

2022 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/28/2023

General Information

Name: Hon Raul Antonio Cuervo

CONFIDENTIAL

Address: 1351 NW 12TH ST STE 505, MIAMI, FL 33125

PID 274942

County: Miami-Dade

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (11Th)	Elected Constitutional Officer	County Court Judge

Net Worth

My Net Worth as of June 28, 2023 was \$ 2,072,642.70.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 45,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Subaru Crosstrek	\$ 25,000.00
KIA Soul	\$ 8,000.00
Truist Money Market Account	\$ 35,312.93
Truist Checking	\$ 21,490.40
Schwab IRA Rollover ({REDACTED})	\$ 365,144.50
Schwab IRA Rollover ({REDACTED})	\$ 993,729.57
Florida Retirement Investment	\$ 105,568.44
{REDACTED}	\$ 500,000.00
{REDACTED}	\$ 400,000.00
{REDACTED}	\$ 240,000.00

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Carrington Mortgage	11701-32 San Jose Blvd, Ste 201, Jacksonville FL 32223	\$ 440,377.00
Lakeview Mortgage	4425 Ponce de leon Blvd., Coral Gables FL 33146	\$ 203,069.37
Driveway Finance	9020 SW Washington Square Rd Ste 301, Tigard OR 97223d	\$ 23,156.37

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income.

☒ I elect to file a copy of my 2022 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Business Entity	Major Sources of Business Income	Address	Principal Business Activity of Source

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Raul Antonio Cuervo

Digitally signed: 06/28/2023

Filed with COE: 06/28/2023

Form 1040

Department of the Treasury-Internal Revenue Service

U.S. Individual Income Tax Return

2022

OMB No. 1545-0074

IRS Use Only - Do not write or staple in this space.

Filing Status ☐ Single ☒ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Your first name and middle initial

Last name

Raul A

Cuervo

Your social security number

If joint return, spouse's first name and middle initial

Last name

Cuervo

Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

Presidential Election Campaign

City, town, or post office. If you have a foreign address, also complete spaces below.

State

ZIP code

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.

Foreign country name

Foreign province/state/country

Foreign postal code

☐ You ☐ Spouse

Digital Assets

At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.)

☐ Yes ☒ No

Standard Deduction

Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness

You: ☒ Were born before January 2, 1958☐ Are blindSpouse: ☒ Was born before January 2, 1958☐ Is blind

Dependents (see instructions):

If more than four dependents, see instructions and check here ☐	(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
					Child tax credit	Credit for other dependents
					☐	☐
					☐	☐
					☐	☐
					☐	☐

Income

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	155,176.
1b	Household employee wages not reported on Form(s) W-2	1b	
1c	Tip income not reported on line 1a (see instructions)	1c	
1d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
1e	Taxable dependent care benefits from Form 2441, line 26	1e	
1f	Employer-provided adoption benefits from Form 8839, line 29	1f	
1g	Wages from Form 8919, line 6	1g	
1h	Other earned income (see instructions)	1h	
1i	Nontaxable combat pay election (see instructions)	1i	
1j	Add lines 1a through 1h	1j	155,176.
2a	Tax-exempt interest	2a	
2b	Taxable interest	2b	
3a	Qualified dividends	3a	
3b	Ordinary dividends	3b	
4a	IRA distributions	4a	
4b	Taxable amount	4b	
5a	Pensions and annuities	5a	73,854.
5b	Taxable amount	5b	58,850.
6a	Social security benefits	6a	52,700.
6b	Taxable amount	6b	44,795.
7	If you elect to use the lump-sum election method, check here (see instructions)	7	
8	Capital gain or (loss). Attach Schedule D if required. If not required, check here.	8	
9	Other income from Schedule 1, line 10	9	
10	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	10	258,821.
11	Adjustments to income from Schedule 1, line 26	11	
12	Subtract line 10 from line 9. This is your adjusted gross income	12	258,821.
13	Standard deduction or itemized deductions (from Schedule A)	13	28,700.
14	Add lines 12 and 13	14	28,700.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15	230,121.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form 1040 (2022)

UYA

a Employee's social security number [REDACTED]		Payroll organization code 22-25-11-13-110		Intradepartment number 0000000000	
b Employer identification number 59-6001874		1 Wages, tips, other compensation 155,176.44		2 Federal income tax withheld 22,512.78	
c Employer's name, address, and ZIP code State of Florida Jimmy Patronis, Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 147,000.00		4 Social security tax withheld 9,114.00	
		5 Medicare wages and tips 160,102.32		6 Medicare tax withheld 2,321.48	
		7 Social security tips		10 Dependent care benefits	
d Control number 017986 01/06		11 Nonqualified plans		12a See instructions for box 12 DD 22,538.64	
e Employee's first name, mi, and last name RAUL A CUERVO [REDACTED]		13 Statutory employee ☐ Retirement plan ☒ Third-Party sick pay ☐		12b	
		14 Other 125 4,093.68		12c	
				12d	
				12e	
f Employee's address and ZIP code					
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

FORM **W-2** **WAGE AND TAX STATEMENT**

2022

OMB No. 1545-0008

Department of the Treasury - Internal Revenue Service

Copy C - For EMPLOYEE'S RECORDS
AA227W Rev. 08/12/2022

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

960

of the Treasury
Revenue Service

Net Investment Income Tax - Individuals, Estates, and Trusts

Attach to your tax return.

Go to www.irs.gov/Form8960 for instructions and the latest information.

OMB No. 1545-2227

2022

Attachment
Sequence No. 72

shown on your tax return

Paul A and Cuervo

Your social security number or EIN

Part I Investment Income

- ☐ Section 6013(g) election (see instructions)
☐ Section 6013(h) election (see instructions)
☐ Regulations section 1.1411-10(g) election (see instructions)

1	Taxable interest (see instructions)	1	
2	Ordinary dividends (see instructions)	2	
3	Annuities (see instructions)	3	8,850.
4a	Rental real estate, royalties, partnerships, S corporations, trusts, etc. (see instructions)	4a	
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b	
c	Combine lines 4a and 4b	4c	
5a	Net gain or loss from disposition of property (see instructions)	5a	
b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b	
c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)	5c	
d	Combine lines 5a through 5c	5d	
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)	6	
7	Other modifications to investment income (see instructions)	7	
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7	8	8,850.

Part II Investment Expenses Allocable to Investment Income and Modifications

9a	Investment interest expenses (see instructions)	9a	
b	State, local, and foreign income tax (see instructions)	9b	
c	Miscellaneous investment expenses (see instructions)	9c	
d	Add lines 9a, 9b, and 9c	9d	
10	Additional modifications (see instructions)	10	
11	Total deductions and modifications. Add lines 9d and 10	11	

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11, from Part I, line 8. Individuals, complete lines 13-17. Estates and trusts, complete lines 18a-21. If zero or less, enter -0-	12	8,850.
Individuals:			
13	Modified adjusted gross income (see instructions)	13	258,821.
14	Threshold based on filing status (see instructions)	14	250,000.
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	8,821.
16	Enter the smaller of line 12 or line 15	16	8,821.
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (0.038). Enter here and include on your tax return (see instructions)	17	335.
Estates and Trusts:			
18a	Net investment income (line 12 above)	18a	
b	Deductions for distributions of net investment income and deductions under section 642(c) (see instructions)	18b	
c	Undistributed net investment income. Subtract line 18b from line 18a (see instructions). If zero or less, enter -0-	18c	
19a	Adjusted gross income (see instructions)	19a	
b	Highest tax bracket for estates and trusts for the year (see instructions)	19b	
c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c	
20	Enter the smaller of line 18c or line 19c	20	
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (0.038). Enter here and include on your tax return (see instructions)	21	

For Paperwork Reduction Act Notice, see your tax return instructions.

Form 8960 (2022)

UYA

Other Taxes (continued)

Other additional taxes:

Recapture of other credits. List type, form number, and amount:

j	Recapture of federal mortgage subsidy, if you sold your home see instructions	17a		
c	Additional tax on HSA distributions. Attach Form 8889	17b		
d	Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889	17c		
e	Additional tax on Archer MSA distributions. Attach Form 8853.	17d		
f	Additional tax on Medicare Advantage MSA distributions. Attach Form 8853	17e		
g	Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property	17f		
h	Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A	17g		
i	Compensation you received from a nonqualified deferred compensation plan described in section 457A	17h		
j	Section 72(m)(5) excess benefits tax	17i		
k	Golden parachute payments	17j		
l	Tax on accumulation distribution of trusts	17k		
m	Excise tax on insider stock compensation from an expatriated corporation	17l		
n	Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866	17m		
o	Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR.	17n		
p	Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund	17o		
q	Any interest from Form 8621, line 24.	17p		
z	Any other taxes. List type and amount: _____	17q		
		17z		
18	Total additional taxes. Add lines 17a through 17z		18	
19	Reserved for future use		19	
20	Section 965 net tax liability installment from Form 965-A	20		
21	Add lines 4, 7 through 16, and 18. These are your total other taxes . Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b.		21	335.

Additional Taxes

OMB No. 1545-0074

Department of the Treasury
Revenue ServiceAttach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form1040 for instructions and the latest information.**2022**Attachment
Sequence No. **02**

shown on Form 1040, 1040-SR, or 1040-NR

Part I A and Cuervo

Your social security number

Part I Tax

- | | | | |
|---|---|---|----|
| 1 | Alternative minimum tax. Attach Form 6251. | 1 | |
| 2 | Excess advance premium tax credit repayment. Attach Form 8962. | 2 | |
| 3 | Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17. | 3 | 0. |

Part II Other Taxes

- | | | | |
|----|---|----|------|
| 4 | Self-employment tax. Attach Schedule SE. | 4 | |
| 5 | Social security and Medicare tax on unreported tip income.
Attach Form 4137. | 5 | |
| 6 | Uncollected social security and Medicare tax on wages.
Attach Form 8919. | 6 | |
| 7 | Total additional social security and Medicare tax. Add lines 5 and 6. | 7 | |
| 8 | Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required.
If not required, check here ☐ | 8 | |
| 9 | Household employment taxes. Attach Schedule H. | 9 | |
| 10 | Repayment of first-time homebuyer credit. Attach Form 5405 if required. | 10 | |
| 11 | Additional Medicare Tax. Attach Form 8959. | 11 | |
| 12 | Net investment income tax. Attach Form 8960. | 12 | 335. |
| 13 | Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12. | 13 | |
| 14 | Interest on tax due on installment income from the sale of certain residential lots and timeshares. | 14 | |
| 15 | Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000. | 15 | |
| 16 | Recapture of low-income housing credit. Attach Form 8611. | 16 | |

For Paperwork Reduction Act Notice, see your tax return instructions.

(continued on page 2)

Schedule 2 (Form 1040) 2022

UYA

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	42,900.
17	Amount from Schedule 2, line 3.	17	
18	Add lines 16 and 17.	18	42,900.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8.	20	
21	Add lines 19 and 20.	21	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	42,900.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	335.
24	Add lines 22 and 23. This is your total tax	24	43,235.

Payments

25	Federal income tax withheld from:	25d	38,280.
a	Form(s) W-2.	25a	22,513.
b	Form(s) 1099	25b	15,767.
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c		
26	2022 estimated tax payments and amount applied from 2021 return.	26	
27	Earned income credit (EIC). NO	27	
28	Additional child tax credit from Schedule 8812.	28	
29	American opportunity credit from Form 8863, line 8	29	
30	Reserved for future use	30	
31	Amount from Schedule 3, line 15	31	
32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32	0.
33	Add lines 25d, 26, and 32. These are your total payments	33	38,280.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid .	34	0.
35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here. ☐	35a	0.
b	Routing number XXXXXX		
d	Account number XXXXXX		
c	Type: ☐ Checking ☐ Savings		

Direct deposit?
See instructions.

Amount You Owe

36	Amount of line 34 you want applied to your 2023 estimated tax .	36	
37	Subtract line 36 from line 33. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions.	37	4,955.
38	Estimated tax penalty (see instructions).	38	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS?
See instructions ☐ Yes. Complete below. ☐ No

Designee's name	Phone no.	Personal identification number (PIN)
-----------------	-----------	--------------------------------------

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (703) 597-9221	Email address		

Joint return?
See instructions.
Keep a copy for your records.

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name	Firm's address	Phone no.	Firm's EIN	

Go to www.irs.gov/Form1040 for instructions and the latest information.

STATE OF FLORIDA

ORG: 22-25-11-13-110

ID#: 0000000000

DEPARTMENT OF FINANCIAL SERVICES - BUREAU OF STATE PAYROLLS
ANNUAL EARNINGS AND BENEFITS STATEMENT FOR 2022

ORIGINAL

RAUL A CUERVO

DATE OF BIRTH

SOCIAL SECURITY NUMBER : XXX-XX-

Please carefully check the above information. If you find an error, you must make the correction to the W-4 form in the People First system or through your agency personnel office.

Below is a recap of your income from the State of Florida. Contributions made by the state on your behalf are shown. Mandatory deductions, payroll deductions chosen by you, reductions of taxable income chosen by you, and general information which may be of interest to you are presented to aid in evaluating your tax liability. This statement is intended as an informational aid only.

YOUR TOTAL STATE INCOME AND NONTAXABLE GROSS:

WAGE AMOUNT:	
SALARY/WAGES	164,196.00
TOTAL WAGE AMOUNT	164,196.00
TOTAL STATE INCOME	164,196.00
LESS:	
TAX SHELTERED GROSS:	
PRETAX CANCER INSURANCE	565.68
PRETAX ACC. AND/OR DISAB. I	1,368.00
PTB STATE HEL INS-FT EMP'E	2,160.00
PEORP EMPLOYEE CONTRIBUTION	4,925.88
TOTAL TAX SHELTERED	
AND GROSS NOT REPORTED	9,019.56
REPORTABLE COMPENSATION:	
W-2 EARNINGS	155,176.44
TOTAL REPORTABLE	
COMPENSATION	155,176.44
LESS:	
MANDATORY TAX DEDUCTIONS:	
SOCIAL SECURITY TAX	9,114.00
MEDICARE TAX	2,321.48
FEDERAL INCOME TAX	22,512.78
OTHER MISC. DED. SUBTL.	969.60
NET PAID BY SALARY WARRANT	120,258.58

STATE CONTRIBUTIONS ON YOUR BEHALF (INFORMATIONAL):

STATE HEALTH INS-EMPLOYER CONTRIB	19,812.96
STATE LIFE INS-EMPLOYER CONTRIB	42.96
PEORP - EMPLOYER CONTRIBUTION	69,632.40
FICA EMPLOYER CONTRIBUTIONS	9,114.00
MEDICARE EMPLOYER CONTRIBUTIONS	2,321.49
PRETAX ADMINISTRATION ASSESSMENT	291.97
TOTAL STATE CONTRIBUTIONS	101,215.78

SUMMARY OF MISCELLANEOUS DEDUCTIONS PROCESSED FOR YOU DURING THE CALENDAR YEAR. NOTE: IF YOU ARE NOT SURE ABOUT THE POSSIBLE TAX IMPACT OF A DEDUCTION, ASK THE IRS OR YOUR TAX RETURN PREPARER.

CODE	DEDUCTION	ANNUAL TOTAL
1 274	MIAMI-DADE COUNTY HR DEPT	969.60
	TOTAL OTHER MISC. DEDUCTIONS	969.60

FLEX SPENDING ACCT REWARD	.00
LTD PURPOSE FLEX SPENDING REWARD	.00
HEALTH SAVING ACCOUNT REWARD	.00

REV 08/12/2022

SEE NOTES FOR THIS STATEMENT

☐ CORRECTED (if checked)			GROUP RPS	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. THE OHIO NATIONAL LIFE INSURANCE COMPANY P. O. BOX 237 CINCINNATI, OH 45201-0237 513-794-6100			1 Gross distribution \$23,854.17	OMB No. 1545-0119
			2a Taxable amount \$8,849.90	2022 Form 1099-R
			2b Taxable amount not determined ☐	Total distribution ☐
PAYER'S TIN 31-0397080			3 Capital gain (included in box 2a)	4 Federal income tax withheld \$2,212.48
RECIPIENT'S TIN ***-**-****			5 Employee contributions/Designated Roth contributions or insurance premiums	6 Net unrealized appreciation in employer's securities
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code RAUL CUERVO [REDACTED]			7 Distribution code(s) 7D IRA / SEP / SIMPLE ☐	8 Other ☐
			9a Your percentage of total distribution %	9b Total employee contributions %
			14 State tax withheld	15 State/Payer's state no. FL
10 Amount allocable to IRR within 5 years			17 Local tax withheld	18 Name of locality
11 1st year of desig. Roth contrib.				19 Local distribution
12 FATCA filing requirement ☐				
13 Date of payment				
Account number (see instructions)				
Form 1099-R				
www.irs.gov/Form1099R Department of the Treasury-Internal Revenue Service				

☐ CORRECTED (if checked)			GROUP RPS	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. THE OHIO NATIONAL LIFE INSURANCE COMPANY P. O. BOX 237 CINCINNATI, OH 45201-0237 513-794-6100			1 Gross distribution \$23,854.17	OMB No. 1545-0119
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			9a Your percentage of total distribution %	9b Total employee contributions %
			14 State tax withheld	15 State/Payer's state no. FL
10 Amount allocable to IRR within 5 years			17 Local tax withheld	18 Name of locality
11 1st year of desig. Roth contrib.				19 Local distribution
12 FATCA filing requirement ☐				
13 Date of payment				
Account number (see instructions)				
Form 1099-R (keep for your records)				
www.irs.gov/Form1099R Department of the Treasury-Internal Revenue Service				

☐ CORRECTED (if checked)			GROUP RPS	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. THE OHIO NATIONAL LIFE INSURANCE COMPANY P. O. BOX 237 CINCINNATI, OH 45201-0237 513-794-6100			1 Gross distribution \$23,854.17	OMB No. 1545-0119
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			9a Your percentage of total distribution %	9b Total employee contributions %
			14 State tax withheld	15 State/Payer's state no. FL
10 Amount allocable to IRR within 5 years			17 Local tax withheld	18 Name of locality
11 1st year of desig. Roth contrib.				19 Local distribution
12 FATCA filing requirement ☐				
13 Date of payment				
Account number (see instructions)				
Form 1099-R				
www.irs.gov/Form1099R Department of the Treasury-Internal Revenue Service				

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Veterans United Home Loans
PO BOX 77404
EWING, NJ 08628
877-629-6992

*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-1380

Form **1098**

(Rev. January 2022)

For calendar year
2022

Mortgage Interest Statement

Copy B For Payer/ Borrower

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code

RAUL CUERVO

1 Mortgage interest received from payer(s)/borrower(s)

\$ 13,457.64

2 Outstanding mortgage principal

\$ 456,408.02

3 Mortgage origination date

06/11/20

4 Refund of overpaid interest

\$ 0.00

5 Mortgage insurance premiums

\$ 0.00

6 Points paid on purchase of principal residence

\$ 0.00

7 If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8

☐

8 Address or description of property securing mortgage

9 Number of properties securing the mortgage

001

10 Other

11 Mortgage acquisition date

Account number (see instructions)

RECIPIENT'S/LENDER'S TIN

21-0534340

PAYER'S/BORROWER'S TIN

-**-*

Form **1098** (Rev. 1-2022) VTB

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

Current Total Payment	3,069.74
Current Escrow Payment	1,018.83

Principal Activity 2022 :

Beginning Balance	456,408.02
Payments Applied	10,468.02
Remaining Balance	445,940.00

Escrow Activity 2022 :

Beginning Escrow Balance	4,307.85
Total Deposits	11,653.89
Total Disbursements	15,588.06
Closing Escrow Balance	373.68 **

**Balance held for next years disbursements, not a Surplus.

Disbursement Activity 2022 :

FHA/Conv Mtg Ins	0.00
Hazard Insurance	6,927.60
Property Taxes	6,962.43
Escrow Refund	1,698.03

Please remember to File for Homestead Exemption, if you are eligible.

Message: If your loan was also serviced by another company in 2022, you may receive a separate statement from them as well.

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. CARRINGTON MORTGAGE SERVICES, LLC 1600 SOUTH DOUGLASS ROAD SUITES 110 & 200-A ANAHEIM, CA 92806 1-800-561-4567		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.		OMB No. 1545-1380 Substitute Form 1098 (Rev. January 2022) For calendar year 2022	Mortgage Interest Statement Copy B For Payer/ Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.
RECIPIENT'S/LENDER'S TIN 20-8745846		1 Mortgage interest received from payer(s)/borrower(s)* \$ 1,207.75		11 Mortgage acquisition date 12/02/22	
PAYER'S/BORROWER'S name, street address (including apt. no.) city or town, state or province, country, and ZIP or foreign postal code [REDACTED] RAUL CUERVO [REDACTED] [REDACTED]		2 Outstanding mortgage principal \$ 445,940.00	3 Mortgage origination date 06/11/2020		
		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00		
9 Number of properties securing the mortgage		6 Points paid on purchase of principal residence \$ 0.00			
10 Other TAXES PAID 2022: \$0.00		7 ☒ If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.			
Account number (see instructions) [REDACTED]		8 Address or description of property securing mortgage			
PAYER'S/BORROWER'S TIN XXX-XX-[REDACTED]					

Form **1098** (Rev. 1-2022)

(Keep for your records)

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. ATLANTIC COAST MORTGAGE LLC 4097 MONUMENT CORNER DR. 6TH FLOOR FAIRFAX VA 22030-8608 TELEPHONE: 571-495-1899		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-1380 Form 1098 (Rev. January 2022) For calendar year 2022
RECIPIENT'S/LENDER'S TIN 61-1645461		PAYER'S/BORROWER'S TIN XXX-XX- [REDACTED]	
PAYER'S/BORROWER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code RAUL CUERVO 		1 Mortgage interest received from payer(s)/borrower(s)* \$ 712.60	
9 Number of properties securing the mortgage 		10 Other 	
Account number (see instructions) 		2 Outstanding mortgage principal \$ 204,000.00	
3 Mortgage origination date 12/15/2022		4 Refund of overpaid interest \$	
5 Mortgage insurance premiums \$		6 Points paid on purchase of principal residence \$	
7 ☐ If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.		8 Address or description of property securing mortgage 	
11 Mortgage acquisition date		Copy For Payer/Borrower The information in boxes 1 through 9 are important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanctions may be imposed on the IRS date that an underpayment tax results because overstated a deduction this mortgage interest these points, reported in boxes 1 and 6; or because you did not report the interest (because you claimed non-deductible)	

Form 1098 (Rev. 1-2022)
1098_20230125131608783_208

(Keep for your records)

Department of the Treasury - Internal Revenue Service

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



CAUTION If you prepaid interest in the calendar year that accrued in full by January 15, of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your calendar year Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the calendar year Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. Shows the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

Free File. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

1098 / COPY B

The generation of adults who are alive today is the last one that will have the chance to save these battlefields. By the time the next generation is ready to take the torch, it will be too late; the hallowed ground will either be saved or destroyed. By joining the American Battlefield Trust now, you are helping to save these priceless places, leaving an unmatched legacy as a gift to all future generations of Americans. You can and should be justifiably proud of that! As we face these challenges together, I greatly look forward to working with you.

Again, thank you for your generosity, your dedication to our shared cause and your belief in the American Battlefield Trust. And if we may answer any questions that you might have please don't hesitate to contact Lee Bruch, our Color Bearer manager, at lbruch@battlefields.org or by telephone at (202) 367-1861 ext. 7228.



David N. Duncan
President
American Battlefield Trust

P.S. In addition to your generous gift, we would like to know about your perspective on battlefield preservation. **Will you please share more about what inspires you to give?** This brief questionnaire will only take 2 minutes.

P.P.S. **Ancestry.com** has been helping people understand their ancestors and why they fought for causes large and small for decades. Now, the American Battlefield Trust is thrilled to share an **exclusive discount for all Color Bearers** to subscribe to Fold3! Simply go to <https://go.fold3.com/battlefieldsc?xid=2540> to receive the special partner rate of \$49.95 — only \$4.16 a month — for a premium subscription. Every new membership also benefits the Trust as a Fold3 affiliate.

Please print out this contribution confirmation page for your records. Pursuant to IRS Code requirements for the substantiation of charitable donations, no goods or services were received in exchange for this donation. Please retain this letter as your tax receipt.

Contribution Information:

Contribution Confirmation ID: 
Contribution Date: 12/06/2022 11:20 AM Eastern Standard Time
Contribution Amount: \$1,000.00

Contact Information:

Raul Cuervo



Account Type: Visa
Account Number Ending: **** 

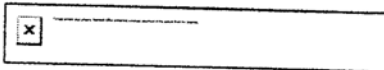
Cuervo, Raul

From: Raul Cuervo [REDACTED]
Sent: Saturday, August 20, 2022 1:53 PM
To: Cuervo, Raul
Subject: Fwd: Thank you for your gift to save 52 ares in Virginia, Georgia, and Mississippi.

EXTERNAL EMAIL: Do not click any links or open any attachments unless you trust the sender and know the content is safe.

----- Forwarded message -----

From: American Battlefield Trust <info@battlefields.org>
Date: Sat, Aug 20, 2022, 1:38 PM
Subject: Thank you for your gift to save 52 ares in Virginia, Georgia, and Mississippi.
To: [REDACTED]



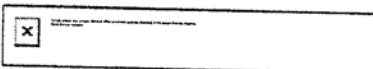
Dear Raul,

Thanks to you, we are one step closer to saving 52 acres of prime battlefield land at Chancellorsville in Virginia, Gilgal Church in Georgia, and Corinth in Mississippi.

I know you are being asked to support many important causes and endeavors these days, but I am grateful that you see the value in this effort.

It's up to this generation of adults to save these battlefields before they're lost forever, so your contribution is not only important but also incredibly timely. We've come a long way – but there's still so much more to be done. Your generosity brings us that much closer to declaring a monumental victory for American history.

With Gratitude,



David N. Duncan
President

Contribution Information:
Contribution Confirmation ID: [REDACTED]
Contribution Date: 08/20/2022 1:38 PM Eastern Daylight Time
Contribution Amount: \$258.32



40 Rector Street, 16th Floor
New York, NY 10006
(888) 392-0392

Dear [REDACTED]

As a loyal Doctors Without Borders/Médecins Sans Frontières (MSF) supporter, thank you for your incredible generosity in 2022.

We are reaching out again to let you know that we discovered a technical glitch in our system. The 2022 Tax Statement we sent might have not included all of your generous gifts made last year, totaling \$70. This statement is a reissued, corrected version that we have sent out of an abundance of caution to ensure you have a record that is correct and up to date.

Thank you for your patience and understanding, and we apologize if your initial letter contained errors. Our donors' experience is of the utmost importance to us—especially donors like you whose steadfast support made it possible for us to operate in more than 70 countries in 2022.

If you have any questions or concerns, please feel free to contact us at (888) 392-0392 or Donations.NYC@newyork.msf.org.

Our records reflect the following gifts you've made in 2022:

<u>Gift Date</u>	<u>Gift Amount</u>
01/20/22	\$10.00
02/20/22	\$10.00
08/15/22	\$10.00
09/27/22	\$10.00
10/22/22	\$10.00
11/21/22	\$10.00
12/21/22	\$10.00

Thank you again for all you do to support our lifesaving work and the patients we serve.

Sincerely,

Avril Benoît
Executive Director, MSF-USA

P.S. If you have questions about your 2022 giving or need assistance, please contact our Donor Services team at (888) 392-0392.

Doctors Without Borders has not provided in whole or in part any goods or services to the above-named donor in return for this donation. Doctors Without Borders is a qualified tax-exempt 501(c)(3) organization. EIN: 13-3433452

THANKS
all
you have

St. Jude

Artwork by St. Jude patient Paige

Your donation information

Confirmation Number

[REDACTED]

Date

December 06, 2022 10:24 AM CST

Payment Method

Credit Card - Visa

Bill to

Raul Cuervo

[REDACTED]



Humane Society of Greater Miami
16101 West Dixie Highway
North Miami Beach, FL 33160
Phone: (305) 696-0800
www.humanesocietymiami.org

Please see reverse side for rules or please call us
and wish to have a gift in the amount



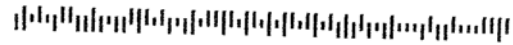
MY HOLIDAY GIFT TO SAVE LIVES

In honor of the thousands of animals saved over the years
and so many who need us today, I'd like to
donate the following:

- ☒ \$20 gives a holiday blanket or sweater
- ☐ \$100 illuminates a wreath or menorah
- ☐ \$200 gives a comfy bed
- ☐ \$500 decorates an animal's window or tree
- ☐ \$_____ (other amount)

11/10/22

Humane Society of Greater Miami
16101 West Dixie Highway
North Miami Beach, FL 33160-4309



2022 Taxes

For proper credit, please enclose this coupon with your gift. Complete the back of
this form if you would like to use your credit card. The Humane Society of Greater
Miami is an adoption guarantee, limited adopt shelter, providing care and comfort
to the animals for as long as it takes to find them a permanent and loving home.



DreamMakers

Helping Lakota child government leaders become reality.



Raul [REDACTED]

October 3, 2022

Dear Raul & [REDACTED]

Thank you for your automatic monthly gift of \$12.00 to help give each Lakota (Sioux) child a chance to make their dreams reality.

Please accept your DreamMaker membership card. This is our way of saying thank you for all you do for the children at St. Joseph's Indian School. Not only does the card signify your membership, it also comes with a few perks:

- 10% off any item at the Aktá Lakota Museum & Cultural Center Gift Shop. You can use the code on the card to get your discount in person or online at shopping.aktalakota.org!
- Complimentary meal and attendance at donor luncheon events across the United States. Find luncheon details at stjo.org/luncheon.
- Exclusive DreamMaker content online at stjo.org/Dreamer.

Philámayaye — *thank you* — for becoming a DreamMaker! You'll receive monthly updates about the Lakota children and the many programs you help make possible with your monthly gift.

Peace and Blessings,

Fr. Greg

Fr. Greg Schill, SCJ
Chaplain

P.S. Shawn and Cassidy are available to answer any questions you may have, just call 1-800-762-2162.



St. Joseph's Indian School • We serve and teach, we receive and learn.
PO Box 326 • Chamberlain, SD 57326 • 1-800-762-2162 • www.stjo.org/Dreamer

Back Archive Spam Delete Mark as unread Snooze Add to tasks Move to Labels More

Mail

Compose

Chat

Spaces

Meet

Inbox 4,205

Starred

Snoozed

Important

Sent

Drafts 15

All Mail

Categories

Social 351

Updates 1,458

Forums 752

Promotions 2,110

More

Labels

[Mailstrom]

Fwd: Receipt for your donation to Save Historic Antietam Foundation



Raul Cuervo

to you

Thu Jan 19, 8:12 AM (4 days ago)

2023 taxes

----- Forwarded message -----

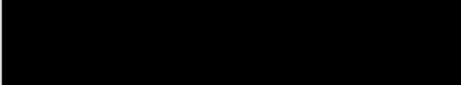
From: [REDACTED]
Date: Thu, Jan 19, 2023, 8:12 AM
Subject: Receipt for your donation to Save Historic Antietam Foundation
To: Raul Cuervo [REDACTED]

Hello, Raul Cuervo



You donated \$100.00 USD to Save
Historic Antietam Foundation

November 8, 2022

Mr. Raul A Cuervo
11th Judicial Circuit


Dear Mr. Cuervo,

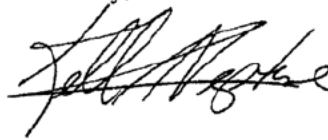
Thank you for including a generous contribution to the D.C. Bar Pro Bono Center as you renewed your D.C. Bar license.

As our community continues to navigate the end of the public health emergency and the economic fallout of the pandemic, the Pro Bono Center's free legal help has never mattered more. Your contribution will help mobilize thousands of attorney volunteers to provide representation, advice, and compassion to District families. Because of your support, the Pro Bono Center will help our neighbors experiencing legal problems that threaten their families, their homes, and their futures. Your support also means that we can continue to provide essential legal services to the community-based nonprofits and small businesses struggling to hang on.

Particularly at this critical time, we thank you for being part of our extraordinary community of D.C. Bar members who volunteer and donate to support our neighbors in need. We are especially grateful for your donation because the Pro Bono Center is not funded by D.C. Bar license fees but relies on voluntary contributions from members like you.

We can't do this work without you.

Sincerely,



Kelli Neptune
Executive Director

P.S. The D.C. Bar Pro Bono Center is a tax-exempt charitable organization recognized by the Internal Revenue Service. No goods or services were received in exchange for your donation. For assistance, please contact Brenda Thomas at bthomas@dcbar.org or 202-780-2731.

Contribution: \$125
Date Received: 5/18/2022

Summary

\$1,358,874.07

Total Value ⓘ

\$0.00 (0.00%)

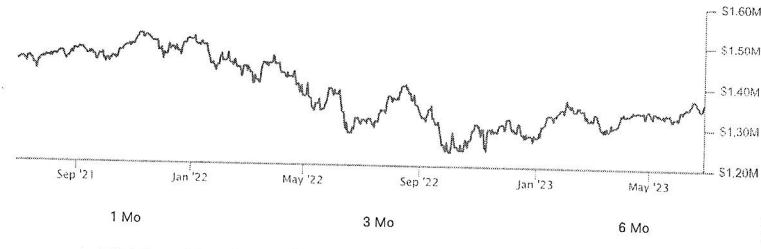
Day Change ⓘ

-\$90,282.24 (-6.23%)

2-Year Change

Hide Chart

Table View



Accounts

Investment

	Type	Cash & Cash Investments ⓘ	Account Value ⓘ	Day Change ⓘ	Day Change % ⓘ	
Rollover IRA ...907	IRA	\$38,640.00	\$365,144.50	\$0.00	0.00%	More
Rollover IRA ...447	Schwab Intelligent Portfolios Premium® ⓘ	\$123,114.02	\$993,729.57	\$0.00	0.00%	More
Investment Total		\$161,754.02	\$1,358,874.07			

Disclosures

Positions

Equities

Hide

Symbol / Name ⓘ	Quantity	Price	Price Change \$ %	Market Value	Day Change \$ %	Cost Basis	Gain / Loss \$ %	Ratings	Reinvest	% of Holdings
NCBDY BANDAI NAMCO HLDGS INC FUNDS	600	\$11.492	N/A	\$6,895.20 †	N/A	\$6,806.95	+1.3%	—	—	0.51%
KNX KNIGHT SWIFT TRANSPORTATCLA	200	\$55.56	N/A	\$11,112.00 †	N/A	\$9,706.00	+14.49%	C	—	0.82%
MCD MCDONALDS CORP	100	\$291.30	N/A	\$29,130.00 †	N/A	\$23,000.00	+26.65%	B	—	2.14%
MSFT MICROSOFT CORP	51.0282	\$334.57	N/A	\$17,072.50 †	N/A	\$12,934.55	+31.99%	B	—	1.26%
ODFL OLD DOMINION FREIGHT	40.3585	\$359.27	N/A	\$14,499.60 †	N/A	\$10,212.36	+41.98%	C	—	1.07%
WMT WALMART INC	100	\$154.49	N/A	\$15,449.00 †	N/A	\$13,963.00	+10.64%	B	—	1.14%
Equities Total				\$94,158.30 †	N/A	\$76,622.86	+22.89%			6.93%

ETFs & Closed End Funds

Symbol / Name ⓘ	Quantity	Price	Price Change \$ %	Market Value	Day Change \$ %	Cost Basis	Gain / Loss \$ %	Ratings	Reinvest	% of Holdings
SCHH CHARLES SCHWAB US REIT ETF	462	\$19.21	N/A	\$8,875.02 †	N/A	\$9,490.35	-6.48%	Ratings	—	0.65%
TPOR DIREXION DLY TRNSPRTN BL3X S	200	\$29.73	N/A	\$5,946.00 †	N/A	\$9,005.94	-33.98%	Ratings	—	0.44%
BITO PROSHARES BITCOIN STRATEGY	200	\$17.21	N/A	\$3,442.00 †	N/A	\$8,549.34	-59.74%	Ratings	—	0.25%
SCHI SCHWAB 5 10 YEAR CORP BOND I	3,269	\$43.91	N/A	\$143,541.79 †	N/A	\$144,957.74	-0.98%	Ratings	—	10.56%
FNDF SCHWAB FUNDAMENTAL INL LARC	2,857	\$31.98	N/A	\$91,366.86 †	N/A	\$90,859.97	+0.56%	Ratings	—	6.72%
FNDX SCHWAB FUNDAMENTAL US LARC	2,154	\$56.71	N/A	\$122,153.34 †	N/A	\$112,880.94	+8.21%	Ratings	—	8.99%
FNDA SCHWAB FUNDAMENTAL US SMAI	1,620	\$49.47	N/A	\$80,141.40 †	N/A	\$84,366.74	-5.01%	Ratings	—	5.90%
SCHR SCHWAB INTERMEDIATE TERMUS	1,332	\$49.45	N/A	\$65,867.40 †	N/A	\$70,895.92	-7.09%	Ratings	—	4.85%
SCHF SCHWAB INTERNATIONAL EQUITY	1,786	\$35.30	N/A	\$63,045.80 †	N/A	\$65,972.84	-4.44%	Ratings	—	4.64%
SCHX SCHWAB US LARGE CAP ETF	1,635	\$51.55	N/A	\$84,284.25 †	N/A	\$78,303.61	+7.64%	Ratings	—	6.20%
SCHA SCHWAB US SMALL CAP ETF	1,344	\$42.95	N/A	\$57,724.80 †	N/A	\$69,959.71	-17.49%	Ratings	—	4.25%
SCHP SCHWAB US TIPS ETF	363	\$52.43	N/A	\$19,032.09 †	N/A	\$22,182.42	-14.2%	Ratings	—	1.40%
VMBS VANGUARD MORTGAGE BACKED	2,920	\$46.09	N/A	\$134,582.80 †	N/A	\$146,509.24	-8.14%	Ratings	—	9.90%
ETFs & Closed End Funds Total				\$880,003.55 †	N/A	\$913,934.76	-3.71%			64.76%

▼ Mutual Funds

Symbol / Name▲	Quantity	Price	Price Change \$ %	Market Value	Day Change \$ %	Cost Basis	Gain / Loss \$ %	Ratings	Reinvest	% of Holdings
▶ DODGX DODGE & COX STOCK I	278.126	\$223.64	N/A	\$62,200.10 †	N/A	\$65,370.09	-4.85%	★★★★	--	4.58%
▶ SWHRX SCHWAB TARGET 2025	10,158.241	\$14.05	N/A	\$142,723.29 †	N/A	\$166,666.42	-14.37%	★★★	--	10.50%
▶ PRISX T. ROWE PRICE FINANCIAL SEF	602.164	\$29.95	N/A	\$18,034.81 †	N/A	\$21,002.19	-14.13%	★★★★	--	1.33%
Mutual Funds Total				\$222,958.20 †	N/A	\$253,038.70	-11.89%			16.41%

▼ Cash & Money Market

Symbol / Name▲	Quantity	Price	Price Change \$ %	Market Value	Day Change \$ %	Cost Basis	Gain / Loss \$ %	Ratings	Reinvest	% of Holdings
▶ Cash & Cash Investments 2				\$161,754.02	\$0.00	--	--	--	--	11.90%
Cash & Money Market Total				\$161,754.02	\$0.00					11.90%

†. The value reported may not reflect the current price.
Disclosures

(0219-992M, 0918-8X3G)

Today's Date: 08:35 AM ET, 06/28/2023

Own your tomorrow.

Check the background of Charles Schwab or one of its investment professionals on FINRA's BrokerCheck.

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MyFRS.com
www.myfrs.com

RAUL A. CUERVO



FRS Investment Plan Administrator
1-866-446-9377, Option 4 (TRS 711)
between 8 a.m. and 6 p.m., Eastern time,
Monday through Friday

FRS Investment Plan

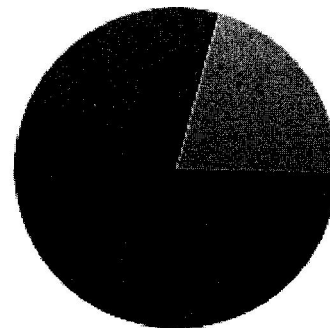
Account Statement

Activity from July 9, 2019 through June 27, 2023.

Opening Balance	\$0.00
Deposits	
IP Employee	21,497.31
IP Employer	79,726.59
Gains/Losses	4,344.54
Closing Balance	\$105,568.44
Vested Balance	\$105,568.44
Your Rate of Return for the Period	8.1%

Total Account Balance by Source

The charts below show what portion of your total account balance comes from each source.



	Amount	Percent	Vested Percent
■ IP Employer	\$83,153.00	79%	100%
■ IP Employee	22,415.44	21%	100%
Total	\$105,568.44	100%	

For more information about your account, to change how your account is invested, or to learn more about the plan, visit [MyFRS.com](https://myfrs.com).

Investment Fund Choices for Future Contributions

This chart shows how you have chosen to invest future contributions by fund. You may change your investment fund choices at any time.

Fund	Future Contributions
FRS 2030 Rtrmnt Fund (2030)	50%
FRS U.S. Bnd Enhncd Indx (80)	25%
FRS Core Plus Bond Fund (310)	25%

Current Asset Class Allocation

The Plan's investment funds fall into major asset classes. These asset classes range from conservative to aggressive types of investments. The chart to the right shows your asset allocation, or how your money is divided among asset classes.

It is important that you periodically review your asset allocation to maintain a well-balanced and diversified portfolio that fits your personal situation.

Asset Class	Current Allocation on June 28, 2023
Retirement Date	50%
Stable Value	0%
Money Market	0%
Multi-Assets	0%
Bond	50%
U.S. Stock	0%
Large U.S. Equity	0%
Small-Mid U.S. Equity	0%
Foreign/Global Stock Funds	0%
Self-Directed Brokerage	0%

Account Activity by Fund

For the period July 9, 2019 through June 27, 2023.

Fund	Rtrmt 2030	MonMkt 60	InflatSens300	USBond Indx 80
Asset Class	Retirement Date	Money Market	Multi-Assets	Bond
Opening Balance	\$0.00	\$0.00	\$0.00	\$0.00
Contributions	41,242.74	11,344.46	33,254.86	7,690.99
Earnings	1,888.90	85.73	3,052.31	-364.21
Transfers	9,951.23	-11,430.19	-36,307.17	18,889.62
Closing Balance	\$53,082.87	\$0.00	\$0.00	\$26,216.40
Closing Units	3,249.604			1,285.181
Price (NAV) Per Unit	\$16.335183		\$11.670999	\$20.399001

Fund	CorePlusBnd 310	Total
Asset Class	Bond	
Opening Balance	\$0.00	\$0.00
Contributions	7,690.85	101,223.90
Earnings	-318.19	4,344.54
Transfers	18,896.51	0.00
Closing Balance	\$26,269.17	\$105,568.44
Closing Units	2,193.578	
Price (NAV) Per Unit	\$11.975492	

Your Beneficiaries

Beneficiary Name	Benefit Percentage	Relationship
Primary		
[REDACTED] Cuervo	100%	Spouse
Secondary/Contingent		
[REDACTED] CUERVO	50%	Son
[REDACTED] CUERVO	50%	Son

Protect Your Data

Maintaining the security of your account is important. In addition to the strict security measures and procedures we take to limit risk, below are commonsense steps you can follow to protect your account:

- **Keep all contact information (including mobile number) up to date** so that we may contact you quickly if we suspect suspicious activity.
- **Update security software on any device you use to access your account.** Use a private device and a protected wireless connection.
- **Choose a password that you'll only use for this account.** Don't save your logon information on a device.
- **Do not share your account access or logon information** with anyone, including friends and family.
- **Contact us immediately if:**
 - Your account logon information was compromised or your account-related information was affected by identity theft (for example, if someone's using your credentials to impersonate you).
 - You receive any communications about suspicious account activity.

For More Information

MyFRS.com is your best source for detailed, personalized information about your account. The site puts everything right at your fingertips whenever you need to check your balance, make a change, or learn how the plan works. Use the site to:

- Check your account balance.
- Change your investment fund choices or transfer balances.
- Monitor your investment performance.
- Learn more about the available funds.
- Request a withdrawal.

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- Request a Rollover Form.
 - Change your beneficiaries.
 - Learn about the plan.
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