

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/07/2024

General Information

Name: Mr Tyler David Brandeburg

PID 288262

AGENCY INFORMATION

Organization	Suborganization	Title
Lake County School Board	Elected Constitutional Officer	Vice Chairman

CANDIDATE FOR

Position	Agency Name	Position sought or held
District School Board	Lake County School Board	District 2

Net Worth

My Net Worth as of December 31, 2023 was \$ 314,593.07.

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 \$ 75,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Home	\$ 336,645.00
Savings Account	\$ 42,003.90
Brown & Brown, Inc. Stock (BRO)	\$ 75,416.35
Brown & Brown Employee Savings Plan	\$ 44,365.06
Stock Brokerage Account	\$ 2,776.49
FRS Investment Plan	\$ 11,913.12
See Attached	

Liabilities**LIABILITIES IN EXCESS OF \$1,000:**

Name of Creditor	Address of Creditor	Amount of Liability
Mr. Cooper	PO Box 60516 City of Industry, CA 91716-0516	\$ 218,471.46
Ford Credit	1401 Franklin Blvd Libertyville, IL 60048	\$ 55,055.39
See Attached		

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. Or attach a complete copy of your 2023 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☒ I elect to file a copy of my 2023 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):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
See Attached			

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

N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☒ I certify that I have completed the required training under Section 112.3142, F.S.
- ☐ Required training under Section 112.3142, F.S., not applicable to filer 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.

Tyler David Brandeburg

Digitally signed: 06/07/2024

Filed with COE: 06/07/2024



Leesburg, FL



Public View

Owner View



Off Market

3 bed **2** bath **1,649** sqft **6,970** sqft lot

29502 Caspian St,
Leesburg, FL 34748

[View on Map](#)

[Add a commute](#)

Single family
Property type

2020
Year built

\$231.5k in 2021
Last sold

\$140
Price per sqft

2 car
Garage

29502 Caspian St, Leesburg, FL 34748



Owner View

Connect with agent

 Edit Facts

Interested in selling 29502 Caspian St?

Est. market value ⓘ

\$336,645

Get a preliminary cash offer in seconds

Skip the traditional process and close fast without sacrificing full market value.

Get cash offer

No commitment required

Compare agents with RealChoice™ Selling, find a trusted expert



Liliana Whittington

Exp Realty, LLC #3090328

32 21 years

Sold Experience

[View proposal](#)



Featured

Lauren Bowen

ROBERT SLACK LLC #03288605

495 10 years

Sold Experience

[View proposal](#)

Browse agents

Explore agents with no commitment

Valid for 29502 Caspian St only. [Not yours? Sell a different property.](#)

32.02%

29502 Caspian St, Leesburg, FL 34748



\$105.2K

↑ Since last sold in 2021



\$2,125

Median rent for nearby properties ⓘ



Get your home value updates

Claim your home and get an email whenever there's an update to your home value.

I'm the owner, send me updates

Property Details



Under Construction. The Glenwood is a spacious 3 bedroom, 2 bath open concept home on an oversized home site in Lake Denham. This open floor plan is great for both families and entertaining and offers a large kitchen with flow through counter top island, Amana Stainless Steel appliances and ample co...

[Read more](#) ✓

Property features

Bedrooms

- Bedrooms: 3

Other Rooms

- Total Rooms: 9
- Extra Room-1 Description: Additional Rooms: Inside Utility

Bathrooms

- Bathrooms: 2

29502 Caspian St, Leesburg, FL 34748



Full Bathrooms: 2

Show more



Find out more about this property.

Contact agent

Local Home Services

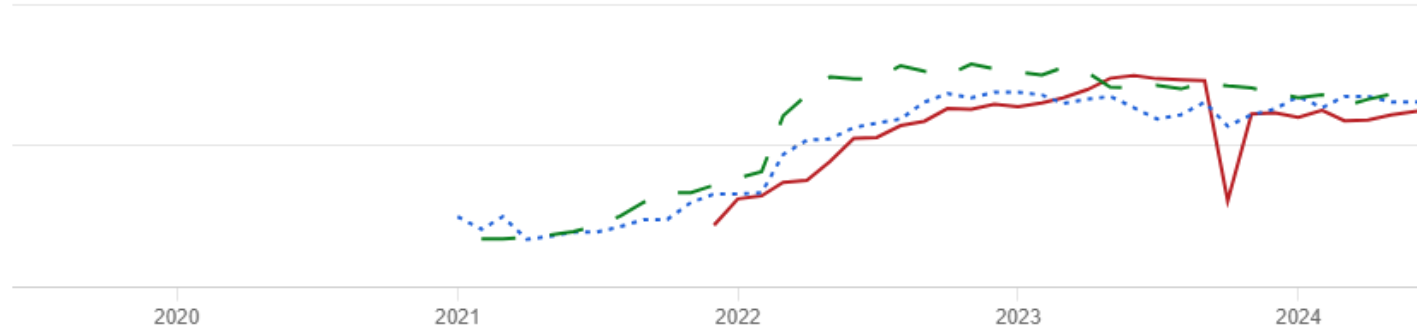
Advertisement

RealEstimateSM



June 2024

Valuation provider	Estimate
Quantarium	\$336,860
Collateral Analytics	\$331,071
CoreLogic® ⓘ	\$324,251



... ..

29502 Caspian St, Leesburg, FL 34748



The following table summarizes the changes, comparing the current month's estimate, last year's estimate, and a

Quantarium	\$336,860	\$340,876	-2%
Collateral Analytics	\$331,071	\$327,000	+1%
CoreLogic®	\$324,251	\$349,800	-8%

The estimate(s) shown, which come from one or more automated valuation model providers independent of Realtor.com®, represent information that may provide a helpful starting point for discussions with a real estate agent.

Learn about RealEstimateSM data



Find out how much home equity you can use

If you're looking to fund a home renovation project or a down payment on a new place, the equity in your home could help. Connect with a lender to see if you qualify.

Connect with a lender

[Latest home equity rates](#)

[Advertising disclosure](#)

🏠 Property History

^

Price History

Date	Event	Price
02/17/2021	Sold	\$231,490

Tax History

Year	Taxes	Total assessments
	29502 Caspian St, Leesburg, FL 34748	



Year	Taxes	Total assessments
2020	\$690	\$38,610

Home Inspiration
^



Schools
^

Nearby Schools						
	Elementary	Middle	High	Private		
Rating*	School name	Grades	Type	Students	Reviews	Distance
3	Leesburg Elementary School	K - 5	Public	663	 7 reviews	2 mi
2	Oak Park Middle School	6 - 8	Public	476	 9 reviews	2 mi
						
				29502 Caspian St, Leesburg, FL 34748		
				 		

* School data provided by National Center for Education Statistics, Pitney Bowes, and GreatSchools Independent for reference only.

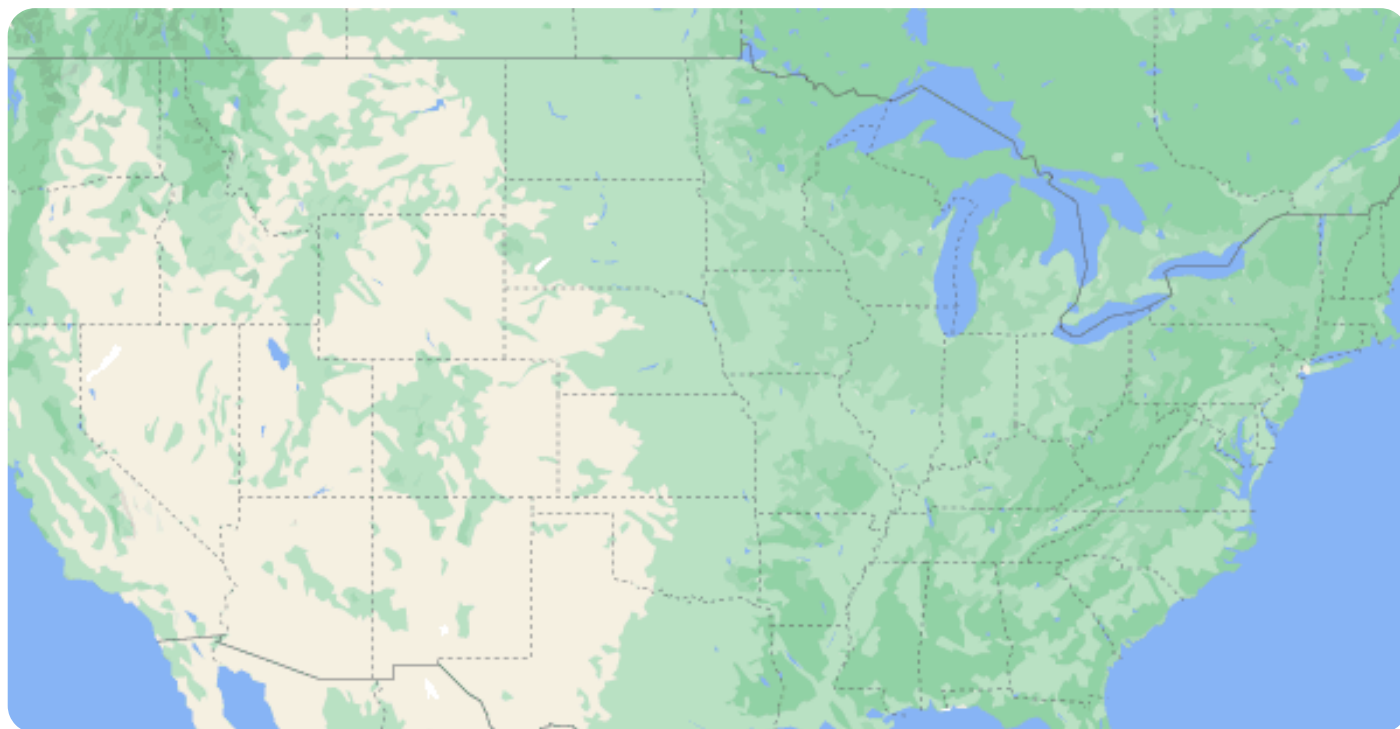
Facts about 29502 Caspian St

 Commute time: [Add a commute](#)

 **Noise level:** **Low** 

This home has a low noise level for the surrounding area

Explore Schools, Safety, and Lifestyle around 29502 Caspian St



29502 Caspian St, Leesburg, FL 34748



Check out other home values in [Caspian St, Leesburg, FL](#).

\$229,995

Median listing price

\$255,000

Median sales price

63

Median days on market

\$166

Median price per sqft

Nearby neighborhoods in Leesburg, FL

[Plantation at L...](#)

Median listing: \$328,800

[Chelsea Oaks](#)

Median listing: N/A

[Arrowtree Rese...](#)

Median listing: N/A

[Blue Spring Re...](#)

Median listing: N/A

Ask an agent

Popular searches in Leesburg include: [Price reduced](#) , [New construction](#) , [Virtual tours](#) , [Retirement communities](#) , [New listings](#) , [Foreclosures](#) , [Single story](#) , [Central air](#) , [Basement](#) , [Swimming pool](#) , [Waterfront](#) , [Ocean view](#) , [Lake view](#) , [Garage 1 or more](#) , [Garage 2 or more](#) , [Garage 3 or more](#) , [Rv or boat parking](#) , [Big lot](#) , [Big yard](#) , [Boat dock](#) , [Single family homes Leesburg](#) , [Condos Leesburg](#) , [Townhomes Leesburg](#) , [Multi-family homes Leesburg](#) , [Mfd/mobile homes Leesburg](#) , [Farms Leesburg](#) , [Lands Leesburg](#) , [New constructions Leesburg](#) , [Newest listings Leesburg](#) , [Recently sold homes Leesburg](#)

 Nearby Home Values

29502 Caspian St, Leesburg, FL 34748



Address	RealEstimate SM data
This Home: 29502 Caspian St	\$336,645
<u>29508 Caspian St, Leesburg, FL 34748</u>	\$313,600
<u>29512 Caspian St, Leesburg, FL 34748</u>	\$318,700
<u>29490 Caspian St, Leesburg, FL 34748</u>	\$326,400
<u>29486 Caspian St, Leesburg, FL 34748</u>	\$364,600
<u>29875 Anahid Dr, Leesburg, FL 34748</u>	\$372,700
See More 	



Environmental risk

^



Flood Factor

Minimal

This property's flood risk is not changing.

>



Fire Factor

Major

This property's wildfire risk is increasing.

>



Heat Factor

Severe

6 days above 108°F this year

>



Wind Factor

Extreme

Extreme risk of severe winds over next 30 years

>



Air Factor

Minor

Risk of poor air quality is not changing

>

Provided by First Street Foundation

ⓘ

29502 Caspian St, Leesburg, FL 34748




Full name*

Email*

Phone*

Are you selling or buying?*



Connect

By proceeding, you consent to receive calls and texts at the number you provided, including marketing by autodialer and prerecorded and artificial voice, and email, from realtor.com and others about your inquiry and other home-related matters, but not as a condition of any purchase. More...

Homes Around \$336,645



For Sale

\$459,900

3 bed 3 bath 2,352 sqft

1307 LA Salida Way
Leesburg, FL 34748



For Sale

\$484,900

3 bed 2 bath 1,854 sqft

27915 Debbie Rd
Okahumpka, FL 34762



New construction

Pending

\$403,570

4 bed 3 bath 2,631 sqft

28021 Poppy Ct
Leesburg, FL 34748



Recently Sold Homes Near 29502 Caspian St

29502 Caspian St, Leesburg, FL 34748





Sold on February 2, 2024

\$350,000

4 bed 2 bath 1,867 sqft

29499 Caspian St
Leesburg, FL 34748



Sold on January 5, 2024

\$295,999

3 bed 2 bath 1,350 sqft

29467 Caspian St
Leesburg, FL 34748



Sold on January 19, 2024

\$299,000

3 bed 2 bath 1,269 sqft

29825 Anahid Dr
Leesburg, FL 34748



Nearby Homes with Pools around 34748



For Sale

\$947,500

3 bed 3 bath 2,652 sqft

2918 Porto Bello Ave
Leesburg, FL 34748



For Sale

\$1,550,000

25.08 acre lot

27910 Debbie Rd
The Villages, FL 32163



For Sale

\$1,550,000

4 bed 3 bath 3,564 sqft

27910 Debbie Rd
Okahumpka, FL 34762



Editor's Picks

29502 Caspian St, Leesburg, FL 34748

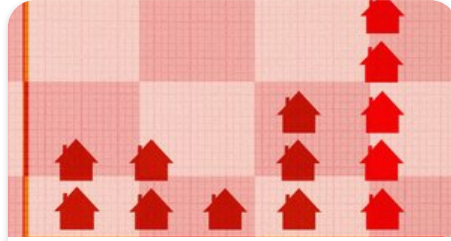


Trends



[Californians Are Leaving Big Cities—and You Won't...](#)

Trends



[The Number of U.S. Homes for Sale Is Slowly Returning to...](#)

Trends



[5 States Where Homebuyers Could Save More Than \\$100K...](#)



Additional Information About 29502 Caspian St, Leesburg, FL 34748

See 29502 Caspian St, Leesburg, FL 34748, a single family home. View property details, similar homes, and the nearby school and neighborhood information. Use our heat map to find crime, amenities, and lifestyle data for 29502 Caspian St.

The property-related information displayed on this page is obtained from public records and other sources. While such information is thought to be reliable, it is not guaranteed and should be independently verified. Properties labeled Not for Sale are classified as such either because we do not have a record of such properties currently being for sale or because we are not permitted, by contract, law, or otherwise, to designate such properties as currently for sale. For the most accurate and up to date status of this or any other property, please contact a REALTOR®.

Nearby Cities

Eustis Homes for Sale

Clermont Homes for Sale

Tavares Homes for Sale

[See More](#)

29502 Caspian St, Leesburg, FL 34748



34788 Homes for Sale

[See More](#) ▾

Nearby Neighborhoods

Plantation at Leesburg Homes for Sale

Chelsea Oaks Homes for Sale

Arrowtree Reserve Homes for Sale

[See More](#) ▾



About us

Careers

Accessibility

Feedback

Media room

Ad Choices

Advertise with us

Agent support

Privacy

Terms

Home Made

Tech Blog

Agent Blog

Sitemap

**Do Not Sell or Share My
Personal Information**

Get the app



CLIENT STATEMENT | For the Period December 1-31, 2023

STATEMENT FOR:

TYLER BRANDEBURG TOD
SUBJECT TO STA RULES

Beginning Total Value (as of 12/1/23)

\$80,894.70

Ending Total Value (as of 12/31/23)

\$76,427.16

Includes Accrued Interest

Access Your Account Online At

www.etrade.com or call 800-387-2331

*Morgan Stanley Smith Barney LLC. Member SIPC.
E*TRADE is a business of Morgan Stanley.*

TYLER BRANDEBURG TOD
SUBJECT TO STA RULES
29502 CASPIAN ST
LEESBURG FL 34748

*INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •
MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD*

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to

www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules

and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for

investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured

Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at

www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the

IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Morgan Stanley at Work Self-Directed Account

TYLER BRANDEBURG TOD
SUBJECT TO STA RULES

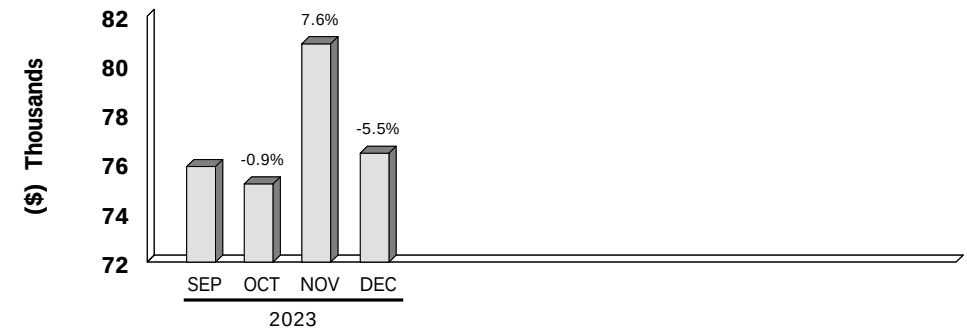
Account Summary

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$80,894.70	—
Credits	—	2.38
Debits	—	—
Security Transfers	—	79,808.38
Net Credits/Debits/Transfers	—	\$79,810.76
Change in Value	(4,467.54)	(3,383.60)
TOTAL ENDING VALUE	\$76,427.16	\$76,427.16

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

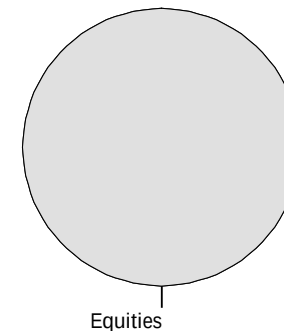


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Equities	\$76,427.16	100.00
TOTAL VALUE	\$76,427.16	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Morgan Stanley at Work Self-Directed Account

TYLER BRANDEBURG TOD
SUBJECT TO STA RULES

Account Summary

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/23)	This Period (as of 12/31/23)
Stocks	\$80,894.70	\$76,427.16
Total Assets	\$80,894.70	\$76,427.16
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$80,894.70	\$76,427.16

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Qualified Dividends	—	\$137.87
Income And Distributions	—	\$137.87
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	—	\$137.87

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (12/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	—	—
Purchases	—	(140.25)
Income and Distributions	—	137.87
Total Investment Related Activity	—	\$(2.38)
Electronic Transfers-Credits	—	2.38
Total Cash Related Activity	—	\$2.38
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
Short-Term Gain	—	—	\$3,363.59
Short-Term (Loss)	—	—	(165.30)
Total Short-Term	—	—	\$3,198.29
Long-Term Gain	—	—	35,084.76
Long-Term (Loss)	—	—	(215.19)
Total Long-Term	—	—	\$34,869.57
TOTAL GAIN/(LOSS)	—	—	\$38,067.86

The Gain/(Loss) Summary, which may be subsequently adjusted, is provided for informational purposes and should not be used for tax preparation. For additional detail, please visit www.etrade.com.

Morgan Stanley at Work Self-Directed Account

TYLER BRANDEBURG TOD
SUBJECT TO STA RULES

Account Detail

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

For additional information related to Unrealized and Realized Gain/(Loss) and tax lot details, including cost basis, please visit www.etrade.com. The information presented on the statement should not be used for tax purposes.

STOCKS

COMMON STOCKS

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
BROWN & BROWN INC (BRO)	1,060.559	\$71.110	\$36,997.01	\$75,416.35	\$38,419.34	\$551.49	0.73
<i>Next Dividend Payable 02/2024; 1,060.559 shs from Stock Plan; Asset Class: Equities</i>							
SEAFARER EXPLORATION CORP (SFRX)	280,780.000	0.004	1,362.29	1,010.81	(351.48)	—	—
<i>Asset Class: Equities</i>							
	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	100.00%		\$38,359.30	\$76,427.16	\$38,067.86	\$551.49	0.72%
	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%		\$38,359.30	\$76,427.16	\$38,067.86	\$551.49	0.72%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

Account Detail

TYLER BRANDEBURG TOD
SUBJECT TO STA RULES

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Stocks	—	\$76,427.16	—	—	—	—
TOTAL ALLOCATION OF ASSETS	—	\$76,427.16	—	—	—	—

STOCK PLAN SUMMARY

As of 12/31/2023

	Exercisable Value	Potential Value	Total Value	Percentage
Performance Shares	—	\$21,475.22	\$21,475.22	100.00
TOTAL VALUE	—	\$21,475.22	\$21,475.22	100.00%

Your "Exercisable Value" is the estimated value of any exercisable stock options or stock appreciation rights in your account. Your "Potential Value" is the estimated value of your unvested holdings plus those that are deferred, pending acceptance, pending tax collection, or pending release. Values shown do not reflect deductions for applicable exercise costs, taxes, commissions and fees. Stock plan data is based on your company's records. The company reserves the right to make corrections to this data. All Stock Plan assets and grants are subject to the terms of the plan and the grant documents. A change in your employment status may result in forfeiture of assets and may affect vesting periods and expiration dates. Because there is no market for unrealized or unvested assets, these are hypothetical values based on the market price of unrestricted shares, and the value that you realize, if any, may be higher or lower. The values for Stock Plan assets displayed here do not represent assets held in your account and are not protected by the Securities Investor Protection Corporation ("SIPC").

STOCK PLAN DETAILS

Potential Performance Shares

Grant Date	Number	Type	Symbol/ CUSIP	Potential Quantity	Grant Price	Market Price	Total Est Mkt Value (Pre-Tax)
02/21/22		PSA	BRO	302.000	\$0.00	\$71.11	\$21,475.22

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Account Detail**Morgan Stanley at Work Self-Directed Account****TYLER BRANDEBURG TOD
SUBJECT TO STA RULES****Tips on Protecting Yourself from Fraudulent Account Activity**

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Important Information Regarding Your Account Summary

The Account Summary section on this statement reflects information from the date your account was transferred to Morgan Stanley Smith Barney LLC or, if this is a new account, the date the account was opened. To view all historical data, (i.e., Realized Gain/(Loss) information) please visit www.etrade.com/gainloss.

Important information about your 2023 tax reporting

If your E*TRADE account was transferred to Morgan Stanley Smith Barney LLC (MSSB) in 2023, you may receive multiple tax forms for 2023: tax forms for your original E*TRADE account that reports all activity with E*TRADE Securities LLC before the transfer date, and additional tax forms for your transferred account that reports all activity with MSSB after the transfer date. Please note, there may be a slight timing difference in the availability of the two forms. If your brokerage or stock plan account(s) do not meet the minimum IRS threshold for taxable activity, we'll post a notification under Documents > General Correspondence. For more information on what to expect, visit <https://us.etrade.com//tax-year-2023>.

Remember, if you also have a full service account with MSSB, you'll receive a separate tax form for that account, which will be available on Morgan Stanley Online. Only forms for your E*TRADE account will be available in the Tax Center.

CLIENT STATEMENT

Morgan Stanley at Work Self-Directed Account

TYLER BRANDEBURG TOD
SUBJECT TO STA RULES

2023 Recap of Cash Management Activity

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, any automated payments and security transfers).

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.

CASH RELATED ACTIVITY

ELECTRONIC TRANSFERS (CREDITS)

Activity Date	Activity Type	Description	Comments	Inflows/(Outflows)
9/1	Funds Received			\$2.38

TOTAL ELECTRONIC TRANSFERS (CREDITS) \$2.38

TOTAL CASH RELATED ACTIVITY \$2.38

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
9/1	Transfer into Account	BROWN & BROWN INC		1,060.559		\$78,693.48
9/1	Transfer into Account	SEAFARER EXPLORATION CORP		259,280.000		1,114.90

TOTAL SECURITY TRANSFERS \$79,808.38

This page intentionally left blank

YOUR BROWN & BROWN, INC. EMPLOYEE SAVINGS PLAN STATEMENT

Period covered: OCTOBER 1, 2023 TO DECEMBER 31, 2023

Prepared for: TYLER D BRANDEBURG

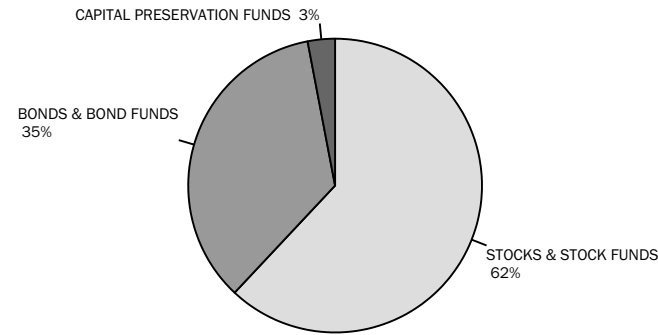
Your Account Value **\$44,365.06**

Change in Plan Account Value

	<i>This Period</i>	<i>This Year</i>
Beginning Value	\$33,915.60	\$27,876.39
Your Contributions	3,800.91	6,253.24
Employer Contributions	3,040.72	5,002.54
Individual Transaction Fees*	0.00	0.00
Plan Administration and Other Fees*	(2.92)	(11.33)
Gain/Loss/Net Income	3,610.75	5,244.22
Ending Value	\$44,365.06	\$44,365.06
Vested Amount	\$44,365.06	

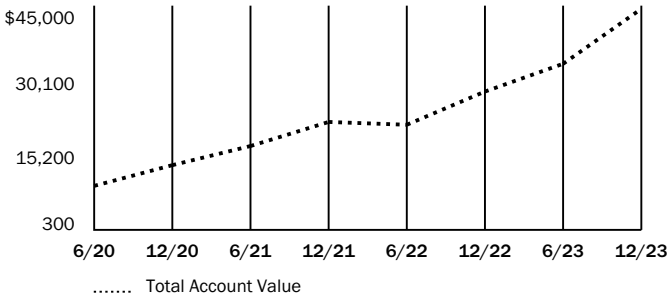
* For detailed information about activity in your account, including fees and expenses, go to workplace.schwab.com under the History tab.

Your Positions



Your Positions chart shows how your account is divided among the different types of assets within your retirement plan account.

Account History



Data points represent value as of the last business day of the month shown and do not reflect volatility between months. The Account History chart illustrates the long-term performance of your account.



Contact Us

Schwab Retirement Plan Services, Inc.
Call 800-724-7526
Monday - Friday 8:00 a.m. to 10:00 p.m.
Eastern Time (ET)

workplace.schwab.com



BROWN & BROWN, INC. EMPLOYEE SAVINGS PLAN

Asset Allocation and Account Value

	Percent of Total	Number of Shares	Share Price	Value as of 12/31/2023
<i>You have selected a Moderate portfolio.</i>				
STOCKS & STOCK FUNDS	62%			
Large Company	35%			
American Funds Washington Mutual R6	12%	92.8000	\$57.23	\$5,310.94
JPMorgan Large Cap Growth R6	6%	41.9880	\$63.12	\$2,650.29
Vanguard Institutional Index Instl	17%	19.1030	\$393.47	\$7,516.46
Small / Mid Company	5%			
American Beacon Small Cp Val R5	1%	17.5330	\$24.94	\$437.27
JPMorgan Mid Cap Value L	1%	12.2900	\$35.94	\$441.70
MassMutual Mid Cap Growth I	1%	22.2730	\$19.80	\$441.01
Vanguard Mid Cap Index Institutiona	1%	6.9370	\$63.64	\$441.47
Vanguard Small Cap Index I	1%	4.2860	\$102.19	\$437.98
International / Global	22%			
American Funds Europacific Growth R	5%	40.7840	\$54.70	\$2,230.89
MFS Intl Diversification R6	6%	120.4910	\$22.22	\$2,677.31
Vanguard Total Intl Stock Index I	11%	39.5050	\$124.50	\$4,918.37
BONDS & BOND FUNDS	35%			
Dodge & Cox Income I	23%	807.8060	\$12.62	\$10,194.51
Vanguard Total Bond Market Index I	12%	549.8410	\$9.71	\$5,338.95
CAPITAL PRESERVATION FUNDS	3%			
Galliard Stable Return Fund E		22.2700	\$59.63	\$1,327.91
TOTAL ACCOUNT VALUE	100%			\$44,365.06

FUND PERFORMANCE

Past performance is no guarantee or indication of future results. For more information, visit workplace.schwab.com.

BROWN & BROWN, INC. EMPLOYEE SAVINGS PLAN

Disclosure

DIVERSIFICATION

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified.

Although diversification is not a guarantee against loss, it is an effective strategy to help you manage risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerance for risk. It is important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information on individual investing and diversification, visit <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

COMPANY STOCK

The Plan allows you to elect to move any portion of your account that is invested in company stock from that investment into other alternatives under the Plan. This right extends to all of the company stock held under the Plan. You may contact Schwab Retirement Plan Services, Inc., at **800-724-7526** or workplace.schwab.com for specific information regarding this right, including how to make this election. In deciding whether to exercise this right, you will want to give careful consideration to the importance of diversification. All of the investment options under the Plan are available to you if you decide to diversify out of company stock.

FEES

Some of the Plan's administrative expenses may have been paid to Charles Schwab and Co., Inc. and its affiliates, including Schwab Retirement Plan Services, Inc. from the funds (or the affiliates of such funds) in which assets are invested, including from the fund operating expense ratio. These payments are for shareholders servicing and other administrative services provided by Schwab and are not reflected on this statement.

Please refer to your brokerage account statement for trading fees, commissions and other fees charged if you have a self-directed brokerage account. These fees are not reflected on this statement.

Individual transaction fees are charges for activity you requested that resulted in fees to your account, such as participant loan processing, redemption fees, withdrawal fees or qualified domestic relations order processing or managed account services. Plan Administrative Fees are charges to your account for plan administration (e.g., recordkeeping, accounting, legal and other services). For more detailed information on fees that may be charged to your account please refer to the Fee and Investment Notice. To view, visit workplace.schwab.com or call **800-724-7526** to request a copy.

Schwab Retirement Plan Services, Inc. is not responsible for the accuracy of information furnished to it for statement purposes.

LIFETIME INCOME ILLUSTRATION DISCLOSURE

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now

may help you plan how much money to save for your retirement.

Your account balance is \$44,365.06 as of 12/31/2023. The following are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms: 1) A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs. If you receive payments in this form, we estimate you would receive \$286.34 per month starting at retirement. 2) A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. If you receive payments in this form, we estimate you would receive \$244.24 per month starting at retirement and, after your death, your surviving spouse would receive \$244.24 per month. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.

The estimated monthly payments in this statement assume that payments begin 12/31/2023 and that you are age 67, or your current age if older, on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of 4.220000%, which is the 10-year constant maturity U.S. Treasury securities yield rate of 12/01/2023, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that our life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an

continued

charles
SCHWAB

BROWN & BROWN, INC. EMPLOYEE SAVINGS PLAN**Disclosure** *continued*

annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

IN CASE OF ERRORS OR DISCREPANCIES

If you find an error or discrepancy with anything in this statement or your account, please notify Schwab Retirement Plan Services, Inc. within 10 days after this statement is received or made available to you. Absent notification within 10 days, it shall be deemed that you have approved the statement activity and balance information as correct.

This page intentionally left blank.

For More Information



Visit your **workplace.schwab.com** participant portal for complete details about your account, including investments, rate of return and more. You can also update your contribution rate and contact information, all in one convenient place.
We take your privacy seriously – you will need your log-in ID and password.

Trust, custody, and deposit products and services are available through Charles Schwab Trust Bank. Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

Investment products are : Not FDIC Insured — No Bank Guarantee — May Lose Value

© 2024 Schwab Retirement Plan Services, Inc. All rights reserved. (0914-4932)

BRB/BRB

TYLER D BRANDEBURG
29502 CASPIAN ST
LEESBURG FL 34748



CLIENT STATEMENT | For the Period October 1- December 31, 2023

STATEMENT FOR:
TYLER BRANDEBURG

Beginning Total Value (as of 10/1/23)	\$5,398.74
Ending Total Value (as of 12/31/23) <i>Includes Accrued Interest</i>	\$2,776.49

Access Your Account Online At
www.etrade.com or call 800-387-2331

*Morgan Stanley Smith Barney LLC. Member SIPC.
E*TRADE is a business of Morgan Stanley.*

TYLER BRANDEBURG
29502 CASPIAN ST
LEESBURG FL 34748

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •
MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to

www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules

and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for

investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

Expanded Disclosures (CONTINUED)

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured

Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at

www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the

IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022

Account Summary

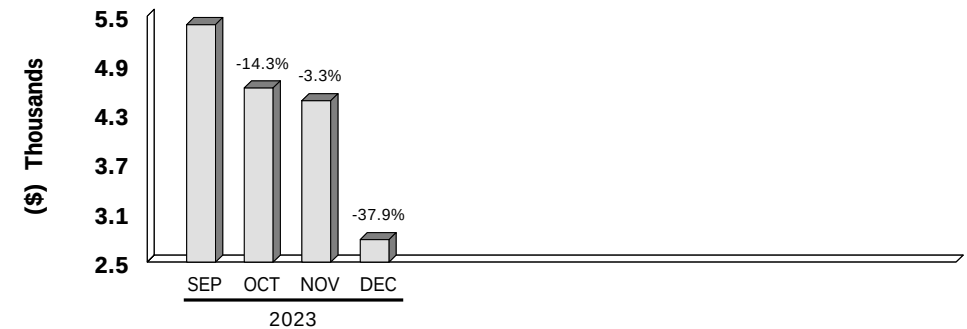
TYLER BRANDEBURG

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
TOTAL BEGINNING VALUE	\$5,398.74	—
Credits	—	—
Debits	—	—
Security Transfers	—	3,316.37
Net Credits/Debits/Transfers	—	\$3,316.37
Change in Value	(2,622.25)	(539.88)
TOTAL ENDING VALUE	\$2,776.49	\$2,776.49

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

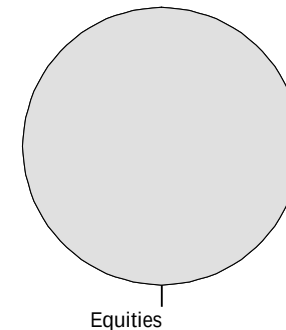


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Equities	\$2,776.49	100.00
TOTAL VALUE	\$2,776.49	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

TYLER BRANDEBURG

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 12/31/23)
Stocks	\$5,398.74	\$2,776.49
Total Assets	\$5,398.74	\$2,776.49
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$5,398.74	\$2,776.49

INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Income And Distributions	—	—
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	—	—

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
OPENING CASH, BDP, MMFs	—	—
Total Investment Related Activity	—	—
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
Short-Term Gain	—	—	\$83.33
Long-Term (Loss)	—	—	(3,256.89)
TOTAL GAIN/(LOSS)	—	—	\$(3,173.56)

The Gain/(Loss) Summary, which may be subsequently adjusted, is provided for informational purposes and should not be used for tax preparation. For additional detail, please visit www.etrade.com.

Account Detail

Self-Directed Brokerage Account

TYLER BRANDEBURG
Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

For additional information related to Unrealized and Realized Gain/(Loss) and tax lot details, including cost basis, please visit www.etrade.com. The information presented on the statement should not be used for tax purposes.

STOCKS

COMMON STOCKS

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SEAFARER EXPLORATION CORP (SFRX)	771,248.000	\$0.004	\$5,950.05	\$2,776.49	\$(3,173.56)	—	—
Asset Class: Equities							
	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	100.00%		\$5,950.05	\$2,776.49	\$(3,173.56)	—	—
	Percentage of Holdings		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%		\$5,950.05	\$2,776.49	\$(3,173.56)	—	—

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

Account Detail

Self-Directed Brokerage Account

TYLER BRANDEBURG

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Stocks	—	\$2,776.49	—	—	—	—
TOTAL ALLOCATION OF ASSETS	—	\$2,776.49	—	—	—	—

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Important Information Regarding Your Account Summary

The Account Summary section on this statement reflects information from the date your account was transferred to Morgan Stanley Smith Barney LLC or, if this is a new account, the date the account was opened. To view all historical data, (i.e., Realized Gain/(Loss) information) please visit www.etrade.com/gainloss.

Important information about your 2023 tax reporting

If your E*TRADE account was transferred to Morgan Stanley Smith Barney LLC (MSSB) in 2023, you may receive multiple tax forms for 2023: tax forms for your original E*TRADE account that reports all activity with E*TRADE Securities LLC before the transfer date, and additional tax forms for your transferred account that reports all activity with MSSB after the transfer date. Please note, there may be a slight timing difference in the availability of the two forms. If your brokerage or stock plan account(s) do not meet the minimum IRS threshold for taxable activity, we'll post a notification under Documents > General Correspondence. For more information on what to expect, visit <https://us.etrade.com//tax-year-2023>.

Remember, if you also have a full service account with MSSB, you'll receive a separate tax form for that account, which will be available on Morgan Stanley Online. Only forms for your E*TRADE account will be available in the Tax Center.

2023 Recap of Cash Management Activity

TYLER BRANDEBURG

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, any automated payments and security transfers).

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns. This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.

SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
9/1	Transfer into Account	SEAFARER EXPLORATION CORP		771,248.000		\$3,316.37
TOTAL SECURITY TRANSFERS						\$3,316.37

TYLER D. BRANDEBURG
29502 CASPIAN ST
LEESBURG FL 34748

 **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

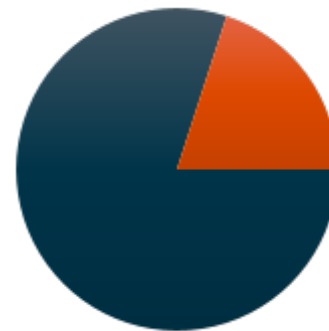
Account Statement

Activity from March 7, 2023 through December 31, 2023.

Opening Balance	\$0.00
Deposits	
IP Employee	2,186.74
IP Employer	8,596.21
Gains/Losses	1,130.17
Closing Balance	\$11,913.12
Vested Balance	\$11,913.12
Your Rate of Return for the Period	14.7%

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	\$9,494.01	80%	100%
■ IP Employee	2,419.11	20%	100%
Total	\$11,913.12	100%	

For more information about your account, to change how your account is invested, or to learn more about the plan, visit **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
	100%

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 7, 2024
Retirement Date	100%
Stable Value	0%
Multi-Assets	0%
Bond	0%
U.S. Stock	0%
Foreign/Global Stock Funds	0%
Self-Directed Brokerage	0%

Account Activity by Fund

For the period March 7, 2023 through December 31, 2023.

Fund		Total
Asset Class	Retirement Date	
Opening Balance	\$0.00	\$0.00
Contributions	10,782.95	10,782.95
Earnings	1,130.17	1,130.17

Fund		Total
Asset Class	Retirement Date	
Closing Balance	\$11,913.12	\$11,913.12
Closing Units	721.680	
Price (NAV) Per Unit	\$16.507485	

Your Beneficiaries

Beneficiary Name	Benefit Percentage	Relationship
Primary		
PER FLORIDA LAW	100%	Other

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



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

Subserviced by Mr. Cooper

TYLER DAVID BRANDEBURG
29502 CASPIAN ST
LEESBURG, FL 34748

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 833-685-2580

Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT)
www.mylakeviewloan.com

Statement Date: 12/11/2023
Loan Number:
Payment Due Date: 01/01/2024
Amount Due: \$1,345.04
If payment is received on or after 01/17/2024; \$36.96 late fee will be charged.

Property Address:
29502 CASPIAN ST
LEESBURG, FL 34748

Account Information

Interest Bearing Principal Balance \$218,471.46
Interest Rate 2.500%
Escrow Balance \$985.95

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amounts Due

Principal \$468.75
Interest \$455.15
Escrow Amount (for Taxes & Insurance) \$421.14
Optional Products and Services \$0.00
Regular Monthly Payment \$1,345.04
Total Fees and Charges \$0.00
Overdue Payment(s) \$0.00
Partial Payment (Unapplied) \$0.00
Total Amount Due \$1,345.04
Trial/Workout Payment Amount \$0.00

Past Payment Breakdown

	Payment Rec'd since 11/07/2023	Paid Year to Date
Principal	\$517.67	\$5,190.24
Interest	\$456.23	\$5,072.66
Escrow (Taxes & Insurance)	\$421.14	\$4,837.50
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$1,395.04	\$15,100.40

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.
If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

Transaction Activity (11/07/2023 to 12/11/2023)

Date	Description	Total	Principal	Interest	Escrow	Other
11/15/2023	Principal Payment	\$50.00	\$50.00			
11/15/2023	Payment	\$1,345.04	\$467.67	\$456.23	\$421.14	
11/08/2023	County Tax Disbursed	\$3,460.47			\$3,460.47	

Important Messages

(See Reverse side for Additional Critical Notices)

Want to make payments even easier? Pay online at www.mylakeviewloan.com, on the go with the Mr. Cooper app, or by setting up AutoPay in your online account.



Subserviced by Mr. Cooper

www.mylakeviewloan.com

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
	01/01/2024 \$1,345.04
PAYMENT DUE IF RECEIVED ON OR AFTER	
01/17/2024	\$1,382.00

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*

ADDITIONAL ESCROW \$
**ADDITIONAL PRINCIPAL \$
FEES \$
LENDER PAID EXPENSES \$

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal can be made.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mylakeviewloan.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mylakeviewloan.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 833-685-2580 for more information or visit our website at www.mylakeviewloan.com.

ONLINE PAYMENT Allows you to sign in to your account any time to make a payment. There is no charge for this service. Sign in to www.mylakeviewloan.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There is no charge for this service. Call 833-685-2580.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.** Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

WIRE Allows you to send payoff/reinstatement funds via wire transfer. Visit our website www.mylakeviewloan.com or refer to your payoff statement for wiring instructions.

MONEYGRAM® EXPRESSPAYMENT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION® QUICK COLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCCOOPER State: TX
All Quick Collect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 833-685-2580, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mylakeviewloan.com OR call **833-685-2580**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER

LOAN #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Authorized Borrower's Number(s):
Home: (____) _____ Mobile: Yes No
Work: (____) _____ Ext: ____ Mobile: Yes No
Other: (____) _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (____) _____ Mobile: Yes No
Work: (____) _____ Ext: ____ Mobile: Yes No
Other: (____) _____ Mobile: Yes No

Signature Required: _____

Signature Required: _____

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



Ford Credit

Statement Date
12/30/2023

TYLER D BRANDEBURG
29502 CASPIAN ST
LEESBURG, FL 34748-8474

Your Amounts Due

Date	Description	Amount
01/19/2024	Payment Due	\$1,043.60

Total Amount Due

\$1,043.60

Due Date 01/19/2024

If payment received after 01/29/2024, please pay \$1,095.78

Your Transactions Since Last Statement

Date	Description	Amount
12/15/2023	Payment Received - Thank you!	\$1,043.60
	Principal	\$864.35
	Interest	\$179.25

Payments received after statement date are not reflected.

2023 FORD F150

Payoff Amount:

\$55,261.28

Good Thru: 01/19/2024

Final Payment Date:

10/19/2028

We're here to help.



Call

1-800-727-7000

Mon-Fri 7am - 7pm CT

Sat 7am - 3pm CT



Online

ford.com/finance

See below for payment methods and important credit dispute information.



| Ford Credit

Customer Service Center
P.O. Box 542000
Omaha, NE 68154-8000

Payment Due Date:

01/19/2024

Total Amount Due

\$1,043.60

If Payments Received AFTER:
Please Pay:

01/29/2024
\$1,095.78

TYLER D BRANDEBURG
29502 CASPIAN ST
LEESBURG, FL 34748-8474

Mail Payment to:
Ford Credit
P.O. Box 650575
Dallas, TX 75265-0575

PAYMENT SLIP - IF YOU ARE PAYING BY MAIL, PLEASE PRINT AND SEND WITH YOUR PAYMENT.

PAYMENT MAILING ADDRESS	DISPUTE CORRESPONDENCE	BANKRUPTCY CORRESPONDENCE
Ford Credit P.O. Box 650575 Dallas TX 75265-0575 Payments received on weekends or holidays will be credited to your account on the next business day; payments received at a location other than the remittance address shown above may delay crediting your account, unless otherwise provided by law.	If you dispute information we report to a credit bureau or the amount needed to payoff your account, send all documents and disputed payoffs to: Ford Credit c/o Correspondence P.O. Box 542000 Omaha NE 68154-8000	For all bankruptcy notices or correspondence use the following address: National Bankruptcy Service Center P.O. Box 62180 Colorado Springs CO 80962

IMPORTANT NOTICES

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

CA AND UT CUSTOMERS: AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS.

PRIVACY NOTICE - FEDERAL LAW REQUIRES US TO TELL YOU HOW WE COLLECT, SHARE, AND PROTECT YOUR PERSONAL INFORMATION. FORD CREDIT'S ANNUAL PRIVACY NOTICE HAS NOT CHANGED AND YOU MAY REVIEW OUR POLICY AND PRACTICES WITH RESPECT TO YOUR PERSONAL INFORMATION AT www.ford.com/finance/privacy OR WE WILL MAIL YOU A FREE COPY UPON REQUEST IF YOU CALL US AT 1-866-222-4405.

WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER TO USE INFORMATION FROM YOUR CHECK TO MAKE A ONE-TIME ELECTRONIC FUNDS TRANSFER FROM YOUR ACCOUNT OR TO PROCESS THE PAYMENT AS A CHECK TRANSACTION. WHEN WE USE INFORMATION FROM YOUR CHECK TO MAKE AN ELECTRONIC FUNDS TRANSFER, FUNDS MAY BE WITHDRAWN FROM YOUR ACCOUNT AS SOON AS THE SAME DAY WE RECEIVE YOUR PAYMENT AND YOU WILL NOT RECEIVE YOUR CHECK BACK FROM YOUR FINANCIAL INSTITUTION.

ACCOUNT INFORMATION

SERVICE YOUR ACCOUNT ON-LINE THROUGH ACCOUNT MANAGER

By registering at ford.com/finance, you have the ability to:

- Change your address, phone number(s) and email address
- View the last 12 months of payment history
- View account information (payoff amount, next payment due, etc.)
- Enroll/change/cancel online payments
- Order a printed copy of transactions on your account
- Obtain an online statement

UNDERSTANDING YOUR BILLING STATEMENT

Your monthly statement is mailed to you 10-20 days before your next payment due date.

TOTAL AMOUNT(S) DUE

- The dollar amount showing in the 'Total Amount Due' field reflects the amount owed for the current month as well as any previous due amount. Previous Due Amount includes any unpaid amounts due including fees and other charges.
- The 'Total Amount Due' may vary based on any previous payment amount received.
- Any payments credited to your account after your statement date will be reflected on your next monthly billing statement.
- If the 'Total Amount Due' indicates \$0, payments can still be made and applied to the account.
- 'Payoff Amt': This is the amount that must be received by the 'Good Thru' date to pay off your account. This amount differs from your account balance, which is the total of your remaining payments. (Applies to Retail Installment Contracts only)
- You may prepay the balance of your Retail Installment Contract, in whole or in part, at any time with no penalty.

COMBINED ACCOUNT BILLING AVAILABILITY

- If you have two or more accounts and would like to receive a single billing statement allowing for one easy payment, please visit ford.com/finance or call our Customer Service Center.

PAYMENT METHODS - A WIDE VARIETY ARE AVAILABLE TO YOU

- Online - The fast, flexible and convenient way to schedule individual payments up to 30 days in advance or establish an automatic recurring monthly payment from your checking or savings account on our web site.
- Mobile - Take advantage of our online payment methods using your mobile device.
- Phone - Make payments via the telephone from a checking or savings account by calling 1-800-334-1161. Before using this service, you must read and agree to the service terms available on our web site or by calling customer service at 1-800-727-7000.
- Mail - Send payments by check using the envelope provided and the detachable part of your statement, 5 to 7 days before the due date. Please place your account number on your payment and make it payable to Ford Credit.
- Ford Credit also accepts payments made through MoneyGram and Western Union. Receive same day credit on payments made on business days prior to 6 p.m. ET at MoneyGram or Western Union agent location. Fees will be charged by MoneyGram or Western Union. Visit ford.com/finance for full details on all available Payment Methods.

QUESTIONS ABOUT YOUR BILLING STATEMENT?

Try our 24 hour automated phone system at 1-800-727-7000, which provides the following services:

- Last payment received and/or next payment due
- Amount due
- Payoff information and faxed quote (Applies to Retail Installment Contracts only)
- Information on an additional account
- Make payment arrangements for your account
- Order a duplicate statement



2023 Federal Tax Return Filing
Instructions
FOR THE YEAR ENDING
December 31, 2023

Prepared for	TYLER D BRANDEBURG																
Tax Summary	<table><tr><td>Gross Income.....</td><td>\$170360</td></tr><tr><td>Adjusted Gross Income.....</td><td>\$170360</td></tr><tr><td>Total Deductions.....</td><td>\$13850</td></tr><tr><td>Total Taxable Income.....</td><td>\$156510</td></tr><tr><td>Total Tax.....</td><td>\$30950</td></tr><tr><td>Total Payments.....</td><td>\$31969</td></tr><tr><td>Refund Amount.....</td><td>\$1019</td></tr><tr><td>Amount You Owe.....</td><td>\$0</td></tr></table>	Gross Income.....	\$170360	Adjusted Gross Income.....	\$170360	Total Deductions.....	\$13850	Total Taxable Income.....	\$156510	Total Tax.....	\$30950	Total Payments.....	\$31969	Refund Amount.....	\$1019	Amount You Owe.....	\$0
Gross Income.....	\$170360																
Adjusted Gross Income.....	\$170360																
Total Deductions.....	\$13850																
Total Taxable Income.....	\$156510																
Total Tax.....	\$30950																
Total Payments.....	\$31969																
Refund Amount.....	\$1019																
Amount You Owe.....	\$0																
Make check payable to																	
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.																

Instructions

If you e-filed your return and it has been accepted, you will get notified via text or email if you opted for that option.

Your tax obligation is exactly met. No additional tax is due.

2023 TWO YEAR COMPARISON

TYLER D BRANDEBURG

Keep for Your Records

	2023	2022	Difference
Filing status	Single	Single	
INCOME:			
Wages, salaries, tips, etc.	170,222	128,673	41,549
Interest income			
Ordinary dividend income	138	331	-193
IRA distributions and pension income			
Taxable social security income			
Capital gain or (loss) (Schedule D)			
Schedule 1 - Income			
Refunds of state and local taxes			
Alimony received			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	170,360	129,004	41,356
ADJUSTMENTS:			
Schedule 1 - Adjustments			
Educator expenses			
Busn expenses for reserviists, performing artists, etc			
Health savings account deduction			
Moving expenses			
Deductible part of self-employment tax			
Self-employed SEP, SIMPLE and qualified plans deduction ...			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid			
IRA contributions			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	170,360	129,004	41,356
DEDUCTIONS:			
Standard deduction or Itemized deductions	13,850	12,950	900
Charitable contributions if taking standard deduction	N/A		
If itemized, Schedule A deductions:			
Medical and dental expenses			
Sales, income, and other taxes paid	4,782		4,782
Interest paid	5,528		5,528
Gifts to charity	691		691
Casualty and theft losses			
Other miscellaneous deductions			
Qualified business income deduction			
TAXABLE INCOME:	156,510	116,054	40,456

2023 TWO YEAR COMPARISON

TYLER D BRANDEBURG

Keep for Your Records

	2023	2022	Difference
TAX COMPUTATION (BEFORE CREDITS):			
Tax	30,950	21,659	9,291
Tax calculation method	QDCGTW	QDCGTW	
Schedule 2 – Taxes			
Alternative minimum tax			
Excess advance premium tax credit repayment			
Total taxes	30,950	21,659	9,291
Tax rate	24%	24%	
CREDITS:			
Child and other dependents tax credit			
Schedule 3 – Non-Refundable Credits			
Foreign tax credit			
Child care credit			
Education credit			
Retirement savings contribution credit			
Other credits			
Total credits			
OTHER TAXES:			
Schedule 2 – Other Taxes			
Self-employment tax			
Additional tax on IRAs			
Other taxes		7	-7
TOTAL TAXES:	30,950	21,666	9,284
PAYMENTS:			
Federal income tax withheld	31,259	22,249	9,010
Estimated payments made			
Earned income credit			
Refundable child tax credit or additional child tax credit			
American opportunity credit			
Schedule 3 – Refundable Credits & Payments			
ACA premium tax credit			
Qualified sick and family leave credit			
Other payments	710		710
Total payments	31,969	22,249	9,720
AMOUNT DUE / REFUND:			
Amount overpaid	1,019	583	436
Overpayment applied to next year			
Refund	1,019	583	436
Amount due			
Penalty			

Tax Calculation Methods:

Sch D = Sch D tax worksheet
Sch J = Inc Aver for Farmer/Fisherman
FEITW = Foreign Earned Income Tax WS

QDCGTW = Qual Div Cap Gain Tax WS
F8615 = Child with unearned income

TCW = Tax Comp Worksheet (rates)
TABLE = Tax Table

For the year Jan. 1--Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____, 20____ See separate instructions.

Your first name and middle initial TYLER D		Last name BRANDEBURG	Your social security number
If joint return, spouse's first name and middle initial		Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. 29502 Caspian Street		Apt. no.	Presidential Election Campaign 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. ☐ You ☐ Spouse
City, town, or post office. If you have a foreign address, also complete spaces below. LEESBURG		State FL	
Foreign country name		Foreign province/state/county	
		ZIP code 34748	
		Foreign postal code	

Filing Status ☒ Single ☐ Married filing separately (MFS) ☐ Head of household (HOH)
Check only one box. ☐ Married filing jointly (even if only one had income) ☐ Qualifying surviving spouse (QSS)
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: _____

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, 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
Deduction ☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1959 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see inst.):
(1) First name	Last name			Child tax credit

Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	1a Total amount from Form(s) W-2, box 1 (see instructions)	1a 170,222
	b Household employee wages not reported on Form(s) W-2	1b
	c Tip income not reported on line 1a (see instructions)	1c
	d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
	e Taxable dependent care benefits from Form 2441, line 26	1e
	f Employer-provided adoption benefits from Form 8839, line 29	1f
	g Wages from Form 8919, line 6	1g
	h Other earned income (see instructions)	1h
	i Nontaxable combat pay election (see instructions) 1i	
	z Add lines 1a through 1h	1z 170,222
	2a Tax-exempt interest 2a	2b Taxable interest
	3a Qualified dividends 3a 138	3b Ordinary dividends 3b 138
	4a IRA distributions 4a	4b Taxable amount 4b
	5a Pensions and annuities 5a	5b Taxable amount 5b
	6a Social security benefits 6a	6b Taxable amount 6b
c If you elect to use the lump-sum election method, check here (see instructions) ☐		
7 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8 Additional income from Schedule 1, line 10	8	
9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9 170,360	
10 Adjustments to income from Schedule 1, line 26	10	
11 Subtract line 10 from line 9. This is your adjusted gross income	11 170,360	
12 Standard deduction or itemized deductions (from Schedule A)	12 13,850	
13 Qualified business income deduction from Form 8995 or Form 8995-A	13	
14 Add lines 12 and 13	14 13,850	
15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15 156,510	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2023)

Tax and Credits	16 Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	30,950
	17 Amount from Schedule 2, line 3	17	
	18 Add lines 16 and 17	18	30,950
	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	
	22 Subtract line 21 from line 18. If zero or less, enter -0-	22	30,950
	23 Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24 Add lines 22 and 23. This is your total tax	24	30,950
Payments	25 Federal income tax withheld from:		
	a Form(s) W-2	25a	31,259
	b Form(s) 1099	25b	
	c Other forms (see instructions)	25c	
	d Add lines 25a through 25c	25d	31,259
	26 2023 estimated tax payments and amount applied from 2022 return	26	
If you have a qualifying child, attach Sch. EIC.	27 Earned income credit (EIC)	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	710
	32 Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32	710
	33 Add lines 25d, 26, and 32. These are your total payments	33	31,969
Refund	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	1,019
	35a Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	1,019
Direct deposit? See instructions.	b Routing number XXXXXXXXXXXXXXXXXXXX	c Type: ☐ Checking ☐ Savings	
	d Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
	36 Amount of line 34 you want applied to your 2024 estimated tax	36	
Amount You Owe	37 Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37	
	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.		
Joint return? See instructions. Keep a copy for your records.	Your signature	Date	Your occupation
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation
	Phone no. 3523481630	Email address tbrandeburg@gmail.com	
Paid Preparer Use Only	Preparer's name	Preparer's signature	Date
	Firm's name	Phone no.	PTIN
	Firm's address	Firm's EIN	Check if: ☐ Self-employed

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

Form 1040 (2023)

SCHEDULE 3

(Form 1040)

Additional Credits and Payments

Attach to Form 1040, 1040-SR, or 1040-NR.

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

OMB No. 1545-0074

2023Attachment
Sequence No. **03**Department of the Treasury
Internal Revenue Service

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

TYLER D BRANDEBURG

Your social security number

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441.	2	
3	Education credits from Form 8863, line 19	3	
4	Retirement savings contributions credit. Attach Form 8880	4	
5a	Residential clean energy credit from Form 5695, line 15	5a	
b	Energy efficient home improvement credit from Form 5695, line 32	5b	
6	Other nonrefundable credits:		
a	General business credit. Attach Form 3800	6a	
b	Credit for prior year minimum tax. Attach Form 8801	6b	
c	Adoption credit. Attach Form 8839	6c	
d	Credit for the elderly or disabled. Attach Schedule R	6d	
e	Reserved for future use	6e	
f	Clean vehicle credit. Attach Form 8936	6f	
g	Mortgage interest credit. Attach Form 8396	6g	
h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h	
i	Qualified electric vehicle credit. Attach Form 8834	6i	
j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j	
k	Credit to holders of tax credit bonds. Attach Form 8912	6k	
l	Amount on Form 8978, line 14. See instructions	6l	
m	Credit for previously owned clean vehicles. Attach Form 8936	6m	
z	Other nonrefundable credits. List type and amount:	6z	
7	Total other nonrefundable credits. Add lines 6a through 6z	7	
8	Add lines 1 through 4, 5a, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20	8	

(continued on page 2)

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

Schedule 3 (Form 1040) 2023

Part II Other Payments and Refundable Credits

9	Net premium tax credit. Attach Form 8962	9	
10	Amount paid with request for extension to file (see instructions)	10	
11	Excess social security and tier 1 RRTA tax withheld	11	710
12	Credit for federal tax on fuels. Attach Form 4136	12	
13	Other payments or refundable credits:		
a	Form 2439	13a	
b	Credit for repayment of amounts included in income from earlier years	13b	
c	Elective payment election amount from Form 3800, Part III, line 6, column (i)	13c	
d	Deferred amount of net 965 tax liability (see instructions)	13d	
z	Other payments or refundable credits. List type and amount:	13z	
14	Total other payments or refundable credits. Add lines 13a through 13z	14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31.	15	710

Schedule 3 (Form 1040) 2023

*CLIENT COPY**DO NOT FILE*

2023 WAGES AND SALARIES SUMMARY ATTACHMENT

TYLER D BRANDEBURG

Employer Name	Employer EIN	T or S	Wages	Federal Withholding	Social Security Tax Withheld	State	State Wages	State Tax Withheld	Local Tax Withheld
Brown Brown Inc		T	124,020	27,566	7,689	FL			
LAKE COUNTY SCHOOL BOARD		T	46,202	3,693	2,953	FL			

CLIENT COPY

DO NOT FILE

Total 170,222 31,259 10,642

2023 FEDERAL TAX WITHHOLDINGS ATTACHMENT

TYLER D BRANDEBURG

W-2	Brown Brown Inc	27,566
W-2	LAKE COUNTY SCHOOL BOARD	3,693

CLIENT COPY

DO NOT FILE

Total to Form 1040/1040-SR line 25d

31,259

2023 QUALIFIED DIVIDENDS and CAPITAL GAIN TAX WORKSHEET – LINE 16

TYLER D BRANDEBURG

Keep for Your Records

- Before you begin:** ✓ See the instructions for line 16 in the instructions to see if you can use this worksheet to figure your tax.
 ✓ Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.
 ✓ If you do not have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7.

1. Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1.	<u>156,510</u>
2. Enter the amount from Form 1040 or 1040-SR, line 3a*	2.	<u>138</u>
3. Are you filing Schedule D?*		
Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-	3.	<u>0</u>
X No. Enter the amt from Fm 1040 or 1040-SR, ln 7.		
4. Add lines 2 and 3	4.	<u>138</u>
5. Subtract line 4 from line 1. If zero or less, enter -0-	5.	<u>156,372</u>
6. Enter: \$44,625 if single or married filing separately, \$89,250 if married filing jointly or Qualifying surviving spouse, \$59,750 if head of household.	6.	<u>44,625</u>
7. Enter the smaller of line 1 or line 6	7.	<u>44,625</u>
8. Enter the smaller of line 5 or line 7	8.	<u>44,625</u>
9. Subtract line 8 from line 7. This amount is taxed at 0%	9.	<u>0</u>
10. Enter the smaller of line 1 or line 4	10.	<u>138</u>
11. Enter the amount from line 9	11.	<u>0</u>
12. Subtract line 11 from line 10	12.	<u>138</u>
13. Enter: \$492,300 if single, \$276,900 if married filing separately, \$553,850 if married filing jointly or Qualifying surviving spouse, \$523,050 if head of household.	13.	<u>492,300</u>
14. Enter the smaller of line 1 or line 13	14.	<u>156,510</u>
15. Add lines 5 and 9	15.	<u>156,372</u>
16. Subtract line 15 from line 14. If zero or less, enter -0-	16.	<u>138</u>
17. Enter the smaller of line 12 or line 16	17.	<u>138</u>
18. Multiply line 17 by 15% (0.15)	18.	<u>21</u>
19. Add lines 9 and 17	19.	<u>138</u>
20. Subtract line 19 from line 10	20.	<u>0</u>
21. Multiply line 20 by 20% (0.20)	21.	<u>0</u>
22. Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet	22.	<u>30,929</u>
23. Add lines 18, 21, and 22	23.	<u>30,950</u>
24. Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet	24.	<u>30,962</u>
25. Tax on all taxable income. Enter the smaller of line 23 or line 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25.	<u>30,950</u>

* If you are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.

2023 INVESTMENT INCOME WORKSHEET FOR EIC

TYLER D BRANDEBURG

Keep for Your Records

Publication 596

Use this worksheet to figure investment income for the EIC when you file Form 1040 or 1040-SR.

Interest and Dividends

1. Enter any amount from Form 1040 or 1040-SR, line 2b 1. _____
2. Enter any amount from Form 1040 or 1040-SR, line 2a, plus any amount on Form 8814, line 1b 2. _____
3. Enter any amount from Form 1040 or 1040-SR, line 3b 3. 138
4. Enter the amount from Schedule 1 (Form 1040), line 8z, that is from Form 8814 if you are filing that form to report your child's interest and dividend income on your return. (If your child received an Alaska Permanent Fund dividend, use Worksheet 2 in this chapter to figure the amount to enter on this line.) . . . 4. _____

Capital Gain Net Income

5. Enter the amount from Form 1040 or 1040-SR, line 7. If the amount on that line is a loss, enter -0- 5. 0
6. Enter any gain from Form 4797, Sales of Business Property, line 7. If the amount on that line is a loss, enter -0-. (But, if you completed lines 8 and 9 of Form 4797, enter the amount from line 9 instead.) 6. 0
7. Subtract line 6 of this worksheet from line 5 of this worksheet. (If the result is less than zero, enter -0-.) 7. 0

Royalties and Rental Income From Personal Property

8. Enter any royalty income from Schedule E, line 23b, plus any income from the rental of personal property shown on Schedule 1 (Form 1040), line 8l 8. _____
9. Enter any expenses from Schedule E, line 20, related to royalty income, plus any expenses from the rental of personal property deducted on Schedule 1 (Form 1040), line 24b 9. _____
10. Subtract the amount on line 9 of this worksheet from the amount on line 8. (If the result is less than zero, enter -0-.) 10. 0

Passive Activities

11. Enter the total of any net income from passive activities (such as income included on Schedule E, line 26, 29a (col. (h)), 34a (col. (d)), or 40; or an ordinary gain identified as "FPA" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 11. _____
12. Enter the total of any losses from passive activities (such as losses included on Schedule E, line 26, 29b (col. (g)), 34b (col. (c)), or 40; or an ordinary loss identified as "PAL" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 12. 0
13. Combine the amounts on lines 11 and 12 of this worksheet. (If the result is less than zero, enter -0-.) 13. _____
14. Add the amounts on lines 1, 2, 3, 4, 7, 10, and 13. Enter the total. **This is your investment income** 14. 138
15. Is the amount on line 14 more than \$11,000?
☐ Yes. You can't take the credit.
☒ No. Go to Step 3 of the Form 1040 instructions for line 27 to find out if you can take the credit (unless you are using this publication to find out if you can take the credit; in that case, go to Rule 7 next).

Instructions for lines 11 and 12. In figuring the amount to enter on lines 11 and 12, don't take into account any royalty income (or loss) included on line 26 of Schedule E or any income (or loss) included in your earned income or on line 1, 2, 3, 4, 7, or 10 of this worksheet. To find out if the income on line 26 or line 40 of Schedule E is from a passive activity, see the Schedule E instructions. If any of the rental real estate income (or loss) included on Schedule E, line 26, isn't from a passive activity, enter "NPA" and the amount of that income (or loss) on the dotted line next to line 26.

2024 CARRYFORWARD INFORMATION

TYLER D BRANDEBURG

Keep for Your Records

Itemized Returns Only – 2023 state and local tax refund (this amount may not be taxable in 2024)	_____
Charitable contributions carryover to 2024	_____
Estimated short-term capital loss carryover	_____
Estimated long-term capital loss carryover	_____
2023 tax liability (for 2024 Form 2210 purposes)	30,950
Form 8839: 2022 carryover of unqualified expenses	_____
Refund amount applied to 2024	_____
Disallowed investment interest in 2023	_____
Additional state taxes paid	_____
Form 8396: Mortgage interest credit from 2021	_____
Mortgage interest credit from 2022	_____
Mortgage interest credit from 2023	_____
Form 8801: Minimum tax credit carryforward	0
Potential 2024 IRA contribution from 2023 tax refund	_____

NOL carryforward:			
Regular Tax		AMT Tax	
from 2003	_____	from 2003	_____
from 2004	_____	from 2004	_____
from 2005	_____	from 2005	_____
from 2006	_____	from 2006	_____
from 2007	_____	from 2007	_____
from 2008	_____	from 2008	_____
from 2009	_____	from 2009	_____
from 2010	_____	from 2010	_____
from 2011	_____	from 2011	_____
from 2012	_____	from 2012	_____
Gross NOL generated in 2023	_____	Gross AMT NOL generated in 2023	_____
To be absorbed in carryback period	_____	To be absorbed in carryback period	_____
Net carryforward from 2023	_____	Net carryforward from 2023	_____
Total carryforward to 2024	_____	Total carryforward to 2024	_____

- The amounts carried to next year from Schedule(s) E, pages 1 and/or 2, are found on Form 8582, Worksheet 6. Carryover AMT amounts are found on the AMT Form 8582, Worksheet 6.
- Foreign Tax Credit carryforward to 2024
- General Business Credit carryforward to 2024
- First-Time Homebuyer Credit Repayment carryforward to 2024
- If there are Form(s) 6252 in this tax return, the gross profit ratio and prior payments received (including the current year payments) will carry forward from each Form 6252.
- Amounts from Form 6251, lines 16 through 18, lines 27 and 28 are automatically carried forward to 2024.

PO Drawer 29
Umatilla FL 32784

RETURN SERVICE REQUESTED

TYLER D BRANDEBURG
29502 CASPIAN ST
LEESBURG FL 34748-8474

Managing Your Accounts

	Branch	Downtown Leesburg
	Customer Care Center	(352) 669-2121
	Online Access	www.unitedsouthernbank.com
	Daisy	(877) 612-8725

Summary of Accounts

USB cares about your privacy. For your convenience our Privacy Notice is available at <https://www.unitedsouthernbank.com/privacy-policy>. If you would like a printed copy please contact Customer Care at (352) 669-2121.

Account Type	Account Number	Ending Balance
SAVINGS		\$42,003.90

SAVINGS-

Account Summary

Date	Description	Amount
10/01/2023	Beginning Balance	\$28,039.84
	2 Credit(s) This Period	\$25,003.90
	2 Debit(s) This Period	\$11,039.84
12/31/2023	Ending Balance	\$42,003.90

Interest Summary

Description	Amount
Interest Earned From 10/01/2023 Through 12/31/2023	
Annual Percentage Yield Earned	0.05%
Interest Days	92
Interest Earned	\$3.90
Interest Paid This Period	\$3.90
Interest Paid Year-to-Date	\$13.46

Account Activity

Post Date	Description	Debits	Credits	Balance
10/01/2023	Beginning Balance			\$28,039.84
10/05/2023	USB Online Transfer to FREE CHECKING 10/05/23 AT 12:52	on \$10,000.00		\$18,039.84
11/15/2023	USB Online Transfer from FREE CHECKING on 11/15/23 AT 7:38		\$25,000.00	\$43,039.84
12/05/2023	USB Online Transfer to FREE CHECKING 12/04/23 AT 16:24	on \$1,039.84		\$42,000.00
12/31/2023	INTEREST		\$3.90	\$42,003.90
12/31/2023	Ending Balance			\$42,003.90

