ATTORNEY GENERAL OF THE STATE OF NEW YORK
HOUSING PROTECTION UNIT

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In the Matter of

Assurance No. 26-054

Investigation by LETITIA JAMES,
Attorney General of the State of New York, of

Brooklyn High Rise LLC,
Joseph Kenig,

Respondents.

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ASSURANCE OF DISCONTINUANCE

The Office of the Attorney General of the State of New York ("OAG") commenced an investigation pursuant to Executive Law § 63(12) and Real Property Law ("RPL") § 227-f concerning the conduct of Brooklyn High Rise LLC ("BHR") and its principal and head real estate broker, Joseph Kenig ("Kenig), (both referred to collectively as "Respondents"), with respect to their solicitation of tenant involvement in past or pending landlord-tenant court proceedings from housing applicants who sought to rent multi-family residential apartments. This Assurance of Discontinuance ("Assurance") contains the findings of the OAG's investigation as it relates to the Respondents, whether acting through their respective directors, officers, employees, representatives, agents, affiliates, or subsidiaries and relief agreed to by the OAG and the Respondents (collectively, the "Parties").

OAG'S FINDINGS

1) Brooklyn High Rise LLC is a mid-sized Brooklyn, NY based real estate brokerage firm that lists both rental properties for leasing and buildings for sale, primarily in Kings County, NY. In addition to its principal and head real estate broker, Kenig, BHR has an

average of 5-7 real estate sales agents working for them that are engaged in apartment rentals and building sales.

2) Respondents are responsible for handling tenant leasing applications on behalf of numerous owners that contract with them to rent their available units. Respondents process rental applications through their website and solicit applicants for housing both by posting available listings there and on popular apartment search websites, such as StreetEasy.

3) Respondents became aware of changes to various residential real property laws in New York State, that were enacted under the Housing Stability and Tenant Protection Act ("HSTPA") on or about June 14, 2019.

4) Specifically, Respondent became aware of the enactment of Real Property Law ("RPL") §227-f which made illegal the use of past or pending landlord and tenant court involvement as a basis to deny housing to an applicant for residential rental housing. Under the law, there is a rebuttable presumption that if such information is requested from a tenant screening bureau or is otherwise reviewed relating to a potential tenant and then the requestor subsequently refuses to rent or offer a lease to the potential tenant, the denial is illegal. RPL § 227-f.

5) The OAG finds that during the period commencing January 1, 2020, through approximately September 5, 2025, Respondents obtained tenant screening reports from their tenant screening vendor, Weimark Credit Information Services ("Weimark"), that sought and included data on whether landlord and tenant court records existed for all applicants. That request resulted in the production of landlord and tenant court records for many of Respondents' applicants for housing. During this same period, Respondents represent that housing applications were processed exclusively through their website and no other platform. They

further represent that there were approximately 2,558 applications for housing, 1,015 of which contained data revealing a past or pending landlord and tenant case. The OAG finds that of those applications that contained landlord and tenant data, approximately twenty (20) % or two hundred and three (203) potential tenants whose screening reports contained landlord and tenant court records also had their applications for housing illegally denied after a review of those records by Respondents.

6) Respondents represent that by approximately September 5, 2025, after receiving the OAG's subpoena in June 2025, they ceased their request for landlord and tenant court records as part of the tenant screening reports they requested from Weimark and did not engage any other tenant screening company to obtain landlord and tenant court data related to housing applicants. Respondents make additional affirmative representations that, since September 5, 2025, they have not:

a) Requested any landlord and tenant court information or court records regarding a potential tenant from any source;

b) Received and/or examined any landlord and tenant court information or records regarding a potential tenant during their residential rental application and screening process;

c) Used criteria in tenant background check scoring that considers a history of landlord and tenant actions or summary proceedings.

7) The OAG makes the finding that Respondent did receive landlord and tenant court records in tenant screening reports during the period from July 15, 2019-September 5, 2025. During this same period, the OAG finds that 203 tenants with landlord and tenant court records had their applications for residential rental housing with the Respondent illegally denied based on their court history.

8) The OAG also finds that, in addition to violating RPL § 227-f, during the period from approximately July 15, 2019, to September 2025, Respondents also improperly asked the

unqualified "background question" in its rental application "have you ever been convicted of a crime?". The OAG finds that the inclusion of this question about the applicant's potential criminal conviction record without exclusion of irrelevant, stale or unqualified convictions and before making a conditional determination of the applicant's eligibility for housing, violates both New York State Human Rights Law ("NYSHRL"), Executive Law § 296 and, effective with its enactment on January 1, 2025, New York City's Fair Chance in Housing Law ("NYCHRL"), New York City Administrative Code §8-107 (5).

9) Further, the OAG finds that during the period commencing January 1, 2020, through approximately December 31, 2025, Respondents violated New York RPL § 238-a, by illegally demanding that applicants for rental housing pay at least $500.00 and up to $750.00 as a "good faith deposit" to "hold an apartment" while their rental application was being processed, separately and in addition to, the legally permitted application fee capped at $20 for the cost of a tenant screening report. Respondents represent that it was their policy that applicants who were approved and signed leases had their deposit applied to their first month's rent. Respondents also represent that applicants who withdrew their rental applications or had their applications denied often received their deposit back as a refund. However, BHR's online application indicated that there were circumstances in which the applicant would forfeit their deposit under "Terms and Conditions" that the applicant was required to agree to as part of their rental application as follows:

> The GOOD FAITH DEPOSIT will commit the applicant to the apartment. Applicant will forfeit their deposit in case of:
>
> > 1) Failure to complete the application and submit the required paperwork within 24/48 hours (unless otherwise approved by our office).

2) Applicant's failure to sign the lease by the fifth day of being approved (unless otherwise approved by our office)

3) Applicant (s) withdraws the application before or after being approved.

Once Applicant(s) are approved the good faith deposit shall be credited to a first month's rent. If for any reason the Applicant(s) is not approved, the good faith deposit shall be refunded in the same manner it was received. (Unless cash, then a check will be issued.)

10) The OAG finds that Respondents' demand of a "good faith deposit" that exceeded the permissible, maximum application fee for a residential rental unit of $20 [or less if a tenant provided their own tenant screening report that was less than thirty (30) days old], violated the terms of RPL § 238-a.

11) Respondents admit the OAG's Findings in paragraphs 1-10 above.

12) The OAG finds the relief and agreements contained in this Assurance appropriate and in the public interest. THEREFORE, the OAG accepts this Assurance pursuant to Executive Law § 63(15), in lieu of commencing a statutory proceeding for violations of Executive Law § 63(12) based on the facts described above.

IT IS HEREBY UNDERSTOOD AND AGREED by and between the Parties:

RELIEF

Term and Scope of the Assurance

13) The Effective Date of this Assurance shall be the date this Assurance is signed by the OAG. The term of this Assurance shall run for three years from the Effective date. The provisions of this Assurance shall be binding on the Respondents and on any of their owners, members, principals, shareholders, officers, employees, agent, heirs, assigns and successors in interest.

General Permanent Injunction:

14) Respondents shall not engage, or attempt to engage in conduct in violation of applicable laws, including but not limited to Executive Law § 63(12), RPL§227-f, RPL§238-a, NYSHRL, Exec Law § 296 and NYCHRL, NYC Admin Code §8-107 (5) and expressly agree and acknowledge that any such conduct, as described herein, during the three year term of this Assurance, is a violation of the Assurance; that the OAG thereafter may commence the civil action or proceeding contemplated in paragraph 12, supra, in addition to any other appropriate investigation, action, or proceeding and that evidence that the Assurance has been violated shall constitute prima facie proof of the statutory violations pursuant to Executive Law § 63(15).

Programmatic and Other Injunctive Relief:

15) Respondents shall not inquire about or request landlord and tenant court records or "rental histories" as part of the tenant application screening process for residential rental housing on behalf of themselves or any property owner that has engaged Respondents to lease their units or in any building or building portfolio that Respondents manage and/or own themselves.

16) Respondents shall take all necessary steps to ensure that outside tenant screening vendors and/or their leasing agents do not use landlord and tenant court involvement or court records in their leasing criteria or in any algorithm created (by Artificial Intelligence, "AI", or otherwise) to produce a leasing "score," rating, or recommendation about the application of a potential tenant for residential rental housing. Respondent shall not seek landlord and tenant court involvement or court records from their current tenant screening report providers or from any other future providers of tenant background screening information and will also not seek these records

themselves from applicants or other sources.

17) Respondents agree that if landlord and tenant court involvement or court records are inadvertently provided to them despite their requests to tenant screening bureaus or applicants for no records to be included, they will take immediate action to instruct the provider of these records to ensure that no further landlord and tenant court information is provided either on that application or on any future applications. Once a new background report and application have been produced that do not contain the prohibited landlord and tenant court records, a new leasing agent, whose determination will not have been tainted by knowledge of the records, will be assigned to review the application.

18) Respondents also agree to refrain from inquiring or seeking screening information about the criminal conviction history of applicants for residential rental housing, before making a conditional offer of housing. Respondents shall remove such inquiries from all its leasing platforms or portals and from any in-person or in online interactions with potential residential rental tenants in written applications, or in oral or written communications with the tenant applicant.

19) Respondents agree, within 30 calendar days of the signing of this Assurance, to send written confirmation to every tenant screening bureau and any leasing agent it uses to confirm that landlord and tenant court involvement and court record information should not be sought or made available to Respondents to review in any format and shall not be included in the criteria/algorithm for any tenant scoring or leasing recommendation. Respondent shall simultaneously send an email copy of this correspondence to Jane Landry-Reyes, Assistant Attorney General, Housing Protection Unit at Jane.Landry-Reyes@ag.ny.gov.

20) Respondents shall also provide notice in the form of a public disclosure in leasing ads and

on the face of their tenant application materials that their leasing practices are in compliance with RPL § 227-f and that they do not seek or review landlord and tenant court records or involvement information as part of their application for rental housing. Respondents shall provide a copy of the amended application within 30 business days of the Effective Date of this AOD.

21) Respondents have permanently removed the question "have you ever been convicted of a crime" from all its residential tenant application and leasing platforms which are available to the public and have also removed the requirement to pay a "Good Faith Deposit" from their application process and have provided the OAG with a copy of the amended blank application from its website. Respondents represent that there are no other platforms and/or portals where a prospective tenant would find a rental application, other than the BHR website where this amended application is located. Respondents also represent that their current rental application is in compliance with all aspects of the NYC Fair Chance for Housing Act and NYS HRL §296(16).

22) Respondents agree to update all written management and/or leasing manuals, guidance, memoranda and instructions to its leasing agents, whether employees or third-party agents to reflect the changes to its leasing practice agreed to in this Assurance. Respondents also agree to train their leasing agents and staff to comply with RPL§227-f, RPL§238-a, NYSHRL, Exec Law § 296 and NYCHRL, NYC Admin Code §8-107 (5) and to provide proof of said training curriculum and completion to the OAG within 60 days of the effective date of this Assurance.

23) *Compliance Report and/or Certification on Demand:* At any time through three years from the Effective Date of this Assurance, and upon thirty (30) calendar days written notice from

the OAG, Respondent shall provide the OAG with a report detailing/certifying its compliance with the Programmatic Relief requirements set forth in this Assurance.

Monetary Relief:

24) *Monetary Relief Amount with Suspended Payment:* Respondent shall pay a total of $352,250.00 in civil penalties and restitution (the "Monetary Relief Amount") for their violation of RPL § 227-f and RPL § 238-a. The terms of the payment of monetary relief that **totals $352,250.00**, including a partial suspended payment of $100,000.00, are made in reliance upon representations made by Respondents in their individual and corporate Financial Statements submitted to the OAG and are dependent on the timely payment of the unsuspended amounts, as follows:

a. **Respondents shall, within 45 calendar days of the Effective Date of this Assurance, deposit via wire transfer, $150,000.00 into their attorney's escrow account, to be managed as a Restitution Fund, in accordance with paragraph 30 herein,** for claimants who paid "Good Faith Deposit" fees, in violation of RPL§ 238-a, that were not refunded by Respondents when their applications were either withdrawn or denied. Proof of the wire transfer to the escrow account shall be provided to the OAG within 5 business days of receipt, via email to Jane Landry-Reyes, Assistant Attorney General, Housing Protection Unit at Jane.Landry-Reyes@ag.ny.gov.

b. The balance of $202,250.00 represents civil penalties for Respondents' violation of RPL § 227-f.

c. **Respondents shall, within 45 calendar days of the Effective Date of this Assurance, wire transfer $50,000.00 to the State of New York to be held in reserve for distribution to the Affordable Housing-AG Settlement Fund established by the City of New York Department of Housing Preservation and Development ("HPD") for the purpose of remediating the impact of the tenant blacklisting conduct described herein on the affected communities.** This Fund is used by HPD to fund housing-related initiatives, programs and projects for "persons of low income" and "families of low income", as those terms are defined by New York Private Housing Finance Law § 2 (19).

d. **Respondents by, on or before, December 31, 2027, shall wire transfer an additional $52,250.00 of the civil penalties' balance to the State of New York to**

be held in reserve for distribution to the Affordable Housing-AG Settlement Fund established by the City of New York Department of Housing Preservation and Development ("HPD") for the purpose of remediating the impact of the tenant blacklisting conduct described herein on the affected communities.

e. **The final balance of $100,000.00 in civil penalties shall be suspended and the OAG will not seek payment from the Respondents, provided the Respondents have made the above unsuspended payments, in full, within the described time periods.**

f. Failure to pay the unsuspended balances in full within the time periods described above is a default in payment under the terms of this Assurance and the OAG will file and enter judgment for the full Monetary Relief Amount, including the suspended balance, less any payments made prior to default, plus the collection fees and statutory costs described below, pursuant to the process described below.

25) *Payment Method:* Payment to the State of New York shall be made by wire transfer payable to the "State of New York" and shall reference Assurance No. 26-054. Payments and written notices shall be addressed to the attention of Jane Landry-Reyes, AAG, State of New York, Office of the New York State Attorney General, Housing Protection Unit, 28 Liberty Street, New York, NY 10005, or in her absence, to the person holding the title of Unit Chief, Housing Protection Unit, as indicated in paragraph 36 below regarding written communication.

26) *Judgment by Confession*: To secure the payments described by paragraph 24, Respondent will execute and deliver, at the time of the execution and delivery of this Assurance, confessions of judgment for the Monetary Relief Amount of $352,250.00, plus collection fees of twenty-two percent (22%) of any unpaid Monetary Relief Amount at the time of any subsequent default, plus statutory costs of $15.00. Plaintiff will reduce the Monetary Relief Amount by the principal amount of payments made by Respondent to Plaintiff to calculate the Unpaid Monetary Relief Amount at the time of any subsequent default.

27) *Default in Payment:* Should Respondents fail to make timely and proper payment

in accordance with the payment due dates set forth above, the OAG shall provide Respondents or Respondents' counsel with written notice of such failure by email or by first class regular mail to any last known address for the Respondents or their counsel as reported to the OAG. If Respondent does not cure such failure within 30 calendar days of the date on the OAG's written notice, the OAG may commence an enforcement action or proceeding in State Supreme Court seeking appropriate relief against Respondents, at any time, and without further notice, for the monetary relief payment owed pursuant to this Assurance at the time of default, less any payments made prior to default, plus the collection of fees and statutory costs described herein.

28) *Default Due to Misrepresentation of Financial Circumstances:* Respondents' misrepresentation of their financial circumstances shall constitute a default under this Assurance, and the OAG may therefore file and enter the confession of judgment pursuant to the process described below.

29) If Respondents misrepresent their financial circumstances by making a material misrepresentation in their Financial Statement, or in any other related financial disclosure provided by Respondent, which served as a basis for Respondents' representation of an inability to pay, and the OAG's agreement to suspend payment of a portion of the Monetary Relief Amount, the OAG may, on thirty (30) days written notice to Respondent by first class mail of its intent to file and enter judgment, file and enter the applicable Affidavit for Judgment by Confession as a Judgment against Respondent, at any time and without further notice, for the balance owed pursuant to this Assurance at the time of this default, including the suspended balance, less any payments made prior to default, plus the collection fees and statutory costs described above. The determination as to whether a material misrepresentation has been made by Respondent in their financial disclosure is within the sole discretion of the OAG.

30) *Restitution Fund Management:*

a) Respondents shall, within 30 calendar days of the funding of the Restitution escrow account, email, text or direct message all persons who applied for housing through the BHR website during the period from January 2020 through December 2025 whose rental application was subsequently either withdrawn or denied. The email shall contain information about the availability of a Restitution Fund for the return of illegally obtained "Good Faith Deposits" and shall provide a link to an online claim form and a method for calling Respondents to complete a claim alternatively by phone. Respondents shall simultaneously email OAG one copy of the message sent to the potential claimants.

b) Respondents shall post notification about the availability of the Restitution Fund on their website and on any social media platform accounts used by them to communicate residential leasing opportunities to the public (e.g. Instagram, "X", Tik Tok.)

c) Respondents shall verify the existence of the claimant's rental housing application and whether a "good faith" deposit was refunded to claimant or was applied to future rent of the claimant, in which case they shall be ineligible for a restitution payment.

d) As long as, an application can be verified, the claimant shall not have the burden of demonstrating proof of payment to be eligible to make a claim from the Restitution fund. Restitution payments shall be limited to the sum of $500.00 unless the claimant can demonstrate with a receipt that they paid the higher deposit amount of $750.00. Claims shall be limited to one claim per household and in no event shall a restitution payment for any given household exceed $750.

e) The Restitution Fund shall be open for claims to be made during the three-year term of this Assurance or until the funds are depleted, whichever is sooner.

f) Respondents shall maintain records of all communications, and records of distributions made to claimants, regarding the Restitution Fund. The OAG may request documentation or summaries of distributions made to claimants upon five business days' notice to Respondents or their attorney.

g) Should the Restitution Fund escrow account contain any remaining funds at the end of the three-year period of this Assurance and after all timely-made claims have been determined and distributed, Respondents shall direct their attorney to wire the remaining balance to the State of New York as detailed in paragraph 25 above.

MISCELLANEOUS

Subsequent Proceedings:

31) Respondent expressly agrees and acknowledges that the OAG may initiate a subsequent investigation, civil action, or proceeding to enforce this Assurance, for violations of the Assurance, or if the Assurance is voided pursuant to misrepresentation and can enforce the specific performance of the relief in this Assurance as the parties would enforce a contract in the case of a breach, based on the conduct described above during the period beginning January 1, 2020. Respondent agrees and acknowledges that in such event:

- any statute of limitations or other time-related defenses are tolled from and after the effective date of this Assurance;
- the OAG may use statements, documents or other materials produced or provided by the Respondent prior to or after the effective date of this Assurance;
- any civil action or proceeding must be adjudicated by the courts of the State of New York, and that Respondents irrevocably and unconditionally waive any objection based upon personal jurisdiction, inconvenient forum, or venue; and
- evidence of a violation of this Assurance shall constitute prima facie proof of a violation of the applicable law pursuant to Executive Law § 63(15) and OAG shall seek specific performance of the acts contemplated by this Assurance.

32) If a court of competent jurisdiction determines that the Respondents has/have violated the Assurance, the Respondents shall pay to the OAG the reasonable cost, if any, of obtaining such determination and of enforcing this Assurance, including without limitation legal fees, expenses, and court costs.

Effects of Assurance:

33) All terms and conditions of this Assurance shall continue in full force and effect on any affiliated successor, assignee, or transferee of the Respondents. Respondents shall

include in any such affiliated successor, assignment, or transfer agreement a provision that binds the affiliated successor, assignee, or transferee to the terms of the Assurance. No party may assign, delegate or otherwise transfer any of its rights or obligations under this Assurance without providing written notice of such assignment or delegation to the OAG. Notwithstanding anything to the contrary herein, this paragraph shall not apply to an unaffiliated purchaser for value. However, any entity associated with Respondents and/or their principals shall not, for these purposes, be considered an unaffiliated purchaser.

34) Nothing contained herein shall be construed to deprive any person of any private right under the law.

35) Any failure by the OAG to insist upon the strict performance by Respondents of any of the provisions of this Assurance shall not be deemed a waiver of any of the provisions hereof, and the OAG, notwithstanding that failure, shall have the right thereafter to insist upon the strict performance of any or all provisions of this Assurance to be performed by the Respondents.

<u>Communications:</u>

36) All notices, reports, requests, and other communications pursuant to this Assurance must reference **Assurance No. 26-054** and shall be in writing and shall, unless expressly provided otherwise herein, be given by hand delivery; express courier; or electronic mail at an address designated in writing by the recipient, followed by postage prepaid mail, and shall be addressed as follows:

If to the Respondents, to:

Jackson Kerr, Esq.

Tesser, Ryan & Rochman LLP
15 Fisher Lane, Suite 200
White Plains, NY 10603
jkerr@tesserryan.com

If to the OAG, to:

Jane Landry-Reyes, AAG
Housing Protection Unit
Office of the New York State Attorney General
28 Liberty Street
New York, NY 10005
Jane.Landry-Reyes@ag.ny.gov
or if she is no longer employed in such capacity or is absent when any notice is required or decided to be given to the person holding the title of, or acting as, Unit Chief, Housing Protection Unit.

Representations and Warranties:

37) The OAG has agreed to the terms of this Assurance based on, among other things, the representations made to the OAG by the Respondents and their counsel and the OAG's own factual investigation as set forth in Findings, Paragraphs (1)-(10) above. The Respondents represent and warrant that neither they nor their counsel have made any material representations to the OAG that are inaccurate or misleading. If any material representations by Respondents or their counsel are later found to be inaccurate or misleading, this Assurance is voidable by OAG.

38) No representation, inducement, promise, understanding, condition, or warranty not set forth in this Assurance has been made to or relied upon by the Respondent in agreeing to this Assurance.

39) The Respondents represent and warrant, through the signatures below, that the terms and conditions of this Assurance are duly approved. Respondents further attest, represent and warrant that Joseph Kenig, as the signatory to this Assurance, is the sole owner and duly authorized officer acting on behalf of and with the ability to bind Respondent BHR to the terms

of this agreement, including but not limited to the Confession of Judgment.

General Principles:

40) Unless a term limit for compliance is otherwise specified within this Assurance, Respondents' obligations under this Assurance are enduring. Nothing in this Agreement shall relieve Respondents of other obligations imposed by any applicable state or federal law or regulation or other applicable law.

41) Respondents agree not to take any action or to make or permit to be made any public statement denying, directly or indirectly, any finding in the Assurance or creating the impression that the Assurance is without legal or factual basis.

42) Nothing contained herein shall be construed to limit the remedies available to the OAG if the Respondents violate the Assurance after its effective date.

43) This Assurance may not be amended except by an instrument in writing signed on behalf of the Parties to this Assurance.

44) If any one or more of the provisions contained in this Assurance shall for any reason be held by a court of competent jurisdiction to be invalid, illegal, or unenforceable in any respect, in the sole discretion of the OAG, such invalidity, illegality, or unenforceability shall not affect any other provision of this Assurance. The Respondents agree to execute such other and further documents as may be necessary, in the sole discretion of the OAG, to effectuate the terms and purpose of this Assurance.

45) Respondent acknowledges that they have entered this Assurance freely and voluntarily and upon due deliberation with the advice of counsel.

46) This Assurance shall be governed by the laws of the State of New York without regard to any conflict of laws principles.

47) This Assurance and all its terms shall be construed as if mutually drafted with no presumption of any type against any party that may be found to have been the drafter.

48) This Assurance may be executed in multiple counterparts by the parties hereto. All counterparts so executed shall constitute one agreement binding upon all parties, notwithstanding that all parties are not signatories to the original or the same counterpart. Each counterpart shall be deemed an original to this Assurance, all of which shall constitute one agreement to be valid as of the effective date of this Assurance. For purposes of this Assurance, facsimile signatures, pdf signatures and copies of signatures shall be treated the same as originals. Documents executed, scanned, and transmitted electronically and electronic signatures shall be deemed original signatures for purposes of this Assurance and all matters related thereto, with such scanned and electronic signatures having the same legal effect as original signatures.

49) The effective date of this Assurance shall be the date this Assurance is signed by the OAG.

Dated: September 16, 2026
New York, NY

LETITIA JAMES
Attorney General of the State of New York
28 Liberty Street
New York, NY 10005

By: Jane Landry-Reyes
Jane Landry-Reyes, Esq.
Assistant Attorney General
Housing Protection Unit

BROOKLYN HIGH RISE LLC

By: Joseph Kenig, Principal of Brooklyn High Rise

STATE OF NEW YORK)
) ss.:
COUNTY OF Kings)

On the 10 day of September in the year 2026 before me personally came Joseph Kenig, to me known, who, being by me duly sworn, did depose and say that he resides at 5924 16 Ave Brooklyn NY; that they are the principal of Brooklyn High Rise LLC, the corporation described herein and which executed the above instrument; and that they signed their name thereto by like authority.

Sworn to before me this

10 day of Sep, 2026

NOTARY PUBLIC

GEDALIA MARYL
NOTARY PUBLIC, STATE OF NEW YORK
Registration No. 01MA6226310
Qualified in Kings County
Commission Expires August 9, 2030