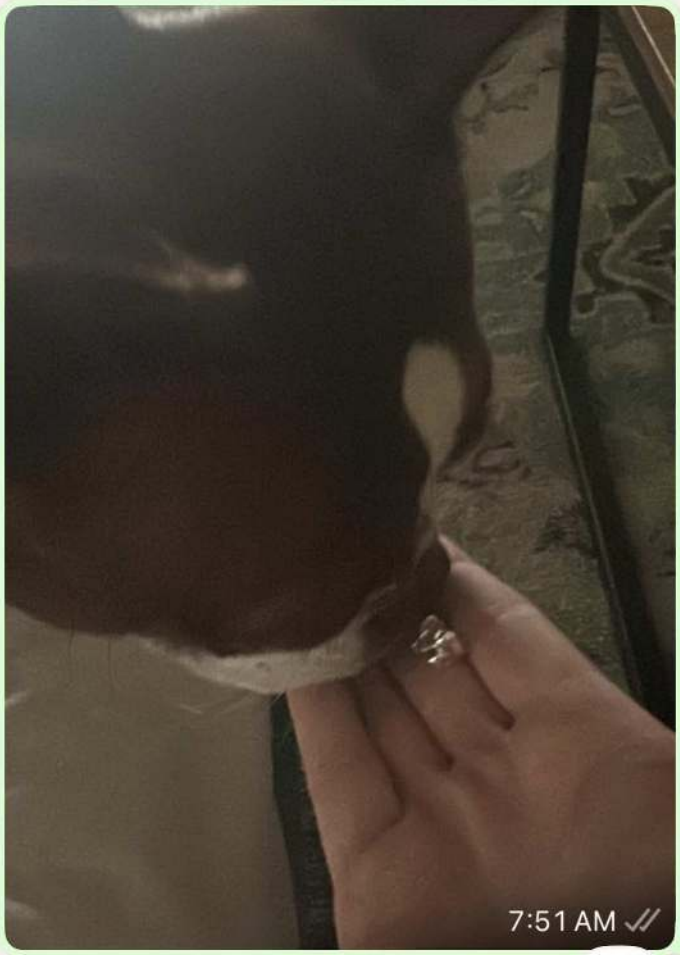
1 match

5:14

0/25

Jul 10, 2025

Good morning 💕 I found your earring on the couch ☺️ 7:50 AM



❤️

bom dia beautiful 💗 8:01 AM

how are you? 8:01 AM

You
Good morning 💕 I found your earring on the couch ☺️

1 match

5:17
0/25
4:01 PM
Jul 16, 2025
yesssss 4:02 PM
come here 4:02 PM
please 🥰 4:02 PM
Do you want anything from the coffee shop? 4:02 PM
thank you for talk and sharing with me 💘 5:28 PM
I think we are able to be pretty happy together if you want that too 🥹
and it will be a lot of difficults in the way.. and a lot of knowledge about ourselves.. and a loooot of changes and these changes can make everything better for us (not worst like our brain is used to believe) 5:32 PM
Im here for you if you want to try this life with me 🥰 5:33 PM
Thank you 🥰 I'm I know and I feel the same way. The brain gets in the way of the heart sometimes. 5:33 PM
❤️
I feel we are growing closer💕 and I love that.
I just have to break down my own walls
1 match

5:23

0/25

🥰

Jul 27, 2025

You
Cute! That's nice! 💕

12:12 PM

❤️

3:15 PM

😍

omg 🥺🥰😍 3:35 PM

so cuuuuuute 3:35 PM

I love our aesthetic hehehe 🥺🥰 3:35 PM

❤️

🥰😍

3:36 PM

1 match

5:24

0/25

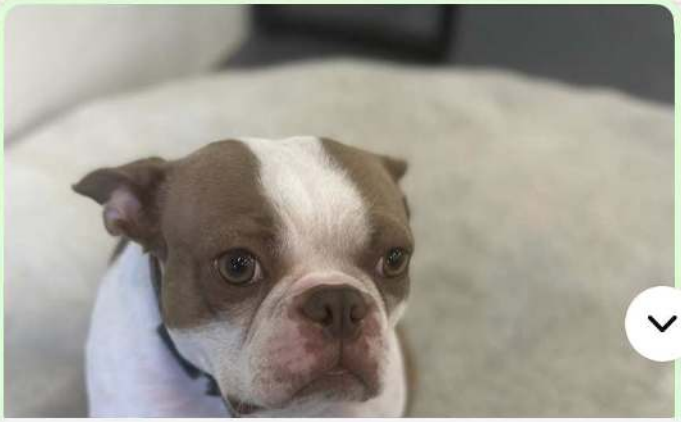
suzie its okay? 😞😮‍💨

Jul 28, 2025

Ya she got stung by a bee 11:37 AM

😢

Had to go to the vet and get her an allergy shot. 11:38 AM



1 match

5:26

0/25

❤️

Aug 4, 2025

Yes it felt weird not having you here tonight 10:38 PM

😍

10:38 PM

You
So good 😋 I ate too much

😍 reaaally nice 😍 10:39 PM

you deserve it 😘 10:39 PM

10:39 PM

You
Yes it felt weird not having you here tonight

10:39 PM

1 match

5:27

0/25

Aug 5, 2025

👍😘

1:29 PM

https://www.zillow.com/homedetails/4763-Newport-Ave-San-Diego-CA-92107/16961743_zpid/?utm_campaign=iosappmessage&utm_medium=referral&utm_source=txtshare

3:02 PM

Walking your way now 3:26 PM

You

https://www.zillow.com/homedetails/4763-Newport-Ave-San-Diego-CA-92107/16961743_zpid/?utm_campai...

wowwwwww 3:26 PM

newport 🥹😍 3:26 PM

1 match

5:29

0/25

Okay see you soon 1:57 PM

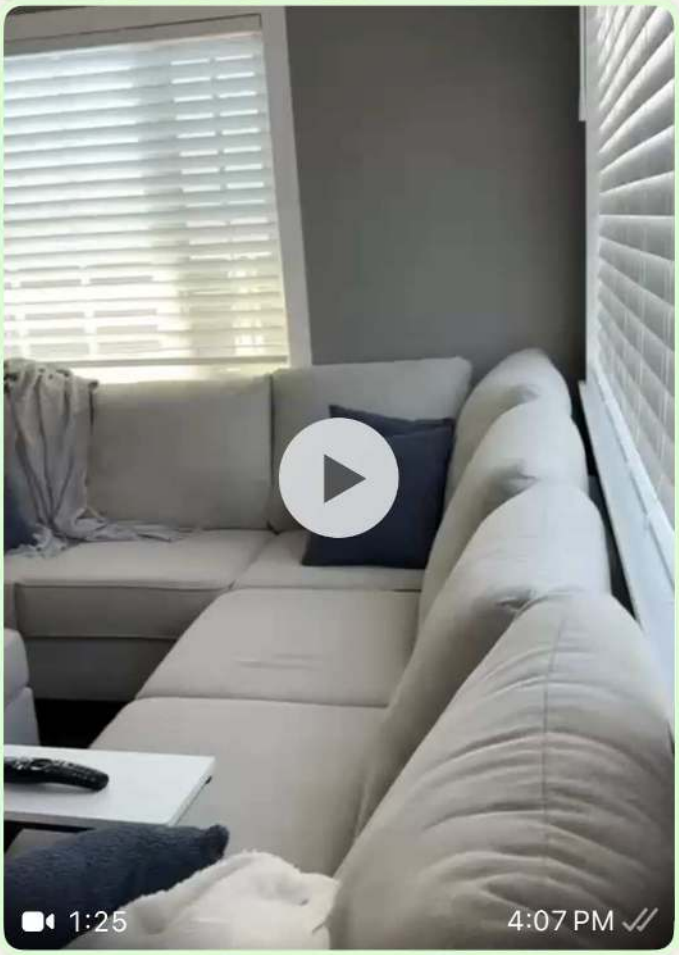
Aug 6, 2025

😘😘😘

1:57 PM

film the house for ussss if you can ❤️❤️❤️❤️❤️

3:12 PM



The space is amazing 😂 4:20 PM

I submitted for them to send me the application 4:21 PM

How did your dr appointment go?! 🥹 4:48 PM

1 match

5:30

0/25

happy birthday 🎉🎈🎂 yaaaaay!!
parabéns pra mais linda de todas 😍
first I want you to know how much Im grateful for your life and for your beautiful existence! Its an honor being part of it and celebrate with you in this special date ❤️
I pray and desire (everyday and today even more) that all the happiness, all the peace, health, success, all love and all the good things in the world keep coming to your life and blessing you every day!
I hope that your life be joyful and prosperous and I hope that I can be with you in each part of it.
I want to say thanks to you for being this powerful and amazing woman, for being so smart, supportive, kind, caring and so so so beautiful inside and out ❤️‍🔥
I cant describe how happy and grateful Im for experiencing so much with you and get to know your beautiful soul, heart and mind 😍
its being such amazing feeling be part of your life and build this lovely life together.
I hope we can grow closer and I hope that I can make difference in your life, spreading more light
and love to your life 💖
I hope you know that I am and I will be here for you, for anything and for how long you want me to.
happy birthday my gorgeous and sweet girlfriend 😍🥹

Aug 8, 2025

1 match

5:32

0/25

11:56 PM

Aug 11, 2025

Sweet dreams excited to see you tomorrow 😘 11:57 PM

❤️

❤️

me too 💖 I miss you a lot today 🥺🥺 ❤️ 11:57 PM

❤️

see you tomorrow 💓 11:57 PM

Aug 12, 2025

bom dia linda ❤️ 7:55 AM

Good morning 💕 8:05 AM

1 match

5:36

0/25

Sep 22, 2025

Did you find any door mats? 9:36 AM

in shein just that black that you likes too 9:36 AM

Heavy-duty, waterproof doormat from GORILLA GRIP withstands weather, captures dirt, debris, and moisture to keep home clean. Check it out now! https://a.co/d/1ADvRtn 9:38 AM

thats really cute 9:38 AM

For outside 9:39 AM

perfect 9:39 AM

very cute the leaves 9:39 AM

OLANLY Door Mat

At OLANLY, we're dedicated to simplifying everyday life by offeri...

a.co

OLANLY Door Mat
https://a.co/d/5FgxjKT 9:54 AM

For the inside? I was thinking it shouldn't be too bold so it doesn't look weird with the big rug 9:54 AM

yes I think that too 9:57 AM

1 match

5:37

0/25

Oct 13, 2025

You

Good morning beautiful 😘
Morning has been good. A little chilly out this morning.

it is very chillyyy 😢 10:02 AM

You

Photo

wow I loved 10:02 AM

You

Of course they don't have my size 🫠

none of them? 10:02 AM

None so I'm looking on lulus now 10:02 AM ✓✓

💯

1 match

5:39

0/25

can you download for me? 10:07 AM

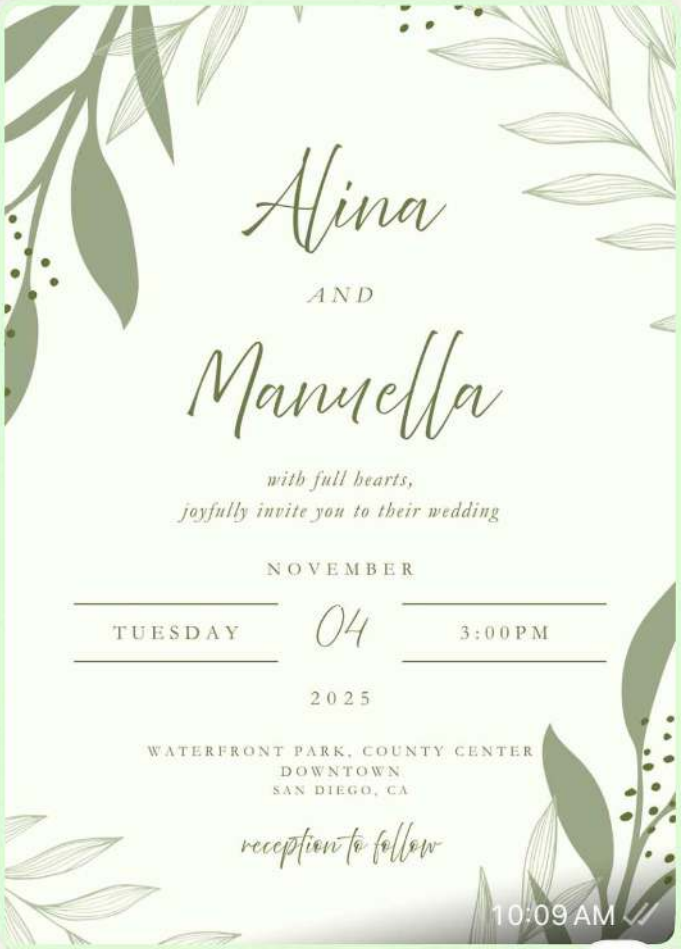
Oct 23, 2025

🥰 okay are we going to print them or just text to everyone? 10:07 AM

I think just text its enough 10:08 AM

we just need to figure out where we want to eat afterwards in downtown to write on the message maybe already? 🥰

Edited 10:08 AM



10:09 AM

❤️

💖 💗 💖 💗

1 match

9:19
Manuella💕
I dont have gym clothes with me 🥲 and I thought about start
Jan 15, 2026
afternoon and go to grocery
11:26 AM
I can met you at the store if you want
11:27 AM
Okay 👍 it's fine. So you're just gonna go straight to the store after work?
11:28 AM
yesss 12:35 PM
Okay what's on your list 12:35 PM
comprar:
egg
white cheese
torrada
zucchini
carrots
corn
potatoes
broccoli
ground beef
chopped meat
pasta
sauce
beans
fruits (frozen too) 12:36 PM
and yours? 12:36 PM
Bread
Salad

9:20

Manuella💕

Jan 23, 2026

Morning love 💕 10:06 AM

Hope the morning is going good 10:07 AM

Wish we could have laid in bed longer and cuddled 🥰 10:07 AM

❤️

❤️

oi linda 😻 11:29 AM

> **You**
> Hope the morning is going good

thank you! hope yours too 11:29 AM

you slept in? 11:29 AM

> **You**
> Wish we could have laid in bed longer and cuddled 🥰

me too love 💕😩 I wish 11:30 AM

9:30

Manuella💕

am lucky to have in my life. 7:49 PM

Feb 12, 2026

Oi Linda 😘 12:32 PM

Voice call
2 min
12:45 PM

Fri, Feb 13

hi linda! the girls need dog food 6:19 PM

and we forgot to get the treats and the toy 6:19 PM

do you want to go there get it? 6:19 PM

Aw Jeeze 7:12 PM

7:13 PM

Sun, Feb 15

oi linda 😘 1:45 PM

9:32

Manuella💕

would you like a sandwich? 1:42 PM

Fri, Feb 27

Yes please 1:42 PM

We can split if you want 1:42 PM

okay 💗 1:42 PM

Where are you at? 1:42 PM

> **You**
> We can split if you want

I think Im going to pass by board and brew 1:43 PM

❤️

you like yhat? 1:43 PM

Yes that's tasty. 😋 can you get me some of sauce lol 1:43 PM

Are you in pb? 1:43 PM

> **You**
> Are you in pb?

mission beach 1:44 PM

❤️

Nice 😊 1:48 PM

4:23

Manuella 💕 ›
San Diego, CA

oie hello 🥰

Hello! Beautiful day in the snow? All covered up can't see your beautiful face ☺️

We're heading to dog beach to let Suzie play for her birthday! 🥳

1 Reply

Mar 4, 2025 at 8:55 AM

Happy Birthday! 🥳🥳🥳

1 Reply

↻ Replay

> Hello! Beautiful day in the snow? All covered up can't see your beautiful face ☺️

hey gorgeous!! beautiful and painful day on the snow hahaha awn 🥰 give me my hug on suzie!! we are almost twins heheh loveddd

> Happy Birthday! 🥳🥳🥳

thank you beautiful 💘💘💘💘

\+ iMessage

4:24
Manuella
San Diego, CA
open mat - 03/23/25 -
Drive
drive.google.com
I hope you like it
have a beautiful night
Mar 25, 2025 at 8:42 AM
Thank you they look amazing!
Mar 25, 2025 at 10:51 PM
Im glad that you liked I loved so much! but I definitely need a new camera to do the next ones
Mar 28, 2025 at 1:42 PM
hey beautiful, how are you? I saw you passing by the coffe shop today
Mar 28, 2025 at 6:24 PM
Good so busy today!! I was power walking home lol
1 Reply
IMG_2393.HEIC
Image · 980 KB
iMessage
What do you think of my outfit?

4:25

Manuella 💕 ›
San Diego, CA

hope you are
having a good day 😘

happy saturday linda 🥰😘 I just got out of work and Im at home cleaning my room 😅 the day is so beautiful today 🌞 hope you having a greaaaat one 🌼

❤️

Thanks 🥰 can't wait to hang out tomorrow 🫶

me too 😍😘💜 im thinking about it a lot 😘

Apr 20, 2025 at 1:52 PM

happy easter and happy 420 beautiful 😘❤️

Apr 20, 2025 at 2:54 PM

Happy Easter 420 🐣🫶 just finished getting my hair done. 😊 see you soon. 😘

Apr 21, 2025 at 11:39 AM

good morning beautiful 😘 I hope you are having a a great monday ❤️

iMessage

Delivered

Order number: 3901908007

Confirmed — Shipped — Out for delivery — Delivered

We don't have any tracking info for this shipment.

Item in Order 1

Women Yoga Socks 5 Pairs Pilates Non Slip Socks for Yoga, Gym, Athletic Grippy...

Secondary color: Green
Color: camouflage-2

$13.99 Quantity: 1

Shipping details San Diego, CA

Receipt total $21.06

Order notes 1

Is your order a gift?
Send a personalized gift page with tracking info, a message, and more.

Blenders

ORDER 7823884

Thanks for your order, we're on it!

Your goods were designed in Pacific Beach, CA (good food, rough parking situation). We strive to ship your order at light speed, but please allow 2-3 business days for processing. Sit tight and we'll notify you when your order ships!

View your order

or Visit our store

Order summary

Lil' Cheetah × 1	$49.50
Subtotal	$49.50
Shipping	$0.00
Taxes	$3.84
Total	$53.34 USD

FUJIFILM Instax Mini Instant Film Twin P...

Ordered on March 26, 2026

kate spade new york Cute Lunch Bag for...

Ordered on March 25, 2026

LEVOIT Cordless Vacuum Cleaner, Stick...

Ordered on October 30, 2025

GORILLA GRIP 100% Waterproof All-Sea...

Ordered on September 23, 2025

Black Washable Entry Rug, 2x3 Small Ru...

Ordered on September 23, 2025

OLANLY Indoor Door Mat, 32x20, Dirt R...

Ordered on September 23, 2025

RIGHTMELL Foot Spa Bath Massager wit...

Ordered on September 23, 2025

CHAMPLANT 6'x9' Green Washable Area...

Ordered on September 19, 2025

Mellow Naturalista Classic 12 Inch Solid...

Ordered on September 14, 2025

SIMPLI-MAGIC 60 Liter / 16 Gallon Recta...

Ordered on September 12, 2025

IKEA San Diego
Mon - Sat 10am-9pm, Sun 10a-8p

Join our IKEA Family Club for free and enjoy member benefits and rewards!
www.IKEA-USA.com/Family

IKEA Family 6275980xxxxxxxx2595
Article 60500773
ALHUL soft seat chr 11565
3 x 60.00 180.00
Article 60597921 21198
ALHULT extnd tbl 47 199.99

Net total 379.99

TAX 29.45

Total 409.44
Total Articles: 4
EFT VISA USD$409.44

----------TRANSACTION RECORD----------
STORE # 166 REG # 60

INVOICE # 466012104405432TFVP
MERCHANT # ********8990
TERMINAL # ****1472

TYPE: sale
ACCT: VISA TAP
VISA CREDIT

CARD # ************3616 EXP **/**
DATE/TIME: 26/01/11 18:54:00
REF # 163
AUTH # 02014D
RESP 000 ISO 00

AID: A0000000031010
TSI:
TVR: 0000000000
APP: VISA CREDIT

Total USD $ 409.44

APPROVED
CUSTOMER COPY

IMPORTANT:
retain this copy for your records

CASHIER ID: 60
Date Time Store REG Trans
01/11/26 06:54:02 PM 166 60 171

Secure It! Prevent tip-over injury or death. Furniture with included restraints must be secured to the wall according to the product assembly instructions. 1 888 888 4532

------ Tell us how we're doing! -----
www.IKEA-USA.com/feedback166

9900166006000171011126

Relationship Photo Documentation

Alina Grayeske & Manuella Guasti Fernandes

This collection of photographs reflects our life together - from everyday moments at home and around San Diego to time spent with family and friends, travel, celebrations, our community, and the experiences we have shared along the way. Together, these photos show the genuine relationship and life that Manuella and I have built together, surrounded by the people, places, and routines that are part of our everyday lives.

Everyday life together

A relaxed beach day with the dogs - one of the simple routines and ordinary moments Alina and Manuella share together.

Walking to the beach with the dogs, capturing a familiar part of their life in San Diego.

Everyday life together

A playful photo at home with one of the dogs - a small, everyday moment together.

Alina and Manuella with one of their dogs during a casual day out together.

Everyday life together

Manuella holding a pug during a neighborhood outing.

A candid stop at the dog park, reflecting the everyday routines and community life they share.

Everyday life together

Alina and Manuella at home before heading out together.

A mirror photo at home, with their dogs in the background - part of their normal life together.

San Diego life

Alina and Manuella together at a local skateboarding event, enjoying a day out in their community.

Another candid moment from the same local event.

San Diego life

Alina and Manuella during a waterfront outing in San Diego.

An affectionate moment from the same waterfront outing.

San Diego life

A sunny beach day together near home.

A casual beach selfie during another day spent together by the ocean.

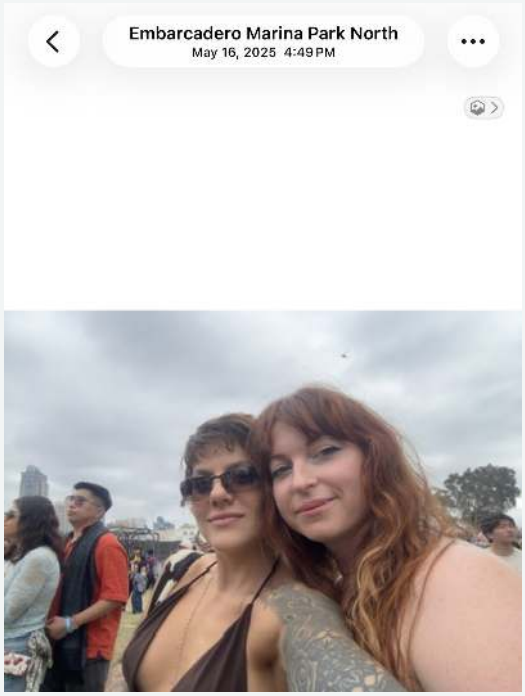
San Diego life

An affectionate moment during a relaxed beach day.

Alina and Manuella together during a July 4th gathering by the water.

San Diego life

A quiet sunrise moment together by the ocean.



Alina and Manuella enjoying a local outdoor event together.

Time with loved ones

Alina and Manuella spending time with loved ones by the ocean.

Sharing a meal with loved ones - one of many ordinary family moments together.

Time with loved ones

Alina and Manuella together with a loved one during an evening out.

Alina and Manuella spending the day with a loved one.

Time with loved ones

A warm family visit at the academy, bringing together home, family, and their shared community.

Alina and Manuella with loved ones during an evening by the ocean.

Time with loved ones

A sunset outing with loved ones by the beach.

Friends and shared celebrations

Alina and Manuella dressed up for a celebration together.

A candid moment from the same celebration.

Friends and shared celebrations

Alina and Manuella at a baseball game with a friend.

A road-trip selfie with a friend, capturing an easygoing day together.

Friends and shared celebrations

Dinner with a large group of friends - part of the social circle Alina and Manuella share.

Alina and Manuella enjoying an evening out with a friend.

Friends and shared celebrations

A group selfie at a live event with friends.

A sunny gathering with friends, reflecting the close social community around Alina and Manuella.

Friends and shared celebrations

A casual night out together, capturing another shared social experience.

Alina and Manuella getting ready together during a shared outing.

Travel and shared adventures

An affectionate moment during a city outing together.

Alina and Manuella during a waterfront visit - one of many shared travel memories.

Travel and shared adventures

A trip to Universal Studios with a friend.

A snowboarding day with friends during a winter trip.

Travel and shared adventures

A winter walk with a friend during a shared trip.

Alina and Manuella sharing a winter outing with a friend.

Community life

Alina and Manuella with members of their Jiu-Jitsu community, reflecting the social circle and community they share.

A group photo at the academy with teammates and friends.

Community life

Alina and Manuella with members of the academy community after training.

Another group photo at the academy, documenting the community they have built around their shared life.

Alina

AND

Manuella

with full hearts,
joyfully invite you to their wedding

NOVEMBER

TUESDAY | 04 | 3:00PM

2025

WATERFRONT PARK, COUNTY CENTER
DOWNTOWN
SAN DIEGO, CA

reception to follow

CITY OF SAN DIEGO
SAN DIEGO COUNTY
THE NOBLEST MOTIVE IS THE PUBLIC GOOD
ADMINISTRATION CENTER
1600
PACIFIC HIGHWAY
NO WEAPONS ALLOWED

Starts Here
MARRIAGE LICENSE
OFFICE DEPOT

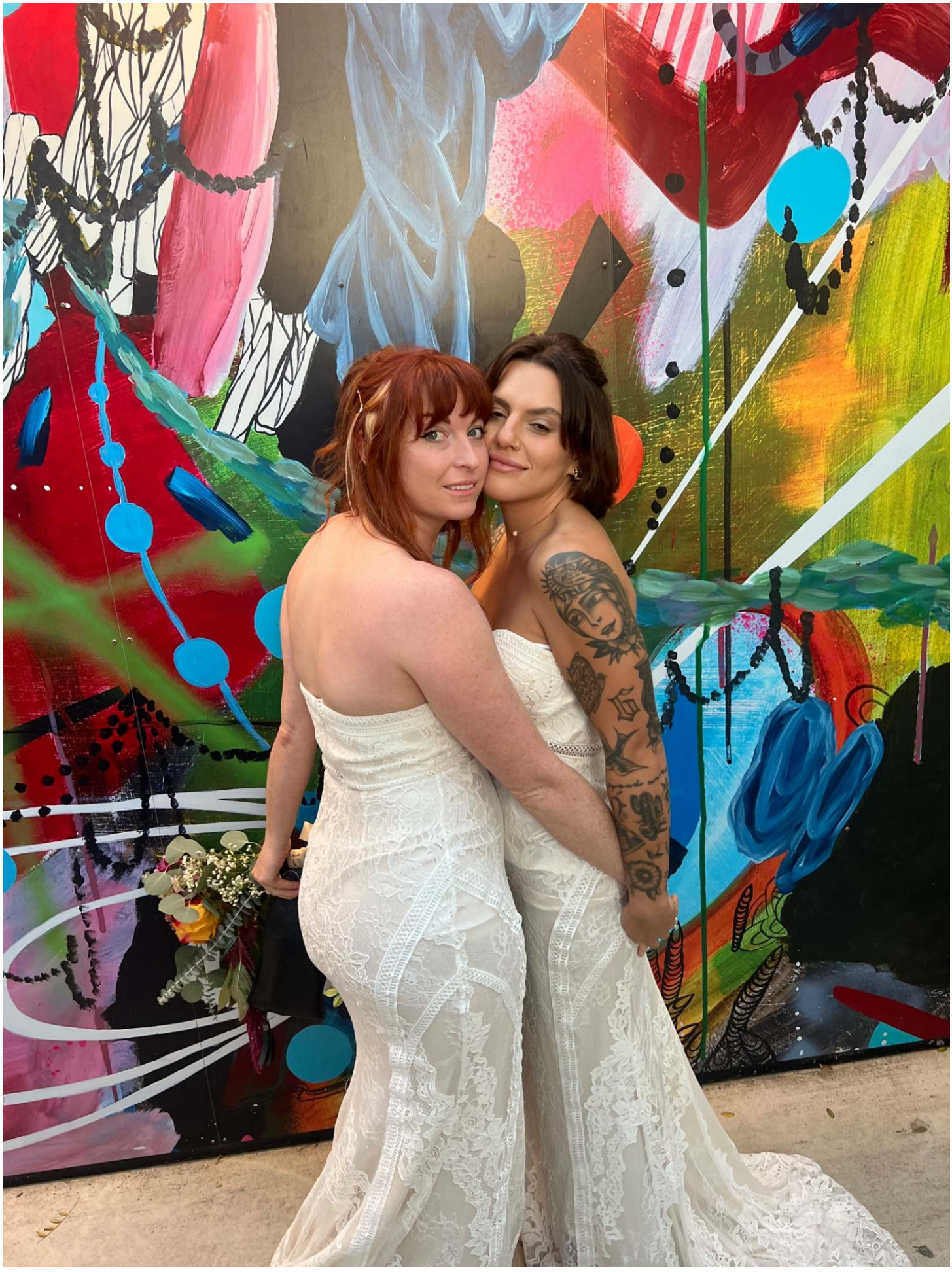


Exhibit 8 - Documents Provided for Manuella Guasti Fernandes's Bond Request in Support of Bona Fide Marriage

UNITED STATES DEPARTMENT OF JUSTICE
EXECUTIVE OFFICE FOR IMMIGRATION REVIEW
OTAY MESA IMMIGRATION COURT

Respondent Name:
GUASTI FERNANDES, MANUELLA

To:
Silva, Otavio Haverroth
5051 La Jolla BLVD
Suite 202
San Diego, CA 92109

A-Number:
236-718-835
Riders:
In Custody Redetermination Proceedings

Date:
08/20/2026

ORDER OF THE IMMIGRATION JUDGE

The respondent requested a custody redetermination pursuant to 8 C.F.R. § 1236. After full consideration of the evidence presented, the respondent's request for a change in custody status is hereby ordered:

☐ Denied, because

☑ Granted. It is ordered that Respondent be:
- ☐ released from custody on his own recognizance.
- ☑ released from custody under bond of $ 3,000.00
- ☐ other:
  The Department of Homeland Security may Impose Alternatives to Detention at its Discretion.

☐ Other:

Immigration Judge: Schlegel, Nickolaus 08/20/2026

Appeal: Department of Homeland Security: ☐ waived ☑ reserved
Respondent: ☑ waived ☐ reserved
Appeal Due: 09/21/2026

Certificate of Service

This document was served:
Via: [M] Mail | [P] Personal Service | [E] Electronic Service | [U] Address Unavailable
To: [ ] Alien | [ ] Alien c/o custodial officer | [E] Alien atty/rep. | [E] DHS
Respondent Name : GUASTI FERNANDES, MANUELLA | A-Number : 236-718-835
Riders:
Date: 08/20/2026 By: Rosa Rodriguez, Court Staff

BANK OF AMERICA

Funds Transfer Request Authorization

SENDING INFORMATION

Wire type:	Domestic	**Wire date:**	08/21/2026	**Remittance ID:**	TWGWP29JY
Requestor name:	ALINA CARRIE GRAYESKE	**Client party ID:**	10038205902	**Account number (last four):**	5071
Client name:	ALINA CARRIE GRAYESKE	**Account title:**	ALINA CARRIE GRAYESKE; MANUELLA GUASTI FERNANDES;		

RECIPIENT ACCOUNT INFORMATION

Recipient name:	ICECeBONDSPAYMENTS	**Bank name:**	TREAS NYC/FUNDS TRANSFER DIV
Account number:	********3001	**Bank ID/ABA routing number:**	021030004
Recipient address:	500 12th Street SW Washington DC 20536	**Bank address:**	33 Liberty St New York NY 10045
Country:	US	**Country:**	US

Additional bank instructions: Please contact your Financial Center to confirm the Additional Bank instructions in this section.

TRANSFER AMOUNT WITH FEES

Transfer amount (USD)	$3,000.00
Transfer fees	+$30.00
Total	$3,030.00

©2026 Bank of America, N.A. All Rights Reserved
Employee Name: Diego Gonzalez
Employee NBID: XXXXXXX

Bank Number: 00318
Party ID: 10038205902

LGLDEPREG BACBFT

Funds Transfer Agreement

This is an Agreement between you ("Customer" or "you") and Bank of America, N.A. and its subsidiary banks ("Bank" or "we", "us", etc.)

By requesting the Bank to execute payment orders to transfer funds for you, you hereby agree to the following terms and conditions:

1. The Bank will exercise reasonable efforts to execute all payment orders on the Business Day received, when received prior to our daily deadline which we may establish and change from time to time. "Business Day" means that part of a day during which the Bank is open for the receipt and processing of payment orders. Saturdays, Sundays, and bank holidays are not considered Business Days. You agree that the Bank may handle payment orders received from you and other customer in any order selected by us, and that we may use any means or routes which we, in our sole discretion, consider suitable for the transmission of funds. The Bank shall be under no obligation to make any transfer unless you have on deposit with the Bank in one or more accounts available funds sufficient to cover such transfer, or you present sufficient funds in person at the time of making the transfer request. However, the Bank may, in its sole discretion execute a payment order which causes an overdraft in your account in which case you shall be liable for the overdraft any overdraft fees and interest thereon, as set forth in the Deposit Agreement which governs our account.

The Bank may execute certain payment orders for you known as "Remittance Transfers". A Remittance Transfer is an electronic funds transfer initiated by a consumer primarily for personal, family or household purposes to a designated recipient in a foreign country. Effective on the date set forth in the final rule implementing EFTA (defined below), federal law provides certain rights and obligations related to Remittance Transfers that may differ from rights and obligations that apply to other types of payment orders, including disclosure, cancellation and error resolution rights. To the extent the provisions of this Agreement are inconsistent with the oral or written disclosures provided to you for a Remittance Transfer governed by Section 919 of the Electronic Funds Transfer Act (EFTA), 15 U.S.C. Section 1693o-1, the terms of the disclosures provided at the time of the Remittance Transfer shall govern. Notwithstanding anything to the contrary contained herein, the rights and obligations that apply to Remittance Transfers are set forth in the EFTA and, as applicable, as set forth in New York law.

2. For certain transfers of funds made out of the Bank accounts, we will provide a confirmation to you by mail at the address indicated in our records or through Online Banking if you selected paperless delivery through Online Banking for your deposit account documents. The confirmation will note the date and the amount of the transfer and the bank or institution to which the transfer was made. You agree to examine the confirmation promptly upon receipt and to notify us immediately of any discrepancy between the confirmation and your records. The Bank shall not be liable for interest compensation, as set forth below, unless the Bank is notified of the discrepancy within 30 days from the date of your receipt of the confirmation or your bank statement including the debit for the payment order in question, whichever is earlier.

3. You agree to pay all fees as determined by the Bank's fee schedules for money transfers, which we may change from time to time. You further agree to reimburse the Bank for any actual expenses we may incur to effect or revoke any transfer or perform any related act at your request. In addition, if you specify that your wire transfer should be routed through an intermediary or "send thru" bank, that bank may impose additional charges that will be charged to you.

4. You expressly agree that the Bank shall be liable to you only for our negligent performance or non-performance of the services provided pursuant to the Agreement, and that our responsibility thereunder shall be limited to the exercise of reasonable and ordinary care. The Bank shall not be liable for any error or delay on the part of any third party, including without limitation third parties used by the Bank, in executing any payment order or performing a related act, or for any error or delay in executing a payment order or performing a related act due to any cause other than our own failure to exercise reasonable and ordinary care, and no such third party shall be deemed to be our agent. Further, we shall not be liable to you or any third party for failure to execute any transfer or perform a related act if such failure is due to causes or conditions beyond our reasonable control, including without limitations, strikes, riots, insurrection, war, military, or national emergencies, acts of God, natural disasters, fire, outage of computers or associated equipment, or failure of transportation or communication methods or power supplies. In no event shall the Bank be liable for special, indirect or consequential damages, including, without limitations, loss or damages from subsequent wrongful dishonor resulting from Bank's acts or omissions, except as may be otherwise provided by law. Bank shall not be liable for your attorney's fees, except as required by law. The Bank's liability shall, in the event of delay or failure to transfer, be limited to the interest on the amount transferred in error, plus interest thereon from the date of the transfer until the date of the refund, but not to exceed sixty days. Except as may be limited by applicable law, you agree to indemnify the Bank and hold the Bank harmless (including payment of reasonable attorney's fees) against all liability to third parties arising out of, or in connection with, the terms and conditions of this Agreement or the services provided thereunder or otherwise pursuant to your instructions.

5. (a) This agreement shall be governed by and interpreted according to (i) U.S. federal law and (ii) the law of the state of New York, without reference to the principles of conflicts of law of the U.S. or of such state. (b) Wire transfers to your account or funded from your account or otherwise funded by you may involve one or more funds transfer systems, including, without limitation, Fedwire, Clearing House Interbank Payments System (CHIPS) or through Society for Worldwide Interbank Financial Telecommunication (SWIFT). Accordingly, notwithstanding any choice of law that may be provide elsewhere in this agreement, such wire transfers will be governed by the rules of any funds transfer system through which the transfers are made, as amended from time to time, including, without limitation, Fedwire, the National Automated Clearing House Association, any regional association (each an "ACH"), CHIPS and SWIFT. Funds transfer through Fedwire will be governed by, and subject to, Regulation J, Subpart B, and Uniform Commercial Code Article 4A incorporated by reference thereunder. Wire transfers through CHIPS are governed by, and subject to, CHIPS Rules and Administrative Procedures and by the laws of the State of New York, including Article 4-A of the New York Uniform Commercial Code, regardless of whether the payment message is part of a wire transfer that is a Remittance Transfer, except that in the case of an inconsistency between New York law and EFTA, EFTA shall govern. With respect to payment orders issued executed through SWIFT, the SWIFT operating rules shall govern the payment orders.

6. You are hereby notified that in the event that you provide an incorrect account number or institutional identifying number, and we are not able to recover the funds, you may lose the amount of the payment order.

7. Once a wire has been sent, or in the case of a Remittance Transfer, after the thirty (30) minute cancellation period indicated below has expired, the Bank may at its option accept your cancellations or amendments to a payment order. You acknowledge that if the Bank attempts to cancel or amend then the reversal request or amendment must be agreed to by each financial institution which has accepted a payment order related to the funds transfer at issue before it will be acted upon and further agree that the Bank shall have no liability if a cancellation or amendment is not effected. You agree that you shall indemnify and hold the Bank and offices, directors, employees, and representatives harmless from and against any and all claims, demands, losses, liabilities and expenses, including attorneys' fees and costs, resulting directly or indirectly from compliance with your cancellation or amendment request.

REMITTANCE TRANSFERS

For Consumer international wires: You have the right to cancel a Remittance Transfer and obtain a refund of all funds paid to us, including any fees, within 30 minutes of your confirmation of the transfer. In order to cancel, you may visit your local financial center or contact us at 1.877.337.8357, or from outside of the U.S., contact us at 1.302.781.6374 (collect calls). If a wire transfer has been initiated in online banking, the best way to cancel the transfer is to sign in to your account at www.bankofamerica.com. When you contact us, you must provide us with information to help us identify the transfer you wish to cancel, including the amount and location where the funds were sent. We will refund your money within three (3) business days of your request to cancel a transfer as long as the funds have not already been picked up or deposited into a recipient's account.

RECALLING AN INTERNATIONAL WIRE TRANSFER

Once an international wire transfer has been sent it cannot be cancelled. You may request an international wire transfer be recalled, and we will communicate your request to the beneficiary's bank. If the beneficiary's bank agrees to return the funds to us, then upon confirmation of receipt of funds in our accounts, we will credit your account at an exchange rate determined by us in our sole discretion. Please note that the exchange rate may be different from the original rate applied to the outgoing wire, which may result in a loss to you. Furthermore, the foreign bank may assess charges for their services, which will be deducted from the amount returned to you. We will have no liability to you if the foreign bank or foreign beneficiary refuses your request to recall the international wire transfer.

RETURNED WIRES

If an international wire transfer is returned by the receiving bank for no fault of ours, we will credit your account at an exchange rate determined by us in our sole discretion. Please note that the exchange rate may be different from the original rate applied to the outgoing wire, which may result in a loss to you. Furthermore, the foreign bank may assess charges for their services, which will be deducted from the amount returned to you.

8. In the event that the Bank shall be liable to you for interest compensation hereunder or under applicable law, interest shall be calculated on the basis of the average Federal Funds rate at the Federal Reserve Bank of Richmond for each day of the period involved computed on the basis of a 360-day year and shall be remitted by (1) direct payment to you, or (2) providing a balance earnings credit to your account with us.

9. The Bank will use best efforts to provide oral, written or electronic notice to you of rejection of a payment order on the execution date of the order provided, however, that the Bank shall not be liable to you for interest compensation for its failure to give such notice.

10. For Consumer international wires: If you send U.S. Dollars to a bank account that is not denominated in U.S. Dollars (“Non-USD Account”), your payment may be converted into the currency of the Non-USD Account (“Local Currency”) by an intermediary bank or the receiving bank (and we may receive compensation in connection with any such conversion). We are not responsible for the exchange rate applied by any intermediary bank or the receiving bank. For Small Business international wires: If you send U.S. Dollars to a Non-USD Account, your payment will be converted to Local Currency by any bank or service provider involved in processing the transaction. If the Bank converts the currency, we and/or an affiliate will include a mark-up or fee on such currency conversion and may profit in connection with any such currency conversion.

11. Exchange rates fluctuate, at times significantly, and you acknowledge and accept all risks that may result from such fluctuations. If we assign an exchange rate to your foreign exchange transaction, that exchange rate will be determined by us in our sole discretion based upon such factors as we determine relevant, including without limitation, market conditions, exchange rates charged by other parties, our desired rate of return, market risk, credit risk and other market, economic and business factors, and is subject to change at any time without notice. You acknowledge that exchange rates for retail and commercial transactions, and for transactions effected after regular business hours and on weekends, are different from the exchange rates for large inter-bank transactions effected during the business day, as may be reported in The Wall Street Journal or elsewhere. Exchange rates offered by other dealers or shown at other sources by us or other dealers (including online sources) may be different from our exchange rates. The exchange rate you are offered may be different from, and likely inferior to, the rate paid by us to acquire the underlying currency.

We provide all-in pricing for exchange rates. The price provided may include profit, fees, costs, charges or other mark ups as determined by us in our sole discretion. The level of the fee or markup may differ for each customer and may differ for the same customer depending on the method or venue used for transaction execution.

We also may take proprietary positions in certain currencies. You should assume we have an economic incentive to be a counterparty to any transaction with you. Again, you have no interest in any profit associated with this activity and those profits are solely for our account.

You acknowledge that the parties to these exchange rate transactions engaged in arm’s-length negotiations. You are a customer and these transactions do not establish a principal/agent relationship or any other relationship that may create a heightened duty for us.

We do not accept any liability for our exchange rates. Any and all liability for our exchange rates is disclaimed, including without limitation direct, indirect or consequential loss, and any liability if our exchange rates are different from rates offered or reported by third parties, or offered by us at a different time, at a different location, for a different transaction amount, or involving a different payment media (including but not limited to bank-notes, checks, wire transfers, etc.).

My Name is Alina Grayeske I am the Wife of Manuella Guasti Fernandes. I confirm Manuella can live in our home at 4912 Muir Ave apt 5 San Diego, Ca 92107. I Will ensure she attends all required immigration hearings and proceedings.

Alina Carrie Grayeske

4912 Muir Ave Apt 5
San Diego, Ca 92107

(760)793-6808

Personal Statement of Alina Grayeske in Support of the Release of My Wife, Manuella Guasti Fernandes

A# 236718835

August 10, 2026

To Whom It May Concern:

My name is Alina Grayeske, and I am the wife of Manuella Guasti Fernandes. I am writing this statement in support of my wife and respectfully asking that she be released from detention while her immigration case continues. I want to share who Manuella is, the story of our relationship, the life we have built together, and the home and community that are waiting for her return.

Manuella and I met at a coffee shop where she was my barista. I was attracted to her immediately but was too shy to ask her out, so every time I saw her, I would find a reason to give her a compliment. Eventually, she asked for my social media. Later that day, I went through and liked all of her photos, which apparently made my feelings pretty obvious, because she finally asked me out.

Our first date was February 28, 2025. We went for drinks at a local bar called Tony's, where they serve chocolate espresso martinis. I quickly learned that Manuella had the same sweet tooth I did. What started with something as simple as that turned into us realizing how much we had in common. We talked about our life experiences, our beliefs, our goals, and our shared love for martial arts. Manuella has dedicated approximately fourteen years of her life to Muay Thai and earned her black belt, and at the time I was a purple belt in Brazilian Jiu-Jitsu.

After that first date, we wanted to spend as much time together as we possibly could.

There was something about our connection that I had never experienced before. I wasn't only attracted to her; I felt like our souls connected in a way I had never felt with another person. Within about a month, I knew that I wanted to be with Manuella and only her. As our relationship grew, our lives naturally began to merge.

Manuella is one of the most caring, intelligent, empathetic, resilient, and dedicated people I have ever known. Her fourteen years of commitment to martial arts is just one example of her dedication. What I admire even more is how she treats people. Her friends and family are incredibly important to her. She has a bond with her family that I have always admired, and I now feel incredibly fortunate to be part of that family myself. She is kind to the people she meets and deeply loving and loyal to those closest to her.

In September 2025, we moved in together. Living together only confirmed what I already knew. We move through life together effortlessly. We support one another's work, share responsibilities, take care of our home together, and somehow even agree about keeping the

house clean.

On October 12, 2025, I proposed to Manuella. We had talked extensively about our future, and we aligned on so many of the things that mattered most to us. I knew I wanted to marry her, so I secretly bought a ring. After a dinner date, I took her to the end of Shelter Island, where we could see downtown San Diego lit up at night. There was no crowd and no elaborate production. It was just the two of us. I asked her to marry me there, and it remains one of the most special moments of my life.

We were married on November 4, 2025, wearing matching dresses and matching rings. It was one of the happiest days of my life. We were surrounded by close friends and family who love us, support us, and have watched our relationship grow.

Our marriage is not simply something that exists on paper. We have built an entire life together.

A normal day for us is very ordinary, and that is part of what I miss so much. We wake up and have breakfast together. Manuella heads to the coffee shop, and I head to the martial arts academy I own. At the end of the day, we come home to each other. I love to nap, and sometimes she joins me. She spends her free time editing photographs because photography is one of her passions. Other days, we go to the gym and lift weights together, another interest we share.

She simply makes my life easier, even on the difficult days.

We share the responsibilities of maintaining our household and taking care of our two Boston Terriers, Mae Young and Suzie Q. Manuella absolutely adores them. We take them on walks, bring them to dog beach, and spend nights together with them snuggled up on the couch. They adore Manuella just as much as she adores them.

We both cook, although I will admit that Manuella is the better cook. She loves Trader Joe's and orders specialty ingredients from Brazilian stores so she can make Brazilian dishes for us at home. These may sound like small things, but they are the pieces that make up our life and our marriage.

Our future plans are here together. I recently opened a martial arts school, and we hope to build the business into something successful that will eventually allow us to spend less of our lives working and more time experiencing the world together. We want to travel to Brazil to spend time with her family. We dream about visiting Italy, where she has family roots. Most importantly, we plan to continue living in the beautiful beach community that we call home, and maybe one day finally become better surfers.

In the relatively short time Manuella has lived here, she has formed many lasting relationships. I know that some of those people are submitting their own letters on her behalf. Before she was my wife, she was the friendly barista who had regular customers who came in and talked with her every day. Ocean Beach is a small community, and over time Manuella has become one of those familiar faces people recognize and stop to talk to.

She also regularly volunteers with the children's program I am building at our martial arts academy. Manuella is wonderful with children, and the parents love her as well. Her

accomplishments in Muay Thai make her an especially powerful example for the young girls in our program. When they learn that she is a Muay Thai black belt, they see a strong woman who spent years working toward something difficult and achieving it. I am incredibly proud that she can be that example for them.

Our families have also become intertwined.

Manuella is extremely close with her mother, father, and sister and speaks with her family regularly. Earlier this year, her mother and father visited us for almost a month. We sat around our family table eating her mother's home cooking and sharing dinner together every night. Even our dogs fell in love with them. Her mother recently returned for another two-week visit shortly after our immigration interview, and her sister has been planning to visit us in October.

I have grown very close to Manuella's family. I am learning Portuguese, and they have been learning English. I love them dearly.

The same is true with my family. They love Manuella, and she has become an aunt to my nephews. My sister has invited us to stay with her when her family moves into their new home in Idaho. This is not just a marriage between two people. Our families have become family to one another.

When Manuella and I married, we understood that there would be an immigration process we needed to complete, and we have been trying to follow that process every step of the way. We filed our marriage-based immigration paperwork earlier this year and attended our interview at the beginning of July. We were incredibly excited to finally reach that milestone.

We attended the interview together and provided the documentation requested of us. Our file included evidence of our life together, including a photo album from our wedding and a scrapbook we created together documenting our travels, our life, and our adventures as a couple. We left that interview believing that we had done what was asked of us and continued waiting for the next step in the process.

We have not been trying to hide from the immigration process. We have been participating in it. We filed paperwork, gathered documentation, attended our marriage interview together, answered questions, and have been trying to do what has been required of us.

On the morning Manuella was detained, we were supposed to be leaving for Hawaii with a group of our friends to celebrate my 40th birthday. We had already completed our immigration interview approximately a month earlier and were awaiting further action on our case.

As soon as we entered the airport that morning, two plainclothes agents approached our group and asked whether one of us was Manuella or Manuel. Manuella answered truthfully that she was Manuella, and they proceeded to detain her.

I immediately showed them the immigration documentation we had brought with us and tried to explain that our case was still in process and that we had already attended our interview.

Instead of celebrating my birthday with my wife, I watched her be taken into custody.

Since then, my daily life has been consumed by worry and by doing everything I possibly can to bring my wife home. It has become extremely difficult for me to focus on work or anything else. I am trying to manage our home, our responsibilities, our dogs, my business, attorneys, paperwork, and everything else without the person who normally stands beside me through all of it.

At the same time, I am trying to support Manuella's family in Brazil. I remain in constant communication with them and keep them updated because they are devastated by what is happening to her as well. I am relying heavily on our family, friends, and community for support while trying to be that same source of support for Manuella and her family.

I worry deeply about what continued detention will do to my wife. I am struggling myself. I do not sleep normally and have difficulty focusing on work. More than anything, I need my wife returned safely to our home so that we can continue facing this immigration process together.

If Manuella is released, she will immediately return to the home we share in Ocean Beach, San Diego. She has stable housing with me. I will personally provide whatever financial support she needs and will provide transportation to every immigration court hearing, ICE check-in, USCIS appointment, attorney meeting, or other proceeding required of her. She is my wife, and ensuring that she complies with every requirement will be one of my highest priorities.

Manuella has every reason to remain here and comply with this process. Her wife is here. Her home is here. Our dogs are here. Her friends and community are here. The children and families she has formed relationships with are here. We have a pending immigration process that we have already invested tremendous effort into completing correctly. Most importantly, the life and future we are building together are here.

There is no reason for Manuella to disappear from this process. We want to complete it.

My wife is not someone who runs from her responsibilities. She is trustworthy, hardworking, deeply caring, and committed to doing what is required of her. We fell in love. We got married. We built a home and a family together. And we have been trying to follow the process so that we can continue that life together lawfully.

I respectfully ask that you consider releasing Manuella while her immigration case proceeds.

If she is released, she will have a stable home, financial support, transportation, legal representation, a loving spouse, family and friends, and an entire community supporting her compliance. I will personally do everything within my power to ensure that she fulfills every requirement placed upon her.

I made a vow to Manuella when I married her. I intend to stand beside her through this process, just as she has stood beside me through difficult times in my life.

I simply ask for the opportunity to have my wife home while we continue doing what is required of us.

Thank you for taking the time to read our story and for considering Manuella's release. I am

willing to provide any additional information, documentation, or assistance that may be requested.

Respectfully,

Alina Grayeske

4912 Muir Ave apt 5

San Diego, Ca 92107

(760)793-6808

Signature:

Date:8/10/2026

Anna Marie Pirozzi
4752 Point Loma Ave
San Diego, CA, 92107
973 738 9448
Pirozzia1@gmail.com

8/9/2026

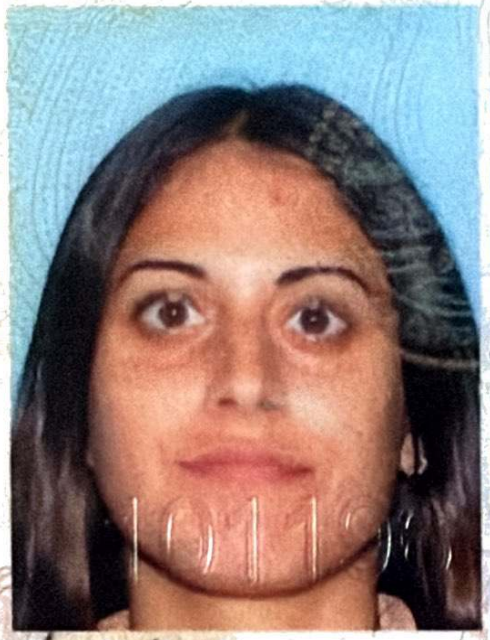
Letter of Support for Manuela Guasti Fernandes

To Whom It May Concern:
My name is Anna Marie Pirozzi, and I am writing in support of Manuela Guasti Fernandes. I have known Manuela for three years as her friend and community member. I first met her when she worked at a local coffee shop and after, she began her relationship with another close friend of mine, Alina Grayeske.
During the time I have known Manuela, I have come to know her as a genuine, kind, loving, and selfless person. When I first met Manuela, she would offer so much to me out of love and support. She is someone who would give the shirt off her back to you in a time of need.
I have also had the opportunity to spend time with Manuela and her wife, Alina Grayeske. From what I have personally observed, it's been beautiful to watch their relationship blossom into what it is today. They support one another during the highs and lows, share so much laughter and love. They have truly intertwined their lives and loved ones together.
Manuela has meaningful relationships with the people around her and has made a positive impact on her community.
Based on my personal experience with Manuela, I believe she is a responsible person with a strong support system. I believe she will take her immigration proceedings seriously and comply with all required hearings, appointments, and check-ins.
I respectfully ask that Manuela Guasti Fernandes be considered for release so that she may return to her wife, family, and community while her immigration case continues. Please feel free to contact me if any additional information is needed.
Sincerely,

Signature:
Printed Name: Anna Pirozzi
Date: 8/9/2026
Phone: 973-738-9448
Email: pirozzia1@gmail.com

California USA DRIVER LICENSE

FEDERAL LIMITS APPLY



DL W9759072

CLASS C

EXP 10/11/2029

END NONE

LN PIROZZI

FN ANNA MARIE

4929 DEL MONTE AVE APT 110
SAN DIEGO, CA 92107

DOB 10/11/1996

RSTR CORR LENS

10111996

DONOR

SEX F HAIR BRN EYES BRN

HGT 5'-05" WGT 130 lb

DD 12/13/202450633/AAFD/29

ISS 12/13/2024

Ashley Amber Carvalho
3050 Rue D'Orleans
San Diego, CA 92110
Ashleythechimera@gmail.com
(619)920-9204
August 11th, 2026

Dear Officer,

My name is Ashley Carvalho and I am a friend of Manuella Guasti. I am a natural born American citizen. I was born in Los Angeles California on April 18th, 1996.

I have known Manuella for two years. We have spent time together at social gatherings, surf outings, and frequently catching up one on one. Manuella has always been a respectful, kind, law abiding member of our community. She is married to an American citizen and is currently awaiting the processing of her I-130 application to affirm the legal validity of her relationship.

The most significant instance of our time spent together for me was when Manuella attended my wedding to my wife, Laura Carvalho. The wedding took place on October 31st of 2025 at Sunset Cliffs in Ocean Beach, San Diego. I have provided accompanying photo evidence of this event. My wife and I keep a small social circle of only the most significant friends, Manuella being one of them. Our friendship is a strong social tie that I believe is a further testament to her community roots.

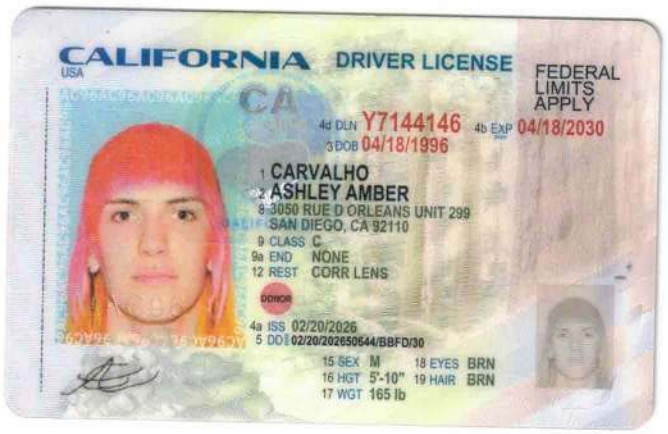
I firmly believe Manuella has never posed a threat to anyone in any form. I believe she has every reason to remain in San Diego throughout upcoming proceedings to ensure she has the opportunity to remain here long term. Cumulatively, I am hopeful that this demonstrates Manuella is not a flight risk and will graciously comply with attending all hearings, appointments, and communication if granted bond.

I am prepared to testify before an immigration officer and/or the court. I swear and affirm, under penalty of perjury, that all of the statements above are factual and truthful to the fullest extent of my knowledge. I am willing to provide any additional information relevant to support Manuella's case.

Thank you for your time and consideration of allowing my friend to be released on bond.

Sincerely,
Ashley Amber Carvalho

8/11/2026


CALIFORNIA
USA
DRIVER LICENSE
FEDERAL LIMITS APPLY
4d DLN Y7144146
4b EXP 04/18/2030
3 DOB 04/18/1996
1 CARVALHO
2 ASHLEY AMBER
8 3050 RUE D ORLEANS UNIT 299
SAN DIEGO, CA 92110
9 CLASS C
9a END NONE
12 REST CORR LENS
DONOR
4a ISS 02/20/2026
5 DD 02/20/202650544/BBFD/30
15 SEX M
18 EYES BRN
16 HGT 5'-10"
19 HAIR BRN
17 WGT 165 lb

August 8, 2026

To Whom It May Concern:

My name is Cierra Lacefield, and I am writing in strong support of my friend, Manuella Guasti Fernandes, who is currently being held at the Otay Mesa Detention Center. I have known Manuella for two years and have come to know her as an exceptionally hardworking, dependable, and caring person.

Manuella is happily married to Alina Grayeske, and their marriage is a loving and committed partnership. Her wife, family, friends, and community are deeply invested in her well-being and are prepared to support her throughout this process. She has meaningful, lasting ties to her home and every reason to remain with the people who depend on and care about her.

Manuella is also a pillar of her community. She volunteers at her wife's business, OB Jiu Jitsu Collective, as a children's jiu-jitsu coach and Muay Thai coach. She has built strong relationships with the people she has coached and mentored, and she plays an important role in helping the business and its community continue to grow and succeed. She consistently shows up for the people around her and treats others with generosity, compassion, and respect. Her absence has already been deeply felt by those who rely on her friendship, guidance, support, and presence.

Manuella is an extremely hardworking and responsible person. Through her volunteer work as a coach and her work as a photographer, she has demonstrated dedication, reliability, and a genuine desire to contribute positively to her household and community. She looks forward to becoming an active participant in the American economy when legally authorized to do so and has been taking the appropriate steps to participate fully in American society. Her work ethic, commitment, and passion for coaching and mentoring others are stronger than I have seen in many of the people with whom I served in the military. Manuella takes her responsibilities seriously and has built a stable life surrounded by people who love and support her.

Based on my personal knowledge of her character, marriage, responsibilities, and strong community ties, I firmly believe that Manuella is not a flight risk. She understands the importance of complying with all legal requirements and attending every scheduled hearing and appointment. She has stable housing and a strong support system that will help ensure she fulfills every obligation required of her.

I respectfully ask that you consider releasing Manuella Guasti Fernandes so that she may return to her wife and community while her case proceeds. If released, she will have stable housing, emotional and practical support, and assistance attending all required proceedings. I have complete confidence that she will comply with every condition placed upon her.

Thank you for considering this statement and the positive role Manuella plays in the lives of so many people. I am willing to provide any additional information that may be helpful.

Very respectfully,

Cierra Lacefield
253 10th Ave
UNIT 727
San Diego, CA 92101
(616) 438-7522
cierraeliza6@gmail.com

21 26077
Y54732580401

Rev 05/20/2024
03/30/1995

CLASS: C - Veh w/GVWR ≤ 26000, No M/C
ENDORSEMENTS: None
RESTRICTIONS: None

03/30/95

This license is issued as a license to drive a motor vehicle; it does not establish eligibility for employment, voter registration, or public benefits.

CALIFORNIA DRIVER LICENSE

USA

4d DLN **Y5473258** 4b EXP **03/30/2028**
3 DOB **03/30/1995**

1 LACEFIELD
2 CIERRA ELIZABETH
8 3098 RUE DORLEANS UNIT 205
SAN DIEGO, CA 92110
9 CLASS C
9a END NONE
12 REST NONE

4a ISS 03/18/2026
5 DD 07/11/2018646OD/BBFD/28

15 SEX F 18 EYES HZL
16 HGT 5'-03" 19 HAIR BRN
17 WGT 125 lb

To Whom It May Concern:

My name is Devon Allen, and I am writing in support of my friend, Manuella Guasti. I have known Manuella for over a year after meeting her at OB Collective, the jiu-jitsu gym where I train. During that time, I have come to know her as an exceptionally kind, dedicated, and community-minded person.

Manuella has volunteered her time at OB Collective, mentoring children through jiu-jitsu and Muay Thai. The children genuinely love and look up to her. She has been a positive role model, helping them develop discipline, confidence, respect, and perseverance through martial arts. Her influence extends far beyond physical training - she helps shape their character and gives them someone dependable to learn from.

Manuella has also volunteered with another after-school program, where she continued mentoring young people through Muay Thai. She has generously devoted her time and energy to supporting children and strengthening our community while also helping her family in Brazil. She came to the United States hoping to build a better life for herself and pursue the American dream. Few people I know have shown the same level of dedication, generosity, and determination.

Manuella is deeply loved by her friends, family, students, and the entire community surrounding our gym. She has consistently contributed her time, energy, and talents to improving the lives of others - especially children. She is an amazing person with a generous spirit, and our community is unquestionably better because of her presence.

Her sudden detention has left her students, friends, and loved ones heartbroken. The children she mentored have lost a trusted role model who played an important part in their lives. Her absence is deeply felt throughout our community.

I respectfully ask that Manuella's strong character, family responsibilities, volunteer service, and positive impact on our community be given full consideration. She is a valued friend, mentor, and community member. I sincerely hope she is given the opportunity to return to the people who care about her and to continue making a meaningful difference in the lives of others.

Thank you for your time and consideration.

Respectfully,

Digitally signed by: Devon Allen
Date: 08-09-26

California USA DRIVER LICENSE

DL F4476766 CLASS C

EXP 05/12/2028 END NONE

LN ALLEN

FN DEVON TERROAHN

4944 SANTA MONICA AVE 124
SAN DIEGO, CA 92107

DOB 05/12/1994

RSTR 50

05121994

DONOR

SEX M HAIR BRN EYES BRN

HGT 5'-10" WGT 180 lb ISS 07/30/2025

DD 06/30/2025669DL/DDFD/28

Isabella Fiorini
2393 Cardinal Drive, Apt. 16, San Diego
California, 92123
858-717-3891
isabella.fiorini@gmail.com

August 10, 2026

Letter of Support for Manuela Guasti Fernandes

To Whom It May Concern:

My name is Isabella Fiorini, and I am writing in support of Manuela Guasti Fernandes. I have known Manuela for almost 2 and a half years as her friend. I met Manuela through mutual friends, and over the last few years we have become very close friends and have spent a great deal of time both one-on-one and with our friends and my family.

During the time I have known Manuela, I have come to know her as a kind, generous, responsible, caring, genuine, and incredibly supportive person who makes a positive difference in the lives of the people around her. During some difficult times, Manuela has provided me with emotional support and encouragement, always listening to me with kindness and care. She reminded me that I was not alone, and consistently made sure I knew that I could count on her. That experience showed me how dependable and compassionate she is as a friend.

I have also had the opportunity to spend time with Manuela and her wife, Alina Grayeske. From what I have personally observed, they are very loving and caring with one another. I have seen them exchange messages while apart and noticed how they treat each other with respect and affection. Their relationship comes across as genuine and supportive, and it is clear that they have built a life in which they are there for each other.

Manuela has meaningful relationships with the people around her and has made a positive impact on her community. I honestly do not know anyone who has met her and did not immediately like her. She is a wonderful listener and has a natural ability to make people feel comfortable, valued, and cared for. I have spent a lot of time with her, along with my friends and family, and my entire family has grown to love and care about her. The number of people who care about her and want to be there for her reflects the same kindness and support she so freely gives to others. I am grateful to have Manuela in my life. She is the kind of person who makes the people around her feel supported and loved.

Based on my personal experience with Manuela, I believe she is a responsible person with a strong support system. I believe she will take her immigration proceedings seriously and comply with all required hearings, appointments, and check-ins.

I respectfully ask that Manuela Guasti Fernandes be considered for release so that she may return to her wife, family, and community while her immigration case continues. Please feel free to contact me if any additional information is needed.

Sincerely,

Signature:

Printed Name: Isabella Fiorini

Date: August 10, 2026

Phone: 858-717-3891

Email: isabella.fiorini@gmail.com

IF YOUR PASSPORT EXPIRES WITHIN SIX MONTHS OF YOUR DATE OF DEPARTURE,
YOU MAY BE DENIED ENTRY INTO SOME COUNTRIES.

Endorsements / Mentions Spéciales / Anotaciones

Isabella Fiorini

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A77235379

Surname/Nom/Apellidos
FIORINI

Given names/Prénoms/Nombres
ISABELLA

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
01 JUL 1996

Sex/Sexe/Sexo
F

Place of birth/Lieu de naissance/Lugar de nacimiento
NEBRASKA, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
08 APR 2026

Date of expiration/Date d'expiration/Fecha de caducidad
07 APR 2036

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

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A772353797USA9607011F3604074967649790<921878

Marcelo Orestes de Mendonca
3131 Cauby St

San Diego, CA 92110

marcelo.bdks1@gmail.com

619-416-5370

August 9, 2026

Letter of Support for Manuela Guasti Fernandes

To Whom It May Concern:

My name is Marcelo Orestes de Mendonca, and I am writing in support of my friend, Manuela Guasti Fernandes. I met Manuela around February 2025 through my friend Alina, when they started dating. Since then, we have all become close friends and have spent a lot of time together.

We also train Brazilian Jiu-Jitsu together, which has helped us build an even stronger friendship. Manuela is a very kind, caring, and reliable person. She is always friendly, respectful, and someone I know I can count on. She has become an important part of our group of friends, and we all care about her very much.

From the time I have known Manuela, I have seen her build strong relationships with the people around her and be a positive presence in our community. I believe she has a strong support system of friends who care about her and will be there for her.

Please feel free to contact me if any additional information is needed.

Sincerely,

Marcelo Orestes de Mendonca

Phone: 619-416-5370

Email: marcelo.bdks1@gmail.com

CALIFORNIA
USA

DRIVER LICENSE

4d DLN U1391254 4b EXP 05/14/2030
3 DOB 05/14/1988 LIMITED-TERM

1 ORESTES DE MENDONCA
2 MARCELO
8 3131 CAUBY ST 12
SAN DIEGO, CA 92110
9 CLASS C
9a END NONE
12 REST NONE

4a ISS 02/13/2026
5 DD 01/27/2026506C3/C4FD/30

15 SEX M 18 EYES BRN
16 HGT 5'-10" 19 HAIR BLK
17 WGT 210 lb

Monica Ashley O'Neal
4769 Narragansett Ave
San Diego, 92107
619-854-0147
monicaashley07@gmail.com

8/9/2026

Letter of Support for Manuela Guasti Fernandes

My name is Monica Ashley O'Neal, and I am writing in support of Manuela Guasti Fernandes. I have known Manuela for the past year as both a good friend and training partner at our Jiu Jitsu gym. Over that time, I have had the opportunity to get to know her well both inside and outside of the gym. Anyone who has met Manuela knows that she is an incredibly kind, caring, and genuinely down-to-earth person. In our Jiu Jitsu community, she has a natural ability to make everyone feel celebrated and included, always greeting people with warmth and genuine kindness.

One of the first things I noticed about her was how supportive she was of my successes and those of other people. It's not fun to lose in a Jiu Jitsu sparring round, but if I ever did win against her, she would always congratulate me in the most genuine way while also complimenting specific techniques I used that were effective. I feel that this really speaks to her great character, as few people in Jiu Jitsu so readily celebrate other people's wins with so much excitement.

I've also had the opportunity to observe Manuela as a volunteer coach, where she leads with patience and makes people feel comfortable while they learn. Even on days when she mentions she is tired, she still shows up wholeheartedly with positive energy and gives her time and attention generously to others. I've seen this same thoughtfulness extend beyond Jiu Jitsu, where she consistently invests in her friendships and makes the people around her feel supported.

Outside of the Jiu Jitsu gym, I've also had many opportunities to spend time with Manuela and her wife, Alina. They are always a joy to spend time with, and they've truly built a beautiful life together based on mutual respect, shared interests, and genuine care for each other. Over the past year, I've had the pleasure of attending many social gatherings with them, and it's clear that they are a great match and really care for one another.

Manuela is an incredible person and a valued member of our community. Through knowing her as a friend and observing her work ethic, I know her to be responsible and committed to the people and obligations in her life. Based on the person I know her to be, I believe she will take her immigration proceedings seriously and make every effort to comply with the requirements placed upon her.

I sincerely hope Manuela will be given the opportunity to return home to her wife and community while her immigration proceedings continue. I believe her presence is incredibly meaningful to all of the people who know and care about her, and I am grateful for the opportunity to share my experience of knowing her. I am available to provide any additional information about my relationship with Manuela or answer any questions regarding this letter.

Sincerely,

Signature: _____
Printed Name: Monica Ashley O'Neal
Date: 8/9/26
Phone: 619-854-0147
Email: monicaashley07@gmail.com

CALIFORNIA DRIVER LICENSE

USA

FEDERAL LIMITS APPLY

4d DLN **Y4129829** 4b EXP **01/07/2031**

3 DOB **01/07/1997**

1 **ONEAL**

2 **MONICA ASHLEY**

8 **9769 NARRAGANSETT AVENUE**
SAN DIEGO, CA 92107

9 CLASS **C**

9a END **NONE**

12 REST **CORR LENS**

DONOR

4a ISS **12/10/2025**

5 DD **05/12/2016587RB/AAFD/31**

15 SEX **F** 18 EYES **BRN**

16 HGT **5'-02"** 19 HAIR **BRN**

17 WGT **110 lb**

Nur Azimah Binte Azmi Uresk

4555 30th Street, Apt 102

San Diego, CA 92116

6316016482

azimahazmi.us@gmail.com

9 August 2026

Letter of Support for Manuela Guasti Fernandes

To Whom It May Concern:

My name is Nur Azimah Binte Azmi-Uresk, and I am writing in support of Manuela Guasti Fernandes. I have known Manuela for a little over a year as her community member and friend from the gym. I first met her at a martial arts open mat function where she was volunteering her time taking photos at the gym. Her energy is always so warm, and welcoming, it was easy to be drawn to connection with her. Her creative eye for photography is stunning and some of my favourite training photos were shot by her.

During the time I have known Manuela, I have come to know her as a kind, loving, compassionate and giving person. Even meeting her for the first time felt like I've already been friends with her! I often see her volunteering and supporting the martial arts community, which tells me being of service to others is an important part of her lifestyle. She is a prominent and valuable member of the community.

Manuela and her wife, Alina Grayeske, have inspired me as a couple in the time I've been around them in the gym. From what I have personally observed, they share a deeply loving bond - they both have unique gifts and skillsets, and together they are amplified especially when it comes to giving to the community. Alina has shared with me how exciting it was for her to have Manuela's family visit some time ago, and that tells me that their union isn't just about the two of them but also a beautiful blending of families of different cultures and traditions. Separating them will not only hurt them as a couple but the extension of community that extends from their union.

Manuela has made a positive impact on her community. She spends her time volunteering her skills and expertise in photography and martial arts, and is such a positive influence on community as she is a practicing martial artist herself. She is a role model for men, women, and children that she gets to interact with due to her dedication to being of service.

Based on my personal experience with Manuela, I am confident she is a responsible person with a strong support system. I believe she will take her immigration proceedings seriously and comply with all required hearings, appointments, and check-ins.

I respectfully ask that Manuela Guasti Fernandes be considered for release so that she may return to her wife, family, and community while her immigration case continues. Please feel free to contact me if any additional information is needed.

Sincerely,

Signature:

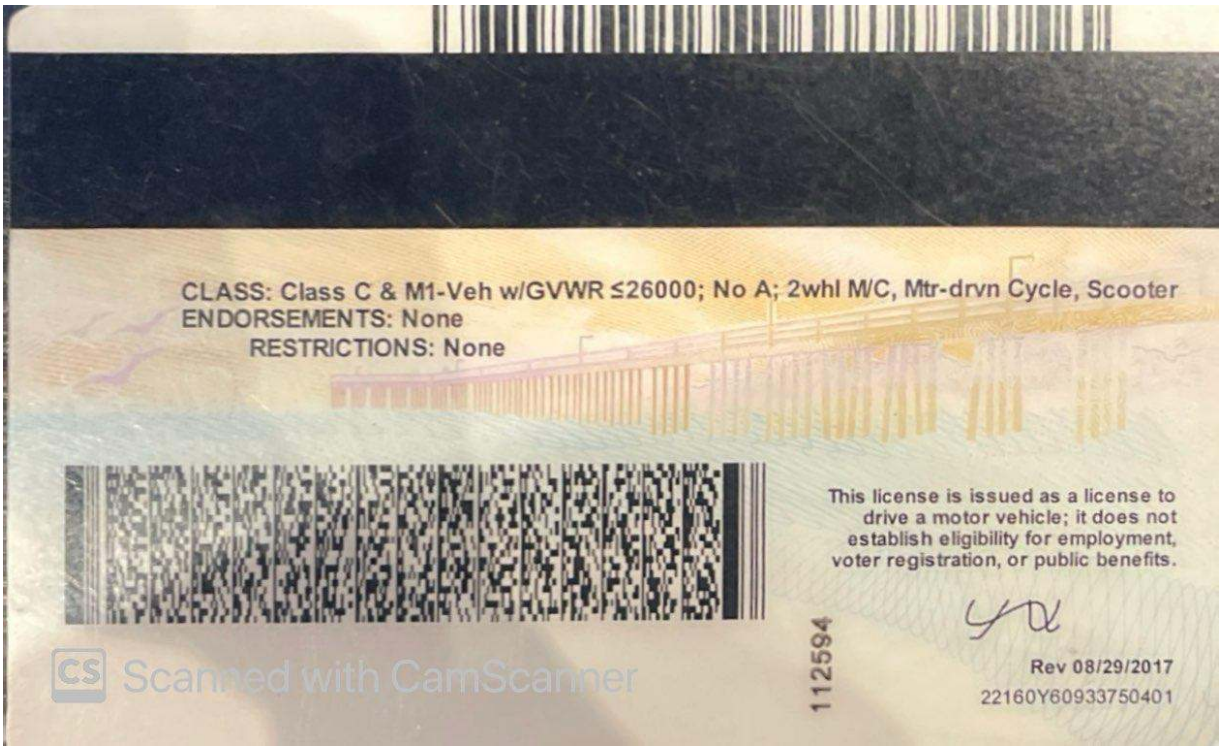
Printed Name: Nur Azimah Binte Azmi Uresk

Date: 9 Aug 2026

Phone: 6316016482

Email: azimahazmi.us@gmail.com

Supporting ID:



August 10, 2026

Letter of Support for Manuela Guasti Fernandes

To Whom It May Concern:

My name is Steve Duarte, and I am writing in support of my friend Manuela Guasti Fernandes. Manuela and I train at the same jiu-jitsu and Muay Thai gym. I have known her for more than a year, and we interact three or four times each week. Training together several times a week has given me many opportunities to see how she treats other people.

From what I have personally observed, Manuela is generous, creative, supportive, and caring. On several occasions, I have seen her notice when newer members at the gym were struggling and voluntarily take time to help them get up to speed. She takes the time to make sure they feel included and respected and are able to learn the techniques.

Manuela is also dependable. Whether she has agreed to be someone's partner in class or volunteered to help classmates work through Muay Thai techniques, she is there when she says she will be. In more than a year of seeing her several times each week, I have never seen her fail to be where she said she would be. That consistent reliability gives me confidence that she would show up for and take seriously every hearing, appointment, and check-in required of her.

I have also seen Manuela volunteer to take photographs during and after classes. She shares her art with others in a way that lifts them up, helps them feel good about what they are doing, and strengthens the sense of community at our gym.

I also know Manuela's wife, Alina, through the gym. Whenever I see them, they are smiling, welcoming, and happy to be there. I have seen them help one another and take time to talk with people throughout the gym. Together, they contribute to a warm and inclusive environment and foster a strong sense of community.

Manuela's detention has deeply affected our gym community. Our community is saddened and shaken by her absence, and people throughout the gym have been eager to help however they can. That reaction reflects the meaningful relationships she has built and the positive effect she has had on the people around her.

I respectfully ask that Manuela Guasti Fernandes be considered for release so that she may return to her wife and community while her immigration case continues. Please feel free to contact me if additional information would be helpful.

Sincerely,

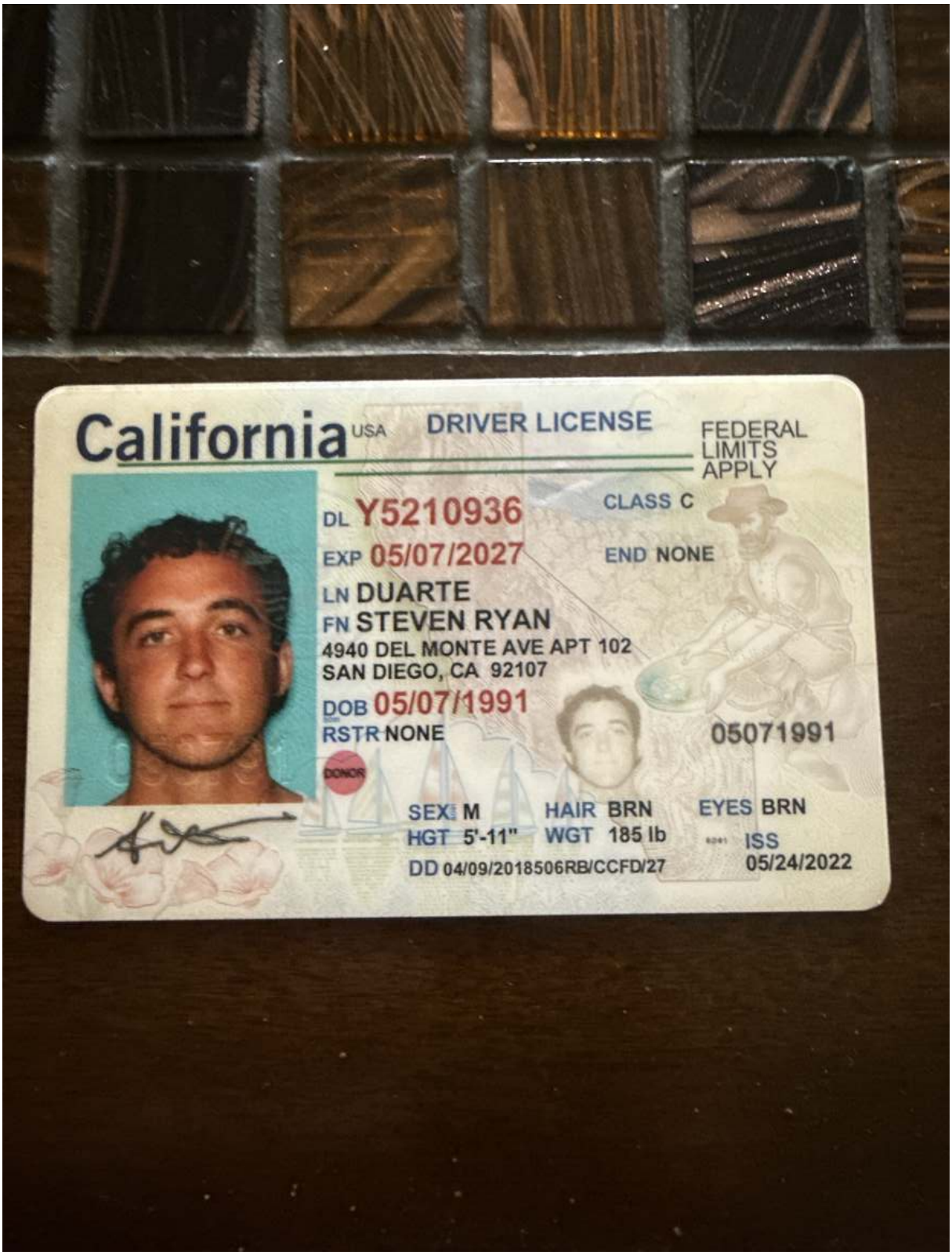
Signature:

Printed Name: Steve Duarte

Address: 4960 Del Monte Ave, San Diego, CA 92107

Phone: (619) 724-2778

Date: August 10, 2026


California USA DRIVER LICENSE
FEDERAL LIMITS APPLY
DL Y5210936
CLASS C
EXP 05/07/2027
END NONE
LN DUARTE
FN STEVEN RYAN
4940 DEL MONTE AVE APT 102
SAN DIEGO, CA 92107
DOB 05/07/1991
RSTR NONE
05071991
DONOR
SEX M
HAIR BRN
EYES BRN
HGT 5'-11"
WGT 185 lb
ISS
DD 04/09/2018506RB/CCFD/27
05/24/2022

Gustavo Enrique Ferreira De La Flor

2393 Cardinal Drive, Apt. 16, San Diego, CA, 92123

(858)717-3887

Gustavodelaflor@gmail.com

August 10th 2026

Letter of Support for Manuela Guasti Fernandes

To Whom It May Concern:

My name is Gustavo Enrique Ferreira De La Flor, and I am writing in support of Manuela Guasti Fernandes. I have known Manuela for over 2 years and am one of her close friends in San Diego. I've met her through a friend and can comfortably say that Manuela is a very reliable and honest person.

During the time I have known Manuela, I notice how family oriented she is through her interactions with my wife's family. She joins us in family reunions like birthdays and Christmas. I have seen how naturally she connected with the family. She enjoys meaningful, deep conversations and is not afraid to be vulnerable or share her thoughts and feelings. My family and I really care about her.

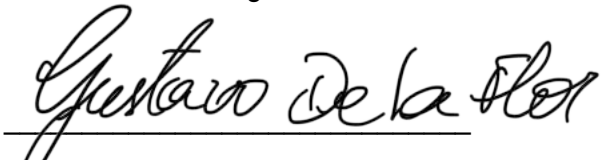
I have also had the opportunity to interact with Manu and her wife together. From what I have personally observed, they have built a genuine relationship. They live together, spend time with each other, and have traveled together. I also see them regularly sharing moments of their life on social media and posting stories together. It is clear to me that they are an important part of each other's lives.

Another thing that I'd like to highlight is how many people genuinely care about Manu. A very clear example was the response from her friends and community when she needed support. People came together and contributed with their time, resources, energy, and personal support to help her. Seeing how many people are willing to show up for her says a great deal about the relationships she has built and the impact she has had on the people around her. People do not come together like that for someone they do not trust or care deeply about.

Based on my personal experiences with Manu, I know her to be an honest, dependable, and compassionate person. I have never known her to be someone who seeks to hurt others or cause trouble. On the contrary, I have seen her form meaningful relationships, support the people around her, and be someone others can rely on.

I am grateful to have Manu as a friend, and I hope that this letter provides some insight into the person I know she is. She is cared for, valued, and deeply supported by the people in her life. I respectfully ask that you consider my personal experience with Manu and the character I have observed in her when reviewing her case.

Sincerely,

Signature: 

Printed Name: Gustavo Enrique Ferreira De La Flor

Date: 08/10/2026

IF YOUR PASSPORT EXPIRES WITHIN SIX MONTHS OF YOUR DATE OF DEPARTURE, YOU MAY BE DENIED ENTRY INTO SOME COUNTRIES.

Endorsements / Mentions Spéciales / Anotaciones

Gustavo De la Flor

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A75187281

USA

Surname/Nom/Apellidos
FERREIRA DE LA FLOR

Given names/Prénoms/Nombres
GUSTAVO ENRIQUE

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
03 MAY 1994

Sex/Sexe/Sexo
M

Place of birth/Lieu de naissance/Lugar de nacimiento
BRAZIL

Date of issue/Date de délivrance/Fecha de expedición
25 SEP 2025

Date of expiration/Date d'expiration/Fecha de caducidad
24 SEP 2035

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

P<USAFERREIRA<DE<LA<FLOR<<GUSTAVO<ENRIQUE<<<

A75187281 3USA9405033M3509249762178963<517202

August 9, 2026

To Whom It May Concern:

My name is Jullian Burch, and I am writing this letter in strong support of my friend, Manuella Guasti Fernandes. I have known Manuella personally for over a year, and I am also serving as her sponsor. I train with her multiple times a week, and I am honored to share my firsthand account of her character, her work ethic, and the positive impact she has had on my life and our community.

I was first introduced to Manuella through my close friend Alina, whom I have known for over twelve years and who is now Manuella's partner. Alina's judgment of character means a great deal to me, and it did not take long after meeting Manuella for me to understand why she holds Alina's heart and trust so completely. I have spent real time with them as a couple, from ordinary dinners together to standing among family and friends on their wedding day, and I can attest firsthand to the genuine love and commitment they share.

Manuella volunteers her time at the Muay Thai school where I train, and through her guidance I have learned to push past my own mental barriers, build real discipline, and develop a resilience I did not know I had. She does not just teach technique; she teaches perseverance, and she brings that same discipline to every part of her life, giving her time freely to help others grow. Beyond the gym, Manuella is one of the most thoughtful, warm, and genuine people I know. She is the kind of friend who truly engages with you, who listens, and who shows up when it matters. When I was going through a difficult breakup, Manuella made time to check in on me, listen without judgment, and help me push through it, the same way she encourages the students she volunteers with. Her presence in my life has helped me become a more realized version of myself.

Manuella is also one of the hardest working and most dedicated people I have ever met. She does not cut corners, and she is never afraid to put in the work required to reach her goals. In the time I have known her, and in my role as her sponsor, I have watched her build a genuine life here: she has found love, formed a real community, and become part of a family that considers her one of their own.

I believe Manuella represents exactly what makes this country strong. She arrived with a good spirit, a powerful work ethic, and a determination to build a better life, and in doing so she has put down deep, lasting roots. She is actively pursuing legal status, and I can attest that she will continue to meet that process with the same integrity and resolve she brings to everything else in her life.

I ask that you consider the person I have described in this letter: a devoted friend, a generous volunteer, and a hardworking, honest woman who has built a genuine home and family here. I am fully committed to supporting her, both as her sponsor and as her friend, and I am happy to be contacted with any questions or to provide any further information on her behalf.

Sincerely,

Jullian Burch

Jullian Burch

559-213-8346

Jullianburch88@gmail.com

6574 Springfield St, San Diego, CA 92114

IF YOUR PASSPORT EXPIRES WITHIN SIX MONTHS OF YOUR DATE OF DEPARTURE, YOU MAY BE DENIED ENTRY INTO SOME COUNTRIES.

Endorsements / Mentions Spéciales / Anotaciones

-THIS PASSPORT IS A REPLACEMENT FOR A STOLEN PASSPORT

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / *FIRMA DEL TITULAR*

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A65368052

Surname/Nom/Apellidos
BURCH

Given names/Prénoms/Nombres
JULLIAN PAUL

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
08 OCT 1988

Sex/Sexe/Sexo
M

Place of birth/Lieu de naissance/Lugar de nacimiento
CALIFORNIA, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
03 OCT 2025

Date of expiration/Date d'expiration/Fecha de caducidad
02 OCT 2035

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

P<USABURCH<<JULLIAN<PAUL<<<<<<<<<<<<<<<<<<<<<<

A653680527USA8810089M3510029763016897<807578

Exhibit 9 - Manuella Guasti Fernandes and Alina Carrie Grayeske's Affidavits of Support

AFFIDAVIT OF GERARDO JAIME

I, Gerardo Jaime, being duly sworn, hereby declare under penalty of perjury that the following is true and correct to the best of my knowledge and based on my personal experiences and observations.

My full name is Gerardo Jaime. I was born on February 24, 1999, in San Diego, California, and my current address is 3829 agua dulce blvd, Spring Valley, CA, 91977. I am a friend of Manuella Guasti Fernandes and her wife, Alina Grayeske. I first met Alina and Manuella in the spring of 2025 when I began training at the OB Jiu Jitsu Collective. Through our shared involvement in the jiu jitsu community, I became friends with both Manuella and Alina. I regularly see them both at our gym as well as outside for recreational activities. Over the past year, I have had numerous opportunities to observe Manuella and Alina together in a variety of settings. Through these experiences, I have personally observed the care, affection, respect, and consideration they show toward one another. They communicate warmly and respectfully, look out for one another, and naturally include one another in their plans and activities. I have also repeatedly observed them arrive at and leave social gatherings together. These observations have taken place over many months and in different settings. One occasion on which I observed them together was a concert I attended where Leisure was performing. I was able to observe Manuella and Alina's interactions throughout the evening. They communicated with one another naturally and respectfully and demonstrated the familiarity, affection, and consideration that I have consistently observed between them. I also regularly attend classes in which I get to see them constantly interact with each other. Across the year that I have known Manuella and Alina, I have repeatedly observed them together in ordinary social and everyday settings. I have seen them support one another, look out for each other, speak to each other with respect, and show affection toward one another. These repeated experiences have allowed me to observe their relationship over time and in a variety of circumstances. Based on my personal experiences

with Manuella and Alina and the many occasions on which I have observed them together, I believe that their marriage is genuine. I am providing this affidavit based solely on what I have personally witnessed and experienced as their friend.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Executed on August 18, 2026, in San Diego, California

Gerardo Jaime

Affiant

California USA DRIVER LICENSE

FEDERAL LIMITS APPLY

DL Y9191047 CLASS C

EXP 02/24/2027 END NONE

LN JAIME

FN GERARDO

3829 AGUA DULCE BLVD
SPRING VALLEY, CA 91977

DOB 02/24/1999

RSTR NONE

02241999

DONOR

SEX M HAIR BRN EYES BRN

HGT 6'-02" WGT 220 lb

DD 04/12/2017669RB/CCFD/27 ISS 06/28/2022

AFFIDAVIT OF GABRIELLA MELLO LACERDA

I, Gabriella Mello Lacerda, being duly sworn, hereby declare under penalty of perjury that the following is true and correct to the best of my knowledge and based on my personal observations and experiences.

My full name is Gabriella Mello Lacerda. I was born on June 5, 1995, in Pembroke Pines, Florida, and my current address is 13771 SW 24th Street, Davie, Florida, 33325. I am a close friend of Manuella Guasti Fernandes and her wife, Alina Grayeske, and I am submitting this affidavit because I have personally witnessed the depth of love, partnership, and commitment they share.

I am originally from Florida, but I moved to California in late 2024. When I first arrived, I did not know many people and was starting over in a new place. My husband, Pablo, practices jiu-jitsu and grappling, and as luck would have it, he ended up training at the same gym as Alina and Manuella. Pablo knew how much I missed having close girlfriends and how hard it can be to build a new circle of friends in an unfamiliar city, so he introduced me to both of them. From the very first time we met, Manuella and Alina welcomed me with open arms, as though I had known them for years.

I am the first American-born member of my Brazilian family, so Manuella and I bonded almost instantly; there was an unspoken understanding between us that made our friendship feel effortless. Alina, ever the proud Californian, took it upon herself to show me around, introducing me to new places, new people, and new experiences. Within a short time, I knew without a doubt that I had found my people.

I was fortunate to spend my time in California by their side, and in that time, I did not just become their friend, I became a witness to their marriage. I watched their love for one another grow deeper before my eyes, and I can say without hesitation that Manuella and Alina are each other's biggest supporters and biggest fans. When Alina took the leap to pursue her dream of opening her own business, a jiu-jitsu gym, it was a natural fit for Manuella to support her, since Manuella is a Muay Thai instructor herself and already part of that same martial arts world. Manuella was right there behind her every step of the way, cheering her on and taking care of the extra things Alina needed help with so Alina could focus on making the gym happen. I know this firsthand because I was

there too, helping them set up the new gym, and I watched Manuella's devotion to Alina's success up close. It was clear to me that Manuella did not see Alina's dream as separate from her own; she treated it as their shared future, and she showed up for Alina with the kind of steady, selfless support that only comes from real love.

What struck me most about Manuella and Alina is that their thoughtfulness was never limited to just the two of them; it extended outward to everyone they loved, including me. For my 30th birthday, the two of them planned an entire gathering in my honor, introducing me to even more of their friends and going out of their way to make me feel celebrated and cared for. Watching the two of them work together to plan that day, finishing each other's ideas and clearly enjoying doing it as a team, showed me exactly what it looks like when two people build a life, and a home, around caring for one another and for the people they love. (Exhibit A.)

Sadly, my time living near them in California came to an end in September 2025, when I moved to Colorado. Saying goodbye was hard, but I was not truly sad, because I knew our bond would not end with the distance. That certainty was confirmed in December 2025, when Manuella, Alina, and I were catching up on a call and I suggested that they come spend Christmas with my husband and me. They did not hesitate to say yes, and shortly after, they flew out and stayed with us in our home.

During their visit, we went on hikes, tried new restaurants, and even went snowboarding together, and it was during that trip that I saw once again, the quiet, patient love Manuella and Alina have for one another. It was Alina's very first time snowboarding, which can be an intimidating and even frightening sport for a beginner, and Manuella never left her side. She stayed with Alina on the mountain for the entire day, encouraging her, steadying her, and making sure she felt safe and supported. Manuella showed an incredible amount of patience, coaching Alina down the mountain step by step until Alina had made it down her very first run. Watching Manuella care for Alina in that moment, with such tenderness and total presence, was one of the clearest examples I have ever witnessed of what it looks like when someone shows up fully for the person they love. It was, simply put, lovely to witness. (Exhibits B, C, and D.)

Having known Manuella and Alina closely for more than a year, and having watched them build a business together, celebrate milestones together, and support each other through both everyday

life and new challenges, I can say with complete confidence that their love for one another is genuine, deep, and enduring. They are, in every sense that I have witnessed, partners in life.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Executed on August 23rd, 2026, in Lisbon Portugal.

Gabriella Mello Lacerda
Affiant

EXHIBIT A
Photograph — Gabriella Mello Lacerda's Birthday Party on June 5th, 2025

EXHIBIT B
Photograph — Lunch in Denver after picking Alina and Manuella up from the Airport. December 24th, 2025

EXHIBIT C
Photograph — Christmas morning hike, December 25th, 2025

EXHIBIT D
Photograph — Snowboarding on the mountain, December 26th, 2025

Endorsements / Mentions Spéciales / Anotaciones

If your passport expires within six months of your date of departure, you may be denied entry into some countries.

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

Type/Type/Tipo: P

Code/Code/Código: USA

Passport No./No. du Passeport/No. de Pasaporte: A03962364

USA

Surname/Nom/Apellidos
LACERDA

Given names/Prénoms/Nombres
GABRIELLA MELLO

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
05 JUN 1995

Sex/Sexe/Sexo
F

Place of birth/Lieu de naissance/Lugar de nacimiento
FLORIDA, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
09 AUG 2022

Date of expiration/Date d'expiration/Fecha de caducidad
08 AUG 2032

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

P<USALACERDA<<GABRIELLA<MELLO<<<<<<<<<<<<<<<

[illegible]3962364 9USA9506055F3208081694346607<237964

AFFIDAVIT OF LAUREL ALLIE BROWNING

I,Laurel Allie Browning, being duly sworn, hereby declare under penalty of perjury that the following is true and correct to the best of my knowledge and based on my personal observations and experiences.

My full name is Laurel Allie Browning. I was born on October 27th 1984, in Ridgecrest,California and my current address is 2461 W. Mallard Ln., Hanford California. I am the Sister of Alina Carrie Grayeske, and Sister-in-Law of Manuella Guasti Fernandes and I am submitting this affidavit because I have personally witnessed the depth of love, partnership, and commitment they share in their Marriage.

Alina and I grew up in Ridgecrest, California our Parents (William Robert Poulton III and Donna Louise Poulton) have been married for 47 years and I have been married (Nathan David Browning) for 15 years on September 28th. Our family has always viewed marriage as something that was a forever thing and worth fighting for. We are a tight knit family and speak or message on a daily basis. When her first marriage ended it almost killed her and I was positive that Alina would never again want to get married, but then she met Manuella. Alina is not the type of person to jump into anything unprepared but the love she found with Manuella bloomed quietly and quickly.

We live 258 miles away and are all very busy in our own lives but we try our best to see each other as much as we can. She brought Manuella up to Hanford, California to meet her family when they made a trip north to San Francisco on September 6-8 of 2025 and it was obvious

that Alina had met her match. I came to stay with Alina and Manuella on March 15th and 23rd 2026 in their home on my way to the before I flew out to Florida. Most recently I came down to see Alina and Manuella with our Mother (Donna Louise Poulton) and my children (Glendon David Browning and Hunter William Browning) this summer on June 25th 2026 we visited their home with both of them. Our mom brought Manuella a hand crocheted afghan for their bed and for her to cuddle with.(Exhiibit A) Then we all went over to the gym where Alina was running her kids Juijitsu class and the boys joined in on the class. Manuella tagged along and helped my oldest in the class since he has Autisim and has a hard time sometimes with new activities. Manuella made him feel safe and included.

Where Alina is stressed organized chaos, Manuella is calm in the storm grounding everyone in the room. Manuella also brings joy everywhere she goes. You can't help but love her. Manuella was immediately kind and understanding to my children meeting them at their level naturally melting into our family. Alina and Manuella have shared passions and values. They are both involved in the Martial Arts, Alina is a brown belt in Juijitsu and Manuella is a black belt in MuiThai. They both find joy in using those skills to teach children sharing their skills with the future generation. They are also Artists, Alina loves to paint and create, Manuella is a talented photographer. When Alina called me to let me know that they were getting married I was overjoyed. Unfortunately, I was unable to attend their wedding on November 4th 2025 as I was unable to get time off of work and my husband couldn't get military leave.

I have never seen my sister so happy and with the support that Manuella gives my sister finally living her longest held dreams. Manuella has supported Alina as she has built a business through hard work and with the support and unconditional love of each other.

Manuella seamlessly blends into our tight knit family adding a sparkle that only she can add. Their marriage is true and steady as they care for each other and fight for each other in every way and ways that we never expected.

I have seen Alina and Manuella together for more than a year, and have watched them build a business together, celebrate milestones together, and support each other through everyday life and the ever changing challenges of our current society. I can say with complete confidence that their love for one another is genuine, deep, and true. Marriage is standing up for each other every day through thick and thin. Alina and Manuella are married in every sense. I have seen that they are each other's better half, partner and spouse. Manuella is a much loved Sister-in-law, Aunt to my children, and valued member of our family.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Executed on August 28th, 2026, in Hanford, California, United States of America

28 Aug 2026

Laurel Allie Browning

EXHIBIT A

Photograph of the hand-crocheted afghan referenced in the affidavit.

California USA DRIVER LICENSE

DL D2517642
CLASS C
EXP 10/27/2028
END NONE
LN BROWNING
FN LAUREL ALLIE
2461 W MALLARD LN
HANFORD, CA 93230
DOB 10/27/1984
RSTR NONE
10271984
DONOR
SEX F
HAIR BRN
EYES BLU
HGT 5'-07"
WGT 250 lb
ISS 07/27/2023
DD 10/10/2018565RB/DDFD/28

U.S. Department of Defense / Uniformed Services

Expires
2027NOV26

Relationship
Spouse

Sponsor Affiliation
Active Duty

Authorized Patronage
MWR, Commissary
Unlimited Exchange

Sponsor Pay Grade
E7

Sponsor Rank
CPO

Sponsor Agency / Department
Navy

BROWNING,
LAUREL ALLIE

Identification and Privilege Card

AFFIDAVIT OF ROSEMARY GUASTI FERNANDES

I, Rosemary Guasti Fernandes, being duly sworn, hereby declare under penalty of perjury that the following is true and correct to the best of my knowledge and is based on my personal observations, conversations, and experiences.

My full name is Rosemary Guasti Fernandes. I was born on 11/22/1965 in Cambe, Parana, Brazil, and I currently reside at Rua Araguaia 327 apt. 101, Londrina, Parana, Brazil. I am the mother of Manuella Guasti Fernandes and the mother-in-law of Alina Carrie Grayeske. I am submitting this affidavit in support of their marriage because I have personally come to know Alina, have spent meaningful time with Alina and Manuella together, and have witnessed the love, care, partnership, and commitment they share.

As Manuella's mother, her happiness and well-being have always been deeply important to me. Before I had the opportunity to meet Alina in person, Manuella spoke with me about her relationship and about the life they were building together. It was clear to me that Alina had become an important and loving part of my daughter's life. When I came to the United States for the first time in February 2026 I stayed with them at their house for 20 days and met Alina in person. I was able to see their relationship for myself rather than only hearing about it from Manuella.

During that visit, I saw the way Alina and Manuella interacted in ordinary, everyday moments. They were comfortable with one another, affectionate, supportive, and attentive to each other's needs. Their relationship did not feel temporary. It felt like a real marriage and a shared life. I could see that they knew each other's routines, personalities, strengths, and worries, and that they naturally worked together as partners.

I also spent time with Alina and Manuella again in July 2026. Having another opportunity to be with them only strengthened my impression of their marriage. I saw the same warmth, patience, humor, and closeness between them. They included me in their life and made me feel welcome. I was able to see how much they enjoy being together, how naturally they care for one another, and how much effort they both put into maintaining a strong home and family life.

One of the things that has meant a great deal to me personally is Alina's effort to learn Portuguese. Portuguese is my language and it is the language Manuella grew up speaking with her family. Alina has made a sincere effort to learn words and phrases so that she can communicate with me and with other members of our family more directly. I know learning a new language takes time and effort, and I see this as a meaningful expression of the respect she has for Manuella, for our family, and for our culture. Her willingness to keep trying has helped us build our own relationship, and I have grown to love and appreciate her very much.

I have also seen how strongly Alina supports Manuella as a person. She encourages her, stands beside her during difficult moments, and takes her happiness and future seriously. In the same way, Manuella is deeply supportive of Alina. Their relationship is not one-sided; they function as a team. They share responsibilities, make plans together, support each other's goals, and make decisions with one another in mind. Their marriage is grounded in companionship, trust, affection, and a genuine desire to build a future together.

From my perspective as Manuella's mother, Alina has become part of our family. I do not

view her simply as my daughter's spouse on paper. I view her as my daughter-in-law and as someone I care about personally. I have seen the effort she makes to be connected to our family even when language and distance make that more difficult. I am grateful for the love and stability she brings to Manuella's life, and I am grateful for the love Manuella brings to hers.

I understand that marriage includes both happy times and difficult times. What I have observed between Alina and Manuella is a relationship in which they continue to choose and support one another through both. Their bond is sincere, their commitment is real, and their marriage is an important part of both of their lives. I fully support their marriage and their life together.

I make this statement willingly and from my own personal knowledge. I can say with confidence that Alina and Manuella's marriage is genuine, loving, and entered into in good faith. I hope they are able to continue building their life together surrounded by the love and support of both of their families.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Executed on August 30th, 2026, in Londrina, Parana, Brazil.

Signature: _____

Rosemary Guasti Fernandes

Relationship: Mother of Manuella Guasti Fernandes

Assinatura do titular / *Signature du titulaire / Bearer's signature / Firma del titular*

REPÚBLICA FEDERATIVA DO BRASIL

GJ837910

Este passaporte deve ser assinado pelo titular, salvo em caso de incapacidade.

Ce passeport doit être signé par le titulaire, sauf en cas d'incapacité.

This passport must be signed, except where the bearer is unable to do so.

Este pasaporte debe ser firmado por el titular, salvo en caso de incapacidad.

PASSAPORTE
PASSPORT

REPÚBLICA FEDERATIVA DO BRASIL

TIPO / *TYPE*
P

PAÍS EMISSOR / *ISSUING COUNTRY*
BRA

PASSAPORTE Nº / *PASSPORT No.*
GJ837910

SOBRENOME / *SURNAME*
GUASTI FERNANDES

NOME / *GIVEN NAMES*
ROSEMARY

NACIONALIDADE / *NATIONALITY*
BRASILEIRO(A)

DATA DO NASCIMENTO / *DATE OF BIRTH*
22 NOV/NOV 1965

CPF / *PERSONAL NUMBER*
654558839-20

SEXO / *SEX*
F

NATURALIDADE / *PLACE OF BIRTH*
CAMBÉ/PR

FILIAÇÃO / *FILIATION*
LUZIA COPPO GUASTI

ERNESTO GUASTI FILHO

DATA DE EXPEDIÇÃO / *DATE OF ISSUE*
29 JUL/JUL 2024

AUTORIDADE / *AUTHORITY*
DPF/LDA/PR

VALIDO ATÉ / *DATE OF EXPIRY*
28 JUL/JUL 2034

P<BRAGUASTI<FERNANDES<<ROSEMARY<<<<<<<<<<<<<

GJ837910<5BRA6511223F3407286654559839 20<<<86

AFFIDAVIT OF HEATHER ANN MORGAN

I, Heather Ann Morgan, being duly sworn, hereby declare under penalty of perjury that the following is true and correct to the best of my knowledge and based on my personal observations and experiences.

My full name is Heather Ann Morgan. I was born on August 20th, 1991, in San Jose, CA and my current address is 8245 Robson Rd #L San Diego CA 92111. I am a friend, training partner of Manuella Guasti Fernandes. I have known her wife, Alina Grayeske, for over 10 years now. I met Alina back in 2015 when we both began training Jiu-Jitsu at the same academy. Alina introduced me to Manuella when they initially started dating. I am an instructor at OB Jiu-Jitsu Collective where Manuella volunteers and Alina works and we all train there together, so I regularly see them together at OB Jiu-Jitsu Collective, as well as regular hang outs outside of the gym.

Due to my extremely close relationship with both Alina and now Manuella I have observed them together many times over the past year. I have personally seen how much they respect, love, support, and care for each other. How they include each other in their plans, make time for each other, consider one another in their day to day, and plan their future together. I have spent time with them in their home, and seen them arriving and leaving social events multiple times. I have celebrated major life event with them as well, such as holidays and birthdays.

Exhibit A

I attended a concert with Manuella and Alina May 16, 2025. Where I witnessed them being affectionate with one another and enjoying the show.

Exhibit B
I had a combined birthday party with Alina, August 2025, where I was able to observe their interactions with each other throughout the evening. I saw them enjoying time together and observed them interacted with ease and familiarity.

Exhibit C
For thanksgiving last year, November 27, we went to Universal together where I personally saw them celebrating the holiday together. I saw them laugh with one another, being affectionate, and enjoying time with each other. They communicated with ease and familiarity.

Exhibit D
Manuella and Alina frequently train together in my Jiu-Jitsu class at OB Jiu-Jitsu Collective. Where I see them training and interacting with one another with respect, and care. I see them enjoying this shared hobby together. And have seen them leave to go home with each other and chat about what to make for dinner.

Exhibit E
I was there when Alina was promoted to brown belt and saw Manuella show up for Alina to celebrate this monumental achievement with her. I saw how happy she was for Alina.

Exhibit F
I attended Cameron Johnson's birthday party July 7 of this year, and sat at the same table as Alina and Manuella. I saw them interacting with one another and being affectionate towards one another. I saw them arrive and leave together.

Over the last year I have seen many interactions between Manuella and Alina. I have seen them at multiple social events, every day life in their apartment, and sharing holidays and birthdays together. I have seen their relationship blossom and grow. I have seen their care, respect, support, and affection towards one another. I have seen them continually prioritize spending quality time with one another, and being there for each other, even when life gets busy. I see them prioritizing their relationship. I see how they value one another and make future plans with each other.

Based on all my personal experiences and friendship with Manuella and Alina, and these many occasions I have seen them together, I believe their marriage is genuine. I am providing this affidavit based solely on what I have personally witnessed and experiences as their friend, training partner, and coworker.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.
Executed on August 11, 2026, in San Diego, California

Heather Ann Morgan
Affiant

California USA DRIVER LICENSE

FEDERAL LIMITS APPLY

DL Y4829318

CLASS C

EXP 08/20/2026

END NONE

LN MORGAN

FN HEATHER ANN

4810 MERCURY ST
SAN DIEGO, CA 92111

DOB 08/20/1991

RSTR NONE

08201991

DONOR

SEX F HAIR BLN EYES BLU

HGT 5'-05" WGT 120 lb ISS

DD 01/04/2017519RB/CCFD/26 05/01/2021

AFFIDAVIT OF JAMES ANTHONY HUMANN

IN SUPPORT OF THE BONA FIDE MARITAL RELATIONSHIP OF MANUELLA GUASTI FERNANDES AND ALINA GRAYESKE

My full name is James Anthony Humann. I reside at 5005 Arvinels Avenue, San Diego, California 92117. I was born on August 22, 1992, in Walnut Creek, California. I am employed as a firefighter with the Chula Vista Fire Department in San Diego County, California. I have known Manuella Guasti Fernandes and Alina Grayeske for approximately a year and 2 months.

I am a friend and Brazilian Jiu Jitsu training partner of Manuella Guasti Fernandes and Alina Grayeske. I met Manuella through the Ocean Beach Jiu Jitsu Collective, where she participates as a Brazilian Jiu Jitsu athlete and also volunteers as a Muay Thai coach. Through my involvement at the gym, I have had regular opportunities to spend time with both Manuella and Alina in classes, social gatherings, celebrations, and other activities involving our Jiu Jitsu community. My observations of their relationship are based on my own personal interactions with them over time.

From the first occasions on which I saw Manuella and Alina together, I understood them to be a couple in a committed relationship. They consistently attended activities together, spent substantial time together, and interacted with one another in a manner that appeared natural, affectionate, and familiar. Over the time I have known them, I have repeatedly observed them showing care and consideration for one another in ordinary social situations. Their relationship has appeared to me to be an established and genuine part of their everyday lives rather than something limited to occasional public appearances.

Exhibit A — January 3, 2026

On January 3, 2026, I attended a birthday celebration for my Jiu Jitsu coach. Manuella and Alina came to the celebration together and brought their dogs, Suzi and Mae. I personally observed them arrive together, each caring for one of the dogs, while carrying birthday treats for the celebration.

During the gathering, Manuella and Alina appeared comfortable and happy in one another's company. They interacted affectionately and naturally, and I observed them laughing and enjoying themselves together. They were also wearing matching green sweatshirts, which was consistent with the familiarity and closeness I had observed between them on other occasions.

I took a photograph during this birthday celebration showing Manuella and Alina presenting the birthday treats. I am including that photograph with this affidavit as Exhibit A.

Exhibit B — November 22, 2025

On November 22, 2025, I attended a Jiu Jitsu promotion event for Cheyenne Blackford at our Jiu Jitsu community. Manuella and Alina were both present.

During the Jiu Jitsu class, I observed Manuella and Alina partner with one another for much of the class. They appeared to enjoy training together and interacted with one another in a relaxed and affectionate manner.

After the instructional portion of the class ended and the class moved into live sparring, Manuella and Alina again chose to train with one another, despite having already spent much of the class partnered together. I personally observed them continuing to seek one another's company throughout the event.

Exhibit C — November 22, 2025

Following Cheyenne Blackford's promotion to purple belt, Manuella and Alina stood together on either side of Cheyenne for a photograph in support of her achievement. Their participation together in the event was consistent with the way I had observed them participating in our Jiu Jitsu community as a couple.

I am including the photograph from this promotion event as Exhibit C.

Exhibit D — July 7, 2026

On July 7, 2026, I attended Cameron Johnson's birthday celebration, which was a social event for members of our Jiu Jitsu community. This was one of the first occasions involving our group where we attended a more formal event and dressed accordingly.

Manuella and Alina arrived together. I observed them throughout the gathering and saw them regularly checking in with one another and paying attention to each other's comfort and well-being. I also observed them looking at one another frequently, smiling, and interacting with the same familiarity and affection that I had observed between them in less formal settings.

Their interactions at this event were consistent with the relationship I had observed between them over the preceding months. They appeared comfortable with one another, attentive to one another, and genuinely happy to be together.

I am including a photograph from this event as Exhibit D.

Exhibit E — August 1, 2026

On August 1, 2026, I hosted a game night at 513 Park Lane, Encinitas, California. Manuella and Alina attended the gathering together.

Because I was hosting the event, I had the opportunity to observe them interacting with one another throughout the evening. They participated in the activities together, joked with one another, and were comfortable being playful and expressive around each other. I observed them enjoying themselves and engaging with one another naturally while also participating with the other guests.

The setting allowed me to see their relationship in a casual social environment outside of our regular Jiu Jitsu activities. Their interaction with one another was consistent with what I had observed at other gatherings and within our Jiu Jitsu community. They appeared genuinely comfortable, affectionate, and happy together.

I took a photograph at the gathering, which I am including with this affidavit as Exhibit E.

My Personal Knowledge of Their Relationship

My knowledge of Manuella and Alina's relationship comes from repeated firsthand interactions with them over time. I have personally observed them together on numerous occasions, including Jiu Jitsu classes and promotions, birthdays, social gatherings, and other events within our community.

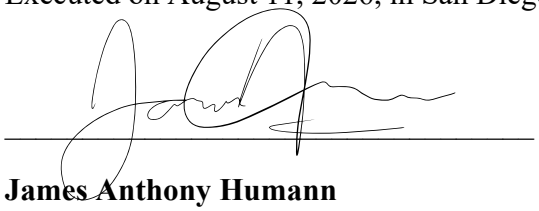
Across these different settings, I have consistently observed the same characteristics in their relationship: they seek each other's company, communicate comfortably with one another, show affection, look after each other, and participate in each other's lives. I have seen these behaviors repeatedly and in circumstances that were both formal and casual.

Based on these firsthand experiences, I believe that Manuella Guasti Fernandes and Alina Grayeske have a genuine and committed marital relationship. My belief is based solely on what I have personally witnessed during the time I have known them as friends and members of my Jiu Jitsu community.

I provide this affidavit in support of Manuella's immigration matter and to attest to the authenticity of the relationship I have personally observed between Manuella and Alina. I understand that this statement may be submitted to immigration authorities and that I may be asked to provide additional information or testify regarding the matters described above.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my personal knowledge and belief.

Executed on August 11, 2026, in San Diego, California.



James Anthony Humann

Affiant

Exhibit A:

Exhibit B:

Exhibit C:

Exhibit D:

California USA DRIVER LICENSE
FEDERAL LIMITS APPLY
DL E3656948
CLASS C
EXP 08/22/2027
END NONE
LN HUMANN
FN JAMES ANTHONY
5005 ARVINELS AVE
SAN DIEGO, CA 92117
DOB 08/22/1992
RSTR NONE
08221992
DONOR
SEX M
HAIR BRN
EYES BLU
HGT 6'-00"
WGT 170 lb
ISS 07/17/2023
DD 04/07/2023519OD/DDFD/27

AFFIDAVIT IN SUPPORT OF THE BONA FIDE MARRIAGE OF ALINA GRAYESKE AND MANUELLA GUASTI FERNANDES

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

I, Jullian Burch, being first duly sworn under penalty of perjury, depose and state as follows:

1. My full legal name is Jullian Burch, and my current residential address is 6574 Springfield St, San Diego, CA 92114. I was born on October 8, 1988, in Northridge, California.

2. I am a close personal friend of both Alina Grayeske and Manuella Guasti Fernandes. I have known Alina for over twelve years and Manuella for over one year. I am also serving as Manuella's sponsor. I am not a party to this petition, and I make this statement as an independent third-party witness to the parties' relationship and marriage.

3. Alina and Manuella were married on November 4, 2025, at the courthouse in downtown San Diego, California. I have personal knowledge of this marriage and of the genuine, ongoing relationship between Alina and Manuella.

4. I was present at Alina and Manuella's wedding on November 4, 2025, and personally witnessed their marriage ceremony. Beyond the wedding itself, I have known Alina and Manuella as a couple for over a year and have spent significant time with them together during that period, including regular social occasions such as dinners. I have personally observed them building a shared life together, including traveling together, and I can attest firsthand that their relationship and marriage are genuine and not entered into for immigration purposes.

5. In support of this affidavit, I am providing photographs of myself with Alina and Manuella at their wedding on November 4, 2025.

6. I understand that I may be required to testify before an immigration officer regarding the statements made in this affidavit, and I am willing to do so if requested.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge.

Executed on this 11th day of August, 2026, at San Diego, California.

Signature: _____

Jullian Burch, Affiant
559-213-8346
Jullianburch88@gmail.com

EXHIBIT A — Photograph of Affiant with Alina Grayeske and Manuella Guasti Fernandes at their wedding, November 4, 2025

IF YOUR PASSPORT EXPIRES WITHIN SIX MONTHS OF YOUR DATE OF DEPARTURE, YOU MAY BE DENIED ENTRY INTO SOME COUNTRIES.

Endorsements / Mentions Spéciales / Anotaciones

-THIS PASSPORT IS A REPLACEMENT FOR A STOLEN PASSPORT

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A65368052

Surname/Nom/Apellidos
BURCH

Given names/Prénoms/Nombres
JULLIAN PAUL

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
08 OCT 1988

Sex/Sexe/Sexo
M

Place of birth/Lieu de naissance/Lugar de nacimiento
CALIFORNIA, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
03 OCT 2025

Date of expiration/Date d'expiration/Fecha de caducidad
02 OCT 2035

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

P<USABURCH<<JULLIAN<PAUL<<<<<<<<<<<<<<<<<<<<<<

A653680527USA8810089M3510029763016897<807578

AFFIDAVIT OF MONICA ASHLEY O'NEAL

I, Monica Ashley O'Neal, being duly sworn, hereby declare under penalty of perjury that the following is true and correct to the best of my knowledge and based on my personal observations and experiences.

My full name is Monica Ashley O'Neal. I was born on January 7, 1997, in Taipei, Taiwan, and my current address is 4769 Narragansett Ave, San Diego, CA 92107. I am a friend and training partner of Manuella Guasti Fernandes and her wife, Alina Grayeske. I first met Manuella and Alina in July 2025 when I began training at OB Jiu Jitsu Collective. Through our shared involvement in the Jiu Jitsu community, I became friends with both Manuella and Alina. I regularly see Manuella and Alina at our Jiu Jitsu gym, where we train together, and I have also spent time with them outside of the gym.

Over the past year, I have had numerous opportunities to observe Manuella and Alina together in a variety of settings. Through these experiences, I have personally observed the care, affection, respect, and consideration they show toward one another. They communicate warmly and respectfully, look out for one another, and naturally include one another in their plans and activities. I have also repeatedly observed them arrive at and leave social gatherings together. These observations have taken place over many months and in different settings.

One occasion on which I observed them together was Alina's brown belt promotion at OB Jiu Jitsu Collective on May 27, 2026. I was present for the celebration and observed Manuella supporting Alina during the event. I am pictured with Manuella, Alina, and other members of our Jiu Jitsu community in a photograph from the event, which I have included as **Exhibit A**.

I attended Cameron Johnson's birthday dinner at Liberty Station on July 7, 2026, where I sat across from Manuella and Alina and was able to observe their interactions throughout the evening. They communicated with one another naturally and respectfully and demonstrated the familiarity, affection, and consideration that I have consistently observed between them. I am pictured with Manuella, Alina, and other members of our Jiu Jitsu community in a photograph from the dinner, which I have included as **Exhibit B**.

Another occasion was a game night that my boyfriend and I hosted on August 1, 2026. Manuella and Alina attended the gathering together, and I personally observed them spending time together throughout the evening. During the gathering, I observed them naturally checking in with one another, making sure the other was included in conversations, and showing affection toward one another. I also took a photograph during the gathering showing Manuella and Alina sitting together, which I have included as **Exhibit C**.

I was also present for Manuella's blue belt promotion at OB Jiu Jitsu Collective on May 8, 2026. I attended the promotion and celebration and observed Alina there supporting Manuella. I am pictured with Manuella, Alina, and other members of our Jiu Jitsu community in a photograph from the event, which I have included as **Exhibit D**. I was personally present and observed Manuella and Alina together throughout the event.

I also attended our Jiu Jitsu community's Christmas party on December 20, 2025, where Manuella and Alina were present together. I observed them sitting together during the gathering and interacting with one another in the same warm and familiar manner I had observed on other occasions. I took a photograph at the Christmas party, which I have included as **Exhibit E**.

In addition to spending time with Manuella and Alina at social gatherings and within our Jiu Jitsu community, I have also had the opportunity to spend time at their shared home. I have dog-sat for them on multiple occasions and have been in their shared home on November 27, 2025, and January 4, 2026. These experiences have given me firsthand knowledge of their home and provided another opportunity to interact with them outside of our social and Jiu Jitsu activities. During one of these occasions, I took a photograph of their dogs inside their home, which I have included as **Exhibit F**. My experience dog-sitting for them also reflects the friendship and trust that has developed between us.

Across the year that I have known Manuella and Alina, I have repeatedly observed them together in ordinary social and everyday settings. I have seen them support one another, look out for each other, speak to each other with respect, and show affection toward one another. These repeated experiences have allowed me to observe their relationship over time and in a variety of circumstances.

Based on my personal experiences with Manuella and Alina and the many occasions on which I have observed them together, I believe that their marriage is genuine. I am providing this affidavit based solely on what I have personally witnessed and experienced as their friend and training partner.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Executed on August 10, 2026, in San Diego, California.

Monica Ashley O'Neal

Affiant

EXHIBIT A

Photograph — Alina Grayeske's Brown Belt Promotion, May 27, 2026

EXHIBIT B

Photograph — Cameron Johnson's Birthday Dinner, July 7, 2026

EXHIBIT C

Photograph — Game Night, August 1, 2026

EXHIBIT D

Photograph — Manuella Guasti Fernandes's Blue Belt Promotion, May 8, 2026

EXHIBIT E

Photograph — Jiu Jitsu Community Christmas Party, December 20, 2025

EXHIBIT F

Photograph — Manuella and Alina's Dogs at Their Shared Home, November 27, 2025

CALIFORNIA DRIVER LICENSE

USA

FEDERAL LIMITS APPLY

4d DLN **Y4129829** 4b EXP **01/07/2031**

3 DOB **01/07/1997**

1 **ONEAL**

2 **MONICA ASHLEY**

8 **9769 NARRAGANSETT AVENUE**
SAN DIEGO, CA 92107

9 CLASS **C**

9a END **NONE**

12 REST **CORR LENS**

DONOR

4a ISS **12/10/2025**

5 DD **05/12/2016587RB/AAFD/31**

15 SEX **F** 18 EYES **BRN**

16 HGT **5'-02"** 19 HAIR **BRN**

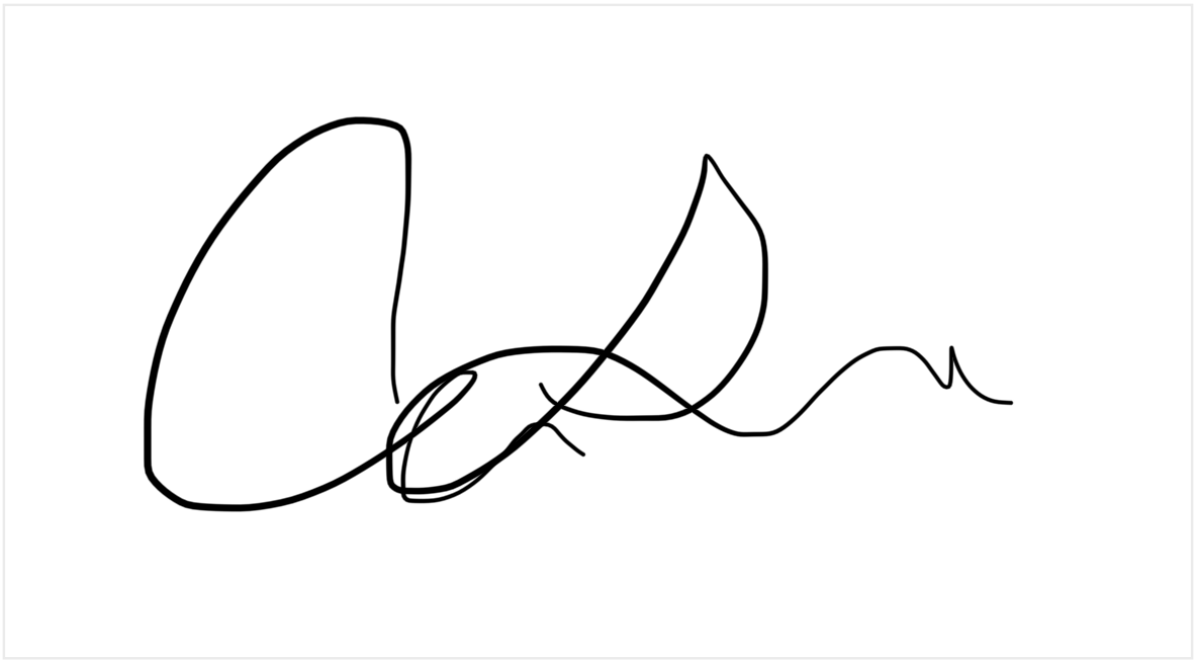
17 WGT **110 lb**

I, Cierra Elizabeth Lacefield, being duly sworn, hereby declare under penalty of perjury that the
following is true and correct to the best of my knowledge and based on my personal
observations and experiences.

I have personally witnessed Manuella and Alina's relationship grow over approximately the past year and a half. During that time, I have seen them go on dates, care for one another, and develop a loving and committed bond.
I have spent time with them as a couple on several occasions. Most notably, I joined them for Alina's birthday celebration on a wine-tasting tour in Temecula on 8/10/2025, I also spent time with them at an event at my workplace, Music Box on 9/27/2025 for the Early Birds show EXHIBIT A. On these and other occasions, they consistently appeared comfortable, affectionate, and genuinely happy together. They frequently held hands, laughed together, and showed care and affection toward one another. During Alina's birthday celebration, they were especially joyful and attentive to each other throughout the day. At the concert, they stayed close and moved around the venue together like a couple deeply in love.
Based on my personal interactions with Manuella and Alina and my observations of them together, I firmly believe that their marriage is genuine and that they are two people who sincerely love one another and are building a life together.

I declare under penalty of perjury that the foregoing is true and correct to the best of my
knowledge.

Exhibit A



Cierra Elizabeth Lacefield
253 10th AVE
Unit 727
San Diego, CA 92101
03/30/1995

21 26077
Y54732580401

Rev 05/20/2024
03/30/1995

CLASS: C - Veh w/GVWR ≤ 26000, No M/C
ENDORSEMENTS: None
RESTRICTIONS: None

03/30/95

This license is issued as a license to drive a motor vehicle; it does not establish eligibility for employment, voter registration, or public benefits.

CALIFORNIA DRIVER LICENSE

USA

4d DLN **Y5473258** 4b EXP **03/30/2028**
3 DOB **03/30/1995**

1 LACEFIELD
2 CIERRA ELIZABETH
8 3098 RUE DORLEANS UNIT 205
SAN DIEGO, CA 92110
9 CLASS C
9a END NONE
12 REST NONE

4a ISS 03/18/2026
5 DD 07/11/2018646OD/BBFD/28

15 SEX F 18 EYES HZL
16 HGT 5'-03" 19 HAIR BRN
17 WGT 125 lb