Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Goraieb	James		

SIN	BIRTH DATE	PHONE - TYPE
	9/4/1964	(416) 419 - 3941 - Mobile

EMAIL
jgoraieb@rgaleatherworks.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
319 Maple Grove Dr	Oakville		L6J 4V6

DATE IN	DATE OUT	MONTHLY RENT
	current	$7,000.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
President	RGA Leatherworks

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Bonnie Trotman	(905) 338 - 0443	$1,300,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
366 5th Ave	New York	NY	10001

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO
Have you ever been evicted from a tenancy or left owing money?	**Have you ever been convicted of a crime?**
NO	NO

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Preferred Mailing Address:

319 Maple Grove Dr, Oakville L6J 4V6 - CA

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by James Goraieb*

James Goraieb *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Rona Mann	XXXXXXXXXXXX8672	15029458	$21.50
Transaction		**Transaction Date**	**Charged**
T2409041812_HL3CK2		9/4/2024 3:12 PM PDT	$21.50

Initials: ________

ADDITIONAL INFORMATION

Dear Valued Customer,

We recently received your application for a Corporate Credit recommendation. Unfortunately, Experian Business was unable to locate an account matching the information you provided. We are needing additional information in order to proceed with the application process.

Please fill out the fields below:

CONTACT INFORMATION

Company Name:
Contact Name:
Main Address:
Phone Number:

ADDITIONAL COMPANY NAMES

Parent Company Name(s):
DBA Name(s):
Alternate Company Name(s):

ADDITIONAL COMPANY ADDRESSES

Alternate Address:
Alternate Address:
Alternate Address:

Please return the form to On-Site at: osm_corpcredit@realpage.com

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for RGA Leatherworks represented by James Goraieb

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for RGA Leatherworks represented by James Goraieb: No Credit

	Importance	Result
AI Score	Not Considered	No Credit

Addresses

Employment

Applicant:

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

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Rental Report for James Goraieb

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for James Goraieb: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	PENDING
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
Any bankruptcy in applicant's history has cleared		Pass/Fail	PENDING
No unpaid rental collections		Pass/Fail	PENDING
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	

Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Is not a registered sex offender		Pass/Fail	

Employment Verifications

From RealPage

Requested For James Goraieb Requested Date 9/4/2024	Employer RGA Leatherworks	Position Held President	Annual Salary $1,300,000.00	Supervisor Bonnie Trotman (905) 338 - 0443
	Results Pending			

Criminal and Other Public Records				
Requested For James Goraieb	**Location Searched** Multistate Search	**Period Searched** 9/4/2017 - 9/4/2024	**Requested** 9/4/2024	**Returned** 9/4/2024
Results *No Records Found*				

National Sex Offender Registry History		
Requested For James Goraieb	**Date Requested** 9/4/2024	**Date Returned** 9/4/2024
Results *No Records Found*		

Restricted Person Search		
Requested For James Goraieb	**Requested** 9/4/2024	**Returned** 9/4/2024
Results *No Records Found*		

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

APPLICATION FOR RENTAL

Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

FULL COMPANY NAME	PHONE - TYPE
RGA Leatherworks represented by James Goraieb	(416) 419 - 3941 - Mobile

EMAIL
jgoraieb@rgaleatherworks.com

COMPANY INFORMATION

COMPANY NAME	JOB TITLE	FEDERAL TAX ID #
RGA Leatherworks	President	13-3807076

COMPANY TYPE	NATURE OF BUSINESS	COMPANY LOCATIONS
Limited Liability Company	Accessory distribution and design	366 5th Ave Suite 704, New York

PRESIDENT	YEARS IN BUSINESS	YEARS AT ADDRESS	YEARS WITH FIRM
James Goraieb	29	16	29

BANK REFERENCES

BANK BRANCH	BANK ACCOUNT TYPE	BANK CONTACT
IDB branch 026	Checking	Grace Spina

TRADE REFERENCES

CONTACT NAME	COMPANY	PHONE	RELATIONSHIP
Michael Buckley	True Religion	310-606-1784	CEO

BUSINESS REFERENCES

BUSINESS CPA OR ACCOUNTANT	PHONE
Freed/Maxick	716-332-2720

BUSINESS ATTORNEY	PHONE
Phil Klein	516-236-8868

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
319 Maple Grove Dr	Oakville		L6J 4V6

DATE IN	DATE OUT	MONTHLY RENT
	current	$7,000.00 / Mo.

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO

Have you ever been evicted from a tenancy or left owing money?	Have you ever been convicted of a crime?
NO	NO

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Preferred Mailing Address:

319 Maple Grove Dr, Oakville L6J 4V6 - CA

Initials: J.G. 2A728D68

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by RGA Leatherworks represented by James Goraieb*

Signed by James Goraieb
Wed Aug 28 2024 01:28:18 PM EDT
Key: 2A728D68; IP Address: 64.229.203.245

RGA Leatherworks represented by James Goraieb *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Rona Mann	XXXXXXXXXXXX8672	15004591	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

Initials: J.G. 2A728D68

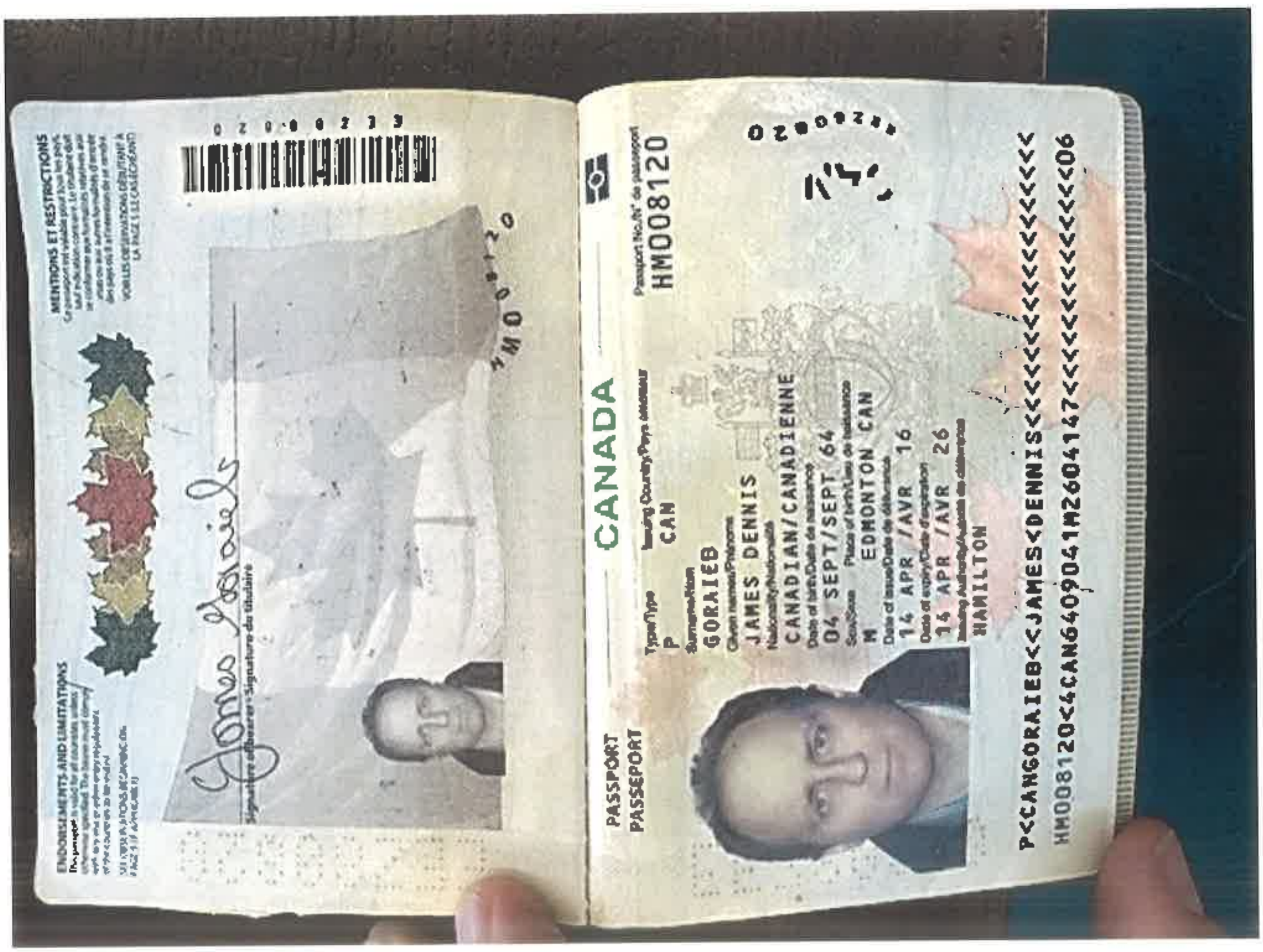
Rona Mann

From: Rona Mann
Sent: Wednesday, August 28, 2024 4:23 PM
To: Nadia Petrova
Subject: Fwd: James ID

Sent from my iPhone

Begin forwarded message:

> **From:** Leigh Chase <leigh.chase@icloud.com>
> **Date:** August 28, 2024 at 4:18:08 PM EDT
> **To:** Rona Mann <rmann@bhsusa.com>
> **Subject: James ID**



Sent from my iPhone

Notice details

Social insurance number	XXX XX5 500
Tax year	2023

James Tax Return.

JAMES GORAIEB
319 MAPLE GROVE DR
OAKVILLE ON L6J 4V6

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	1,230,985	
	Deductions from total income	12,631	
23600	Net income	1,218,354	
	Deductions from net income	39,933	
26000	Taxable income	1,178,421	
35000	Total federal non-refundable tax credits	2,909	
61500	Total Ontario non-refundable tax credits	827	
42000	Net federal tax	362,774.57	
42800	Net Ontario tax	226,014.55	
43500	Total payable	588,789.12	
43700	Total income tax deducted	106,206.80	
48200	Total credits	106,206.80	
	Total payable minus Total credits	482,582.32	DR
	Arrears interest	791.66	DR
	Balance from this assessment	483,373.98	DR
	Balance due	**483,373.98**	**DR**

Explanation of changes and other important information

We assessed your return and you have a balance due. If you paid this balance and your payment is not appearing on this notice, please note it may take up to 10 business days for your payment to be reflected in our system. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by May 27, 2024. You can view your account balance and statement of account online using My Account.

Confirmation James is Owner / President and His Salary

RGA Leatherworks, LLC

366 5th Avenue, Suite 704, New York, NY 10001

August 28th, 2024

To Whom It May Concern,

James Goraieb has been the President / Owner of RGA Leatherworks since 1995.

His typical annual salary is over $300K, including bonuses.

Should you have any questions, please feel free to contact me at 905-338-0443 x225

Sincerely,

Bonnie Trotman, CPA, CGA
Controller
RGA Leatherworks, LLC

James Partnership Agreement

UNANIMOUS WRITTEN CONSENT
OF
THE PARTNERS
OF
RGA LEATHERWORKS
(a New York General Partnership)

The undersigned, being the sole partners of RGA Leatherworks, a New York general partnership (the "Company"), **DO HEREBYCONSENT** to the taking of the following actions in lieu of a meeting and **DO HEREBY ADOPT** the following resolutions by written consent in lieu of a meeting of the Partners of the Company effective as of the date hereof:

WHEREAS, the Partners deems it advisable and in the best interests of the Company to appoint James Goraieb as Chief Executive Officer, President and Secretary of the Company.

NOW, THEREFORE, BE IT:

RESOLVED, that James Goraieb is elected to the offices of Chief Executive Officer, President and Secretary of the Company to serve until his successor(s) shall be duly elected, unless he, is removed from office or is otherwise disqualified from serving as an officer of the Company, to take his offices immediately upon such appointment: and it is further

RESOLVED, that James Goraieb, acting alone, is hereby authorized to do and perform any and all such acts, including execution of any and all documents and certificates, as he shall deem necessary or advisable, to carry out the purposes and intent of the foregoing resolutions; and it is further

RESOLVED, that any actions taken by James Goraieb prior to the date of the foregoing resolutions adopted hereby that are within the authority conferred thereby are hereby ratified, confirmed and approved as the acts and deeds of this Company.

IN WITNESS WHEREOF, the undersigned, being the sole partners of the Company, do hereby execute this consent effective as of the date first above written.

Dated: Oakville, Canada
January 22, 2008

JDG4 INC.
a New York corporation

By: James Goraieb
James Goraieb, President

AMERICAN LEATHERWORKS, INC.
a Delaware corporation

By: James Goraieb
James Goraieb, President

James Bank Statement

IDBBANK
It's personal

Asset Composition

Regular Checking

Member FDIC

Account Title: RGA LEATHERWORKS
Account Number: xxxxxx5223

9103-05-00-0001397-0002-0003693

Activity Summary

	Count	
Beginning balance on 07/01		$14,663.52
Deposits/Credits	3	$65,000.00
Interest Earned		—
Checks/Debits	11	$52,244.38
Service Charges		$26.85
ATM Withdrawals	0	—
POS Withdrawals	0	—
Interest Withheld		—
Overdraft Interest Charges		—
Ending balance on 07/31		$27,392.29

Interest Summary

Annual percentage yield earned	0.00%
Interest paid this period	$0.00
Interest paid year-to-date	$0.00
Days in statement period	31

	Total for this period	Total Year-to-Date
Total overdraft fees	$0.00	$30.00
Total returned item fees	$0.00	$0.00

Transaction History

Date	Description	Debits	Credits	Balance
	Beginning balance on 07/01			$14,663.52
07/03	ONLINE PMT FOSSIL PARTNERS CCD	$9,667.45		$4,996.07
07/05	Wire Transfer Credit CHIPS IN 202407050003470 RGA LEATHERWORKS		$20,000.00	$24,996.07
07/05	Check 990314	$1,719.00		$23,277.07
07/09	ADP Tax ADP Tax CCD	$3,692.29		$19,584.78
07/09	WAGE PAY ADP WAGE PAY CCD	$8,727.66		$10,857.12
07/10	Wire Transfer Credit CHIPS IN 202407100004501 RGA LEATHERWORKS		$25,000.00	$35,857.12
07/12	ADP FEES ADP PAYROLL FEES CCD	$119.50		$35,737.62
07/17	Check 990317	$1,466.06		$34,271.56
07/22	Check 990316	$1,719.00		$32,552.56
07/23	ADP Tax ADP Tax CCD	$6,514.12		$26,038.44
07/23	WAGE PAY ADP WAGE PAY CCD	$11,634.07		$14,404.37
07/24	Wire Transfer Credit CHIPS IN 202407240005074 RGA LEATHERWORKS		$20,000.00	$34,404.37
07/26	ONLINE PMT TODD VANDERPAS CCD	$2,530.29		$31,874.08
07/31	Analyzed Service Charges	$26.85		$31,847.23
07/31	ONLINE PMT ANGELA BLAIR CCD	$4,454.94		$27,392.29
	Ending balance on 07/31			$27,392.29

Summary of Checks Written and Images *(Checks listed are also displayed in the preceding Transaction History)*

Number	Date	Amount
990314	07/05	1,719.00
990316*	07/22	1,719.00
990317	07/17	1,466.06

* Indicates check out of sequence

04IDB132937

James Salary 2023

Canada Revenue Agency / Agence du revenu du Canada

T4

Statement of Remuneration Paid
État de la rémunération payée

Year / Année: 2023

Employer's name – Nom de l'employeur
American Leatherworks (Canada) Inc.
1660 North Service Road East
Suite# 110
Oakville, ON L6H 7G3

45	Employer-offered dental benefits / Prestations dentaires offertes par l'employeur	3
14	Employment income / Revenus d'emploi	230821 70
22	Income tax deducted / Impôt sur le revenu retenu	106206 80
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – see over / Cotisations de l'employé au RPC – voir au verso	3754 45
17	Employee's QPP contributions – see over / Cotisations de l'employé au RRQ – voir au verso	
54	Employer's account number / Numéro de compte de l'employeur	
16A	Employee's second CPP contributions – see over / Deuxièmes cotisations de l'employé au RPC – voir au verso	
17A	Employee's second QPP contributions – see over / Deuxièmes cotisations de l'employé au RRQ – voir au verso	
12	Social insurance number / Numéro d'assurance sociale	257 205 500
28	Exempt – Exemption: CPP/QPP (RPC/RRQ) / EI (AE) / PPIP (RPAP)	EI: X
29	Employment code / Code d'emploi	
24	EI insurable earnings / Gains assurables d'AE	0 00
26	CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	66600 00
18	Employee's EI premiums / Cotisations de l'employé à l'AE	
44	Union dues / Cotisations syndicales	
20	RPP contributions / Cotisations à un RPA	
46	Charitable donations / Dons de bienfaisance	
52	Pension adjustment / Facteur d'équivalence	
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	
55	Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres moulées): GORAIEB
First name – Prénom: James
Initial – Initiale:

319 Maple Grove Drive
Oakville, ON L6J 4V6

Other information (see over) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	52 50				

Protected B when completed / Protégé B une fois rempli

T4 (23)

RC-14-107

Canada Revenue Agency / Agence du revenu du Canada

T4

Statement of Remuneration Paid
État de la rémunération payée

Year / Année: 2023

Employer's name – Nom de l'employeur
American Leatherworks (Canada) Inc.
1660 North Service Road East
Suite# 110
Oakville, ON L6H 7G3

45	Employer-offered dental benefits / Prestations dentaires offertes par l'employeur	3
14	Employment income / Revenus d'emploi	230821 70
22	Income tax deducted / Impôt sur le revenu retenu	106206 80
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – see over / Cotisations de l'employé au RPC – voir au verso	3754 45
17	Employee's QPP contributions – see over / Cotisations de l'employé au RRQ – voir au verso	
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17A	Employee's second QPP contributions – see over / Deuxièmes cotisations de l'employé au RRQ – voir au verso	
12	Social insurance number / Numéro d'assurance sociale	257 205 500
28	Exempt – Exemption: CPP/QPP (RPC/RRQ) / EI (AE) / PPIP (RPAP)	EI: X
29	Employment code / Code d'emploi	
24	EI insurable earnings / Gains assurables d'AE	0 00
26	CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	66600 00
18	Employee's EI premiums / Cotisations de l'employé à l'AE	
44	Union dues / Cotisations syndicales	
20	RPP contributions / Cotisations à un RPA	
46	Charitable donations / Dons de bienfaisance	
52	Pension adjustment / Facteur d'équivalence	
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	
55	Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres moulées): GORAIEB
First name – Prénom: James
Initial – Initiale:

319 Maple Grove Drive
Oakville, ON L6J 4V6

Other information (see over) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	52 50				

Protected B when completed / Protégé B une fois rempli

T4 (23)

RC-14-107

James Pay StuB from Company.
Monthly Pay. $50,000

DATE 2 0 2 4 0 7 3 0
Y Y Y Y M M D D

** 50,000.00

******Fifty Thousand and 00/100

this is in
Addition To
Salary.

James Goraieb *
319 Maple Grove Drive
Oakville, ON L6J 4V6
Canada

MEMO

James Goraieb * 2024-07-30

CAD 50,000.00

CAD 50,000.00

BMO - CAD

James Goraieb * 2024-07-30

CAD 50,000.00

CAD 50,000.00

BMO - CAD

DATE 2 0 2 4 0 6 1 9
Y Y Y Y M M D D

** 50,000.00

******Fifty Thousand and 00/100

James Goraieb *
319 Maple Grove Drive
Oakville, ON L6J 4V6
Canada

MEMO

2024-06-19

James Goraieb *

CAD 50,000.00

CAD 50,000.00

BMO - CAD

2024-06-19

James Goraieb *

CAD 50,000.00

CAD 50,000.00

BMO - CAD

American Leatherworks (Canada) Inc.
1660 North Service Road East
Suite# 110
Oakville, ON L6H 7G3

James Goraieb
319 Maple Grove Drive
Oakville, ON L6J 4V6

Employee Paystub Cheque number: Pay Period: 2024-07-20 - 2024-08-02 Cheque Date: 2024-08-07

Employee

James Goraieb, 319 Maple Grove Drive, Oakville, ON L6J 4V6

Occupation

Earnings and Hours	Qty	Rate	Current	YTD Amount
Management salary	75:00		2,134.62	29,884.68

Withholdings	Current	YTD Amount
CPP - Employee	-119.24	-1,669.50
Federal Income Tax	-310.75	-4,351.08
	-429.99	-6,020.58

Adjustments to Net Pay	Current	YTD Amount
Health & LTD	-41.75	-576.36
Net Pay	**1,662.88**	**23,287.74**

Taxable Company Items	Current	YTD Amount
Life Insurance Benefit	3.98	58.26

American Leatherworks (Canada) Inc.
1660 North Service Road East
Suite# 110
Oakville, ON L6H 7G3

James Goraieb
319 Maple Grove Drive
Oakville, ON L6J 4V6

Employee Paystub Cheque number: Pay Period: 2024-07-06 - 2024-07-19 Cheque Date: 2024-07-24

Employee

James Goraieb, 319 Maple Grove Drive, Oakville, ON L6J 4V6

Occupation

Earnings and Hours	Qty	Rate	Current	YTD Amount
Management salary	75:00		2,134.62	27,750.06

Withholdings	Current	YTD Amount
CPP - Employee	-119.24	-1,550.26
Federal Income Tax	-310.75	-4,040.33
	-429.99	-5,590.59

Adjustments to Net Pay	Current	YTD Amount
Health & LTD	-41.75	-534.61
Net Pay	**1,662.88**	**21,624.86**

Taxable Company Items	Current	YTD Amount
Life Insurance Benefit	3.98	54.28

American Leatherworks (Canada) Inc.
1660 North Service Road East
Suite# 110
Oakville, ON L6H 7G3

James Goraieb
319 Maple Grove Drive
Oakville, ON L6J 4V6

Employee Paystub | Cheque number: | Pay Period: 2024-07-20 - 2024-08-02 | Cheque Date: 2024-08-07

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Occupation

Earnings and Hours	Qty	Rate	Current	YTD Amount
Management salary	75:00		2,134.62	29,884.68

Withholdings	Current	YTD Amount
CPP - Employee	-119.24	-1,669.50
Federal Income Tax	-310.75	-4,351.08
	-429.99	-6,020.58

Adjustments to Net Pay	Current	YTD Amount
Health & LTD	-41.75	-576.36
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1660 North Service Road East
Suite# 110
Oakville, ON L6H 7G3

James Goraieb
319 Maple Grove Drive
Oakville, ON L6J 4V6

Employee Paystub | Cheque number: | Pay Period: 2024-07-06 - 2024-07-19 | Cheque Date: 2024-07-24

Employee

James Goraieb, 319 Maple Grove Drive, Oakville, ON L6J 4V6

Occupation

Earnings and Hours	Qty	Rate	Current	YTD Amount
Management salary	75:00		2,134.62	27,750.06

Withholdings	Current	YTD Amount
CPP - Employee	-119.24	-1,550.26
Federal Income Tax	-310.75	-4,040.33
	-429.99	-5,590.59

Adjustments to Net Pay	Current	YTD Amount
Health & LTD	-41.75	-534.61
Net Pay	**1,662.88**	**21,624.86**

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Life Insurance Benefit	3.98	54.28

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1660 North Service Road East
Suite# 110
Oakville, ON L6H 7G3

James Goraieb
319 Maple Grove Drive
Oakville, ON L6J 4V6

Employee Paystub | Cheque number: | Pay Period: 2024-07-06 - 2024-07-19 | Cheque Date: 2024-07-24

Employee

James Goraieb, 319 Maple Grove Drive, Oakville, ON L6J 4V6

Occupation

Earnings and Hours	Qty	Rate	Current	YTD Amount
Management salary	75:00		2,134.62	27,750.06

Withholdings	Current	YTD Amount
CPP - Employee	-119.24	-1,550.26
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Health & LTD	-41.75	-534.61
Net Pay	**1,662.88**	**21,624.86**

Taxable Company Items	Current	YTD Amount
Life Insurance Benefit	3.98	54.28

Most Current
Corporate Info

REVIEWED FINANCIAL STATEMENTS

RGA LEATHERWORKS
(A PARTNERSHIP)

DECEMBER 31, 2023

RGA LEATHERWORKS
(A PARTNERSHIP)

CONTENTS

FreedMaxick® CPAs, P.C.

INDEPENDENT ACCOUNTANT'S REVIEW REPORT

To the Board of Directors
RGA Leatherworks
(A Partnership)

We have reviewed the accompanying financial statements of RGA Leatherworks (A Partnership) (the Company), which comprise the balance sheets as of December 31, 2023 and 2022, the related statements of income and partners' equity, and cash flows for the years then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management's Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Accountant's Responsibility
Our responsibility is to conduct the review engagements in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

We are required to be independent of the Company and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our reviews.

Accountant's Conclusion
Based on our reviews, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

Other Matter
The accompanying supplementary schedules of operating expenses on page 10 are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The supplementary information has been subjected to the review procedures applied in our review of the basic financial statements. We are not aware of any material modifications that should be made to the supplementary information. We have not audited the supplementary information and do not express an opinion on such information.

Freed Maxick CPAs, P.C.

Buffalo, New York
July 11, 2024

RGA LEATHERWORKS
(A PARTNERSHIP)

BALANCE SHEETS
December 31,
See Independent Accountant's Review Report

ASSETS	2023	2022
Current assets:		
Cash	$ 532,438	$ 909,380
Accounts receivable	860,921	1,087,065
Due from related party	293,349	-
Due from partner	-	12,800
Prepaid expenses	76,219	99,893
Total current assets	1,762,927	2,109,138
ROU assets for operating leases, net	135,067	232,760
Total assets	$ 1,897,994	$ 2,341,898
LIABILITIES AND PARTNERS' EQUITY		
Current liabilities:		
Accounts payable and accrued liabilities	$ 165,206	$ 256,326
Current portion of lease liability - operating	106,850	103,768
Current portion of royalty fee payable	194,836	453,048
Total current liabilities	466,892	813,142
Related party loans	594,554	619,629
Lease liability - operating	36,317	143,167
Royalty fee payable	111,746	111,746
Partners' equity	688,485	654,214
Total liabilities and partners' equity	$ 1,897,994	$ 2,341,898

See accompanying notes.

RGA LEATHERWORKS
(A PARTNERSHIP)

STATEMENTS OF INCOME AND PARTNERS' EQUITY
For the Years Ended December 31,
See Independent Accountant's Review Report

	2023	2022
Revenue	$ 3,803,285	$ 5,515,253
Cost of goods sold	6,231	6,950
Gross profit	3,797,054	5,508,303
Operating expenses:		
General and administrative	2,021,311	2,240,515
Merchandising and selling	1,573,770	2,261,167
Shipping and warehouse	98,878	9,282
Total operating expenses	3,693,959	4,510,964
Operating income	103,095	997,339
Other (expense) income:		
(Loss) gain on foreign exchange	(13,316)	54,010
Interest expense	(55,508)	(42,123)
Gain on forgiveness of paycheck protection program loan	-	27,923
Total other (expense) income, net	(68,824)	39,810
Net income	34,271	1,037,149
Partners' equity (deficit) - beginning of year	654,214	(382,935)
Partners' equity - end of year	$ 688,485	$ 654,214

See accompanying notes.

RGA LEATHERWORKS
(A PARTNERSHIP)

STATEMENTS OF CASH FLOWS
For the Years Ended December 31,
See Independent Accountant's Review Report

		2023		2022
Cash flows from operating activities:				
Net income	$	34,271	$	1,037,149
Adjustments to reconcile net income to net cash provided (used) by operating activities:				
Gain on forgiveness of paycheck protection program loan		-		(27,923)
(Increase) decrease in assets:				
Accounts receivable		226,144		(369,392)
Due from related party		(293,349)		-
Due from partner		12,800		(12,800)
Operating lease right-of-use asset		97,693		63,483
Prepaid expenses		23,674		(80,723)
Increase (decrease) in liabilities:				
Accounts payable, accrued liabilities and royalty fee payable		(349,332)		(137,870)
Operating lease liability		(103,768)		(49,308)
Net cash (used) provided by operating activities		(351,867)		422,616
Cash flows from financing activities:				
Repayments on loans from related parties, net		(25,075)		(133,910)
Repayments on loans from paycheck protection program loan		-		(7,083)
Net cash used by financing activities		(25,075)		(140,993)
Net (decrease) increase in cash		(376,942)		281,623
Cash - beginning of year		909,380		627,757
Cash - end of year	$	532,438	$	909,380
Supplemental cash flow information:				
Cash paid for interest	$	80,366	$	20,497

See accompanying notes.

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Organization: RGA Leatherworks (A Partnership) (the Company) was formed as a general partnership in 1995. The Company entered into a strategic alliance with Samsung C&T America, Inc. (Samsung) to act as the exclusive sales representative including the sourcing, designing and marketing of various leather products for Samsung. Customers also consist of department stores and mass merchandisers located throughout North America.

Concentration of Credit Risk: The Company maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. The Company has not experienced any losses in such accounts. The Company believes it is not exposed to any significant credit risk on cash. A significant percentage of revenue (100% – 2023 and 2022) is derived from one strategic partner. One strategic partner also accounts for 100% of accounts receivable as of December 31, 2023 and 2022 (Note 2). A need for a reserve related to potential credit losses was not deemed necessary.

Recently Adopted Accounting Guidance: In June 2016, the Financial Accounting Standards Board (FASB) issued guidance (FASB ASC 326) which significantly changed how entities will measure credit losses for most financial assets and certain other instruments that aren't measured at fair value through net income. The most significant change in this standard is a shift from the incurred loss model to the expected loss model. Under the standard, disclosures are required to provide users of the consolidated financial statements with useful information in analyzing an entity's exposure to credit risk and the measurement of credit losses. Financial assets held by the Company that are subject to the guidance in FASB ASC 326 were accounts receivable.

The Company adopted the standard effective January 1, 2023. The impact of the adoption was not considered material to the financial statements and primarily resulted in new/enhanced disclosures only.

Accounts Receivable: Accounts receivable is comprised of commission receivable due from Samsung (Note 2) and trade accounts receivable. Amounts are carried at original invoice amount less an estimate made for credit losses based on a monthly review of all outstanding amounts. On a periodic basis, the Company evaluates its accounts receivable and establishes an allowance for credit losses based on a history of past write-offs, as well as management's assessment of current conditions, reasonable and supportable forecasts regarding future events, and any other factors deemed relevant by the Company. Accounts receivable are written off when deemed uncollectible. At December 31, 2023 the Company considered all remaining accounts receivable to be fully collectible, and therefore, no allowance has been recorded. Accounts receivable as of January 1, 2022 amounted to $717,673.

Revenue Recognition: ASC 606 requires an entity to recognize revenue to depict the transfer of control of goods (or services) to customers in an amount that reflects the consideration to which the entity expects to be entitled to in exchange for those goods and (or services).

For performance obligations related to commission revenue, revenue is recognized at a point in time. The Company recognizes commission revenue when goods are shipped, or services are provided and the customer takes ownership and assumes risk of loss. The Company acts primarily as an agent for Samsung (Note 2). An amount equal to the net invoice amount minus the cost of goods sold, including purchase cost of manufactured products and duty, minus Samsung's overhead is the Company's commission. The Commission is calculated on a monthly basis.

Customer payment terms are typically ten days.

NOTE 1. ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Leases: The Company determines if an arrangement is or contains a lease at inception, which is the date on which the terms of the contract are agreed to, and the agreement creates enforceable rights and obligations. A contract is or contains a lease when (i) explicitly or implicitly identified assets have been deployed in the contract and (ii) the Company obtains substantially all of the economic benefits from the use of that underlying asset and directs how and for what purpose the asset is used during the term of the contract. The Company also considers whether its service arrangements include the right to control the use of an asset.

The Company recognizes most leases on its balance sheet as a right-of-use (ROU) asset representing the right to use an underlying asset and a lease liability representing the obligation to make lease payments over the lease term, measured on a discounted basis. Leases are classified as either finance leases or operating leases based on certain criteria. Classification of the lease affects the pattern of expense recognition in the consolidated statement of operations.

The Company made an accounting policy election under available Topic 842 not to recognize ROU assets and lease liabilities for leases with a term of 12 months or less. For all other leases, ROU assets and lease liabilities are measured based on the present value of future lease payments over the lease term at the commencement date of the lease. The ROU assets also include any initial direct costs incurred and lease payments made at or before the commencement date and are reduced by any lease incentives. To determine the present value of lease payments, the Company made an accounting policy election available to non-public companies to utilize a risk-free rate borrowing rate, which is aligned with the lease term at the lease commencement date.

Future lease payments may include fixed rent escalation clauses or payments that depend on an index (such as the consumer price index), which is initially measured using the index or rate at lease commencement. Subsequent changes of an index and other periodic market-rate adjustments to base rent are recorded in variable lease expense in the period incurred. Residual value guarantees or payments for terminating the lease are included in the lease payments only when it is probable they will be incurred.

The Company has made an accounting policy election to account for lease and non-lease components in its contracts as a single lease component. The non-lease components typically represent additional services transferred to the Company such as common area maintenance for real estate, which are variable in nature and recorded in variable lease expense in the period incurred.

Foreign Currency: The Company has certain assets and liabilities that are translated from Canadian Dollars to United States dollars at period-end rates of exchange. (Loss) gain on transaction adjustments are shown on the statements of income and partners' equity.

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Advertising: The Company expenses advertising costs in the year incurred. During the year ended December 31, 2023, advertising expense was approximately $6,000 ($21,000 – 2022).

Income Taxes: The Company is not a taxable entity for federal and state income tax purposes. As such, the partners are required to include their proportionate share of the Company's taxable income (loss) on their income tax returns. Accordingly, there is no provision for income taxes in these financial statements.

Subsequent Events: These financial statements have not been updated for subsequent events occurring after July 11, 2024, which is the date these financial statements were available to be issued.

NOTE 2. REVENUE

Revenue consists of the following for the years ended December 31:

	2023	2022
Commissions	$ 3,803,285	$ 5,515,253
	$ 3,803,285	$ 5,515,253

Commissions are derived from a strategic alliance formed between the Company and Samsung where the Company acts as Samsung's exclusive sales representative for various leather products. The Company is responsible for the sourcing, designing, and marketing for products to be sold by Samsung in addition to seeking out the buyers for these products. The products include but are not limited to wallets, belts, bags, and other small leather goods and accessories. Commissions earned by the Company from Samsung are calculated on a monthly basis and are based on the net invoice amount and varies depending on the related gross profit of the invoice. All commissions earned are payable to the Company by Samsung within 10 business days after the end of each calendar month. No commissions are due in the event that the net invoice amount is less than or equal to $0.

In order to ensure the Company's performance under the strategic alliance, Samsung has the right at all times to reserve a certain portion of commissions due to the Company. The commission reserve is calculated based on multiple factors including certain amounts for inventory, accounts receivable and a factor of sales. The commission reserve was approximately $563,000 at December 31, 2023 ($910,000 - 2022) and are included in accounts receivable in the accompanying balance sheet.

NOTE 3. LEASES

The Company leases buildings under operating lease agreements that have initial terms of 3 years. The Company's operating lease generally does not contain any material restrictive covenants or residual value guarantees.

Operating lease cost is recognized on a straight-line basis over the lease term. The components of lease expense are as follows for the years ended December 31:

	2023	2022
Operating lease cost	$ 103,275	$ 68,580
Short-term lease cost	-	18,445
	$ 103,275	$ 87,025

Right-of-use assets obtained in exchange for new operating lease obligations amounted to $296,242 during the year ended December 31, 2022.

Average weighted-average remaining lease terms and weighted-average discount rate as of December 31, 2023 amount to 1.33 years and 2.93%, respectively (2.33 years and 2.93% - 2022).

NOTE 3. LEASES (CONTINUED)

The aggregate future lease payments for operating leases as of December 31, 2023 were as follows:

	2023
2024	$ 109,350
2025	36,450
Total lease payments	$ 145,800
Less imputed interest	(2,633)
Present value of lease liabilities	$ 143,167

NOTE 4. RELATED PARTY TRANSACTIONS

The Company entered into transactions with a related party through common control during the normal course of operations. Management fees, accounted for at their exchange amount, which is the amount of consideration established and agreed upon, paid by the Company amounted to approximately $1,812,000 for the year ended December 31, 2023 ($2,118,000 - 2022).

The Company has accrued loan interest to related parties included in accounts payable and accrued liabilities, in the amount of $4,219 as of December 31, 2023 ($5,267 - 2022).

The Company has an outstanding balance due from a related party in the amount of $293,349 for the year ended December 31, 2023.

The Company had an outstanding balance owed from a partner in the amount of $12,800 for the year ended December 31, 2022. This amount was repaid during 2023.

NOTE 5. RELATED PARTY LOANS

The following is a summary of loans due to related parties at December 31:

	2023	2022
Unsecured loan payable to a partner. There are no set terms of repayment. The loan bears interest at the prime rate (8.50%) plus 1%.	$ 484,925	$ 484,925
Unsecured related party loan through common ownership. There are no set terms of repayment. The loan bears interest at the prime rate (8.50%) plus 1%.	109,428	128,000
Unsecured loan payable to a partner. There are no set terms of repayment. The loan is non-interest bearing.	201	6,704
	594,554	619,629
Less: current portion	-	-
Long-term portion	$ 594,554	$ 619,629

During the year ended December 31, 2023, interest expense on related party loans were approximately $56,000 ($42,000 – 2022).

NOTE 6. PAYCHECK PROTECTION PROGRAM LOAN

During the year ended December 31, 2021 the Company received a PPP loan in the amount of $35,006. During the year ended December 31, 2022, the Company received confirmation that $27,923 of the PPP funds received had been forgiven by the Small Business Administration. The remaining loan liability was fully paid off during 2022. The Company has recorded the forgiven amount as other income on the accompanying statements of income and partners' equity.

NOTE 7. COMMITMENTS AND CONTINGENCIES

The Company has entered into various license agreements for the use of certain trademarks. Under the terms of the agreements, the Company must meet certain minimum sales requirements and pay minimum guarantees as follows:

2024	$	160,883
2025	$	38,670

Royalty expense for the year ended December 31, 2023 was approximately $800,000 ($1,222,000 – 2022).

RGA LEATHERWORKS
(A PARTNERSHIP)

SCHEDULES OF OPERATING EXPENSES
For the Years Ended December 31,
See Independent Accountant's Review Report

	2023	2022
General and administrative:		
Management fees	$ 1,811,630	$ 2,117,620
Professional fees	62,150	53,950
State tax fees	61,000	2,466
Other operating expenses	59,124	37,343
Insurance	24,545	24,255
Payroll service charge	1,562	1,276
Bank service charges	858	2,374
Computer expense	442	1,231
Total general and administrative	$ 2,021,311	$ 2,240,515
Merchandising and selling:		
Royalties	$ 800,461	$ 1,221,654
Salaries	384,266	250,002
Commissions	104,630	562,785
Lease expense	103,275	87,025
Samples	102,822	95,193
Travel and entertainment	44,408	5,414
Consulting fees	25,350	16,675
Advertising and promotion	6,284	20,579
Communication	2,274	1,840
Total merchandising and selling	$ 1,573,770	$ 2,261,167
Shipping and warehouse:		
Warehouse and ticketing	$ 98,878	$ 9,282
Total shipping and warehouse	$ 98,878	$ 9,282
Total operating expenses	$ 3,693,959	$ 4,510,964

'Bank account RGA Leatherworks.

IDB BANK
It's personal

9103-05-00-0001397-0002-0003693

Asset Composition

Regular Checking

Member FDIC

Account Title: RGA LEATHERWORKS
Account Number: xxxxxx5223

Activity Summary

	Count	
Beginning balance on 07/01		$14,663.52
Deposits/Credits	3	$65,000.00
Interest Earned		----
Checks/Debits	11	$52,244.38
Service Charges		$26.85
ATM Withdrawals	0	----
POS Withdrawals	0	----
Interest Withheld		----
Overdraft Interest Charges		----
Ending balance on 07/31		$27,392.29

Interest Summary

Annual percentage yield earned	0.00%
Interest paid this period	$0.00
Interest paid year-to-date	$0.00
Days in statement period	31

	Total for this period	Total Year-to-Date
Total overdraft fees	$0.00	$30.00
Total returned item fees	$0.00	$0.00

Transaction History

Date	Description	Debits	Credits	Balance
	Beginning balance on 07/01			$14,663.52
07/03	ONLINE PMT FOSSIL PARTNERS CCD	$9,667.45		$4,996.07
07/05	Wire Transfer Credit CHIPS IN 202407050003470 RGA LEATHERWORKS		$20,000.00	$24,996.07
07/05	Check 990314	$1,719.00		$23,277.07
07/09	ADP Tax ADP Tax CCD	$3,692.29		$19,584.78
07/09	WAGE PAY ADP WAGE PAY CCD	$8,727.66		$10,857.12
07/10	Wire Transfer Credit CHIPS IN 202407100004501 RGA LEATHERWORKS		$25,000.00	$35,857.12
07/12	ADP FEES ADP PAYROLL FEES CCD	$119.50		$35,737.62
07/17	Check 990317	$1,466.06		$34,271.56
07/22	Check 990316	$1,719.00		$32,552.56
07/23	ADP Tax ADP Tax CCD	$6,514.12		$26,038.44
07/23	WAGE PAY ADP WAGE PAY CCD	$11,634.07		$14,404.37
07/24	Wire Transfer Credit CHIPS IN 202407240005074 RGA LEATHERWORKS		$20,000.00	$34,404.37
07/26	ONLINE PMT TODD VANDERPAS CCD	$2,530.29		$31,874.08
07/31	Analyzed Service Charges	$26.85		$31,847.23
07/31	ONLINE PMT ANGELA BLAIR CCD	$4,454.94		$27,392.29
	Ending balance on 07/31			$27,392.29

Summary of Checks Written and Images *(Checks listed are also displayed in the preceding Transaction History)*

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
990314	07/05	1,719.00	990316*	07/22	1,719.00	990317	07/17	1,466.06

* Indicates check out of sequence

Form **1065**

Department of the Treasury
Internal Revenue Service

EXTENSION GRANTED TO 09/15/23

U.S. Return of Partnership Income

For calendar year 2022, or tax year beginning ______, ending ______

Go to www.irs.gov/Form1065 for instructions and the latest information.

OMB No. 1545-0123

2022

A Principal business activity: SALES REPRESENTATIVE

B Principal product or service: LEATHER ACCESSORIES

C Business code number: 812990

Type or Print

Name of partnership: RGA LEATHERWORKS

Number, street, and room or suite no. If a P.O. box, see instructions.: 1660 NORTH SERVICE RD EAST UNIT #110

City or town, state or province, country, and ZIP or foreign postal code: OAKVILLE, ON L6H 7G3 CANADA

D Employer identification number: 13-3807076

E Date business started: 05/10/1995

F Total assets (see instr.): $ 2,341,895.

G Check applicable boxes: (1) ☐ Initial return (2) ☐ Final return (3) ☐ Name change (4) ☐ Address change (5) ☐ Amended return

H Check accounting method: (1) ☐ Cash (2) ☒ Accrual (3) ☐ Other (specify)

I Number of Schedules K-1. Attach one for each person who was a partner at any time during the tax year: 2

J Check if Schedules C and M-3 are attached ☐

K Check if partnership: (1) ☐ Aggregated activities for section 465 at-risk purposes (2) ☐ Grouped activities for section 469 passive activity purposes

Caution: Include **only** trade or business income and expenses on lines 1a through 22 below. See instructions for more information.

Income	1a	Gross receipts or sales	1a	
	b	Returns and allowances	1b	
	c	Balance. Subtract line 1b from line 1a	1c	
	2	Cost of goods sold (attach Form 1125-A)	2	2,619.
	3	Gross profit. Subtract line 2 from line 1c	3	-2,619.
	4	Ordinary income (loss) from other partnerships, estates, and trusts (attach statement)	4	
	5	Net farm profit (loss) (attach Schedule F (Form 1040))	5	
	6	Net gain (loss) from Form 4797, Part II, line 17 (attach Form 4797)	6	
	7	Other income (loss) (attach statement) SEE STATEMENT 1	7	5,515,253.
	8	**Total income (loss).** Combine lines 3 through 7	8	5,512,634.
Deductions (see instructions for limitations)	9	Salaries and wages (other than to partners) (less employment credits)	9	218,173.
	10	Guaranteed payments to partners	10	
	11	Repairs and maintenance	11	1,808.
	12	Bad debts	12	
	13	Rent	13	91,075.
	14	Taxes and licenses SEE STATEMENT 2	14	112,822.
	15	Interest (see instructions)	15	37,036.
	16a	Depreciation (if required, attach Form 4562)	16a	
	b	Less depreciation reported on Form 1125-A and elsewhere on return	16b	
			16c	
	17	Depletion (**Do not deduct oil and gas depletion.**)	17	
	18	Retirement plans, etc.	18	
	19	Employee benefit programs	19	
	20	Other deductions (attach statement) SEE STATEMENT 3	20	4,120,857.
	21	**Total deductions.** Add the amounts shown in the far right column for lines 9 through 20	21	4,581,771.
	22	**Ordinary business income (loss).** Subtract line 21 from line 8	22	930,863.
Tax and Payment	23	Interest due under the look-back method-completed long-term contracts (attach Form 8697)	23	
	24	Interest due under the look-back method-income forecast method (attach Form 8866)	24	
	25	BBA AAR imputed underpayment (see instructions)	25	
	26	Other taxes (see instructions)	26	
	27	**Total balance due.** Add lines 23 through 26	27	
	28	Payment (see instructions)	28	
	29	**Amount owed.** If line 28 is smaller than line 27, enter amount owed	29	
	30	**Overpayment.** If line 28 is larger than line 27, enter overpayment	30	

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than partner or limited liability company member) is based on all information of which preparer has any knowledge.

Signature of partner or limited liability company member — Date

May the IRS discuss this return with the preparer shown below? See instr. ☒ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
WILLIAM IANNARELLI	WILLIAM IANNARELLI	09/01/23		P00450126

Firm's name: FREED MAXICK CPAS, P.C. — Firm's EIN: 45-4051133

Firm's address: 424 MAIN STREET, SUITE 800 BUFFALO, NY 14202-3508 — Phone no. 716-847-2651

Schedule B Other Information

		Yes	No
1	What type of entity is filing this return? Check the applicable box: a ☐ Domestic general partnership b ☒ Domestic limited partnership c ☐ Domestic limited liability company d ☐ Domestic limited liability partnership e ☐ Foreign partnership f ☐ Other		
2	At the end of the tax year:		
a	Did any foreign or domestic corporation, partnership (including any entity treated as a partnership), trust, or tax-exempt organization, or any foreign government own, directly or indirectly, an interest of 50% or more in the profit, loss, or capital of the partnership? For rules of constructive ownership, see instructions. If "Yes," attach Schedule B-1, Information on Partners Owning 50% or More of the Partnership	X	
b	Did any individual or estate own, directly or indirectly, an interest of 50% or more in the profit, loss, or capital of the partnership? For rules of constructive ownership, see instructions. If "Yes," attach Schedule B-1, Information on Partners Owning 50% or More of the Partnership		X
3	At the end of the tax year, did the partnership:		
a	Own directly 20% or more, or own, directly or indirectly, 50% or more of the total voting power of all classes of stock entitled to vote of any foreign or domestic corporation? For rules of constructive ownership, see instructions. If "Yes," complete (i) through (iv) below		X

(i) Name of Corporation	(ii) Employer Identification Number (if any)	(iii) Country of Incorporation	(iv) Percentage Owned in Voting Stock

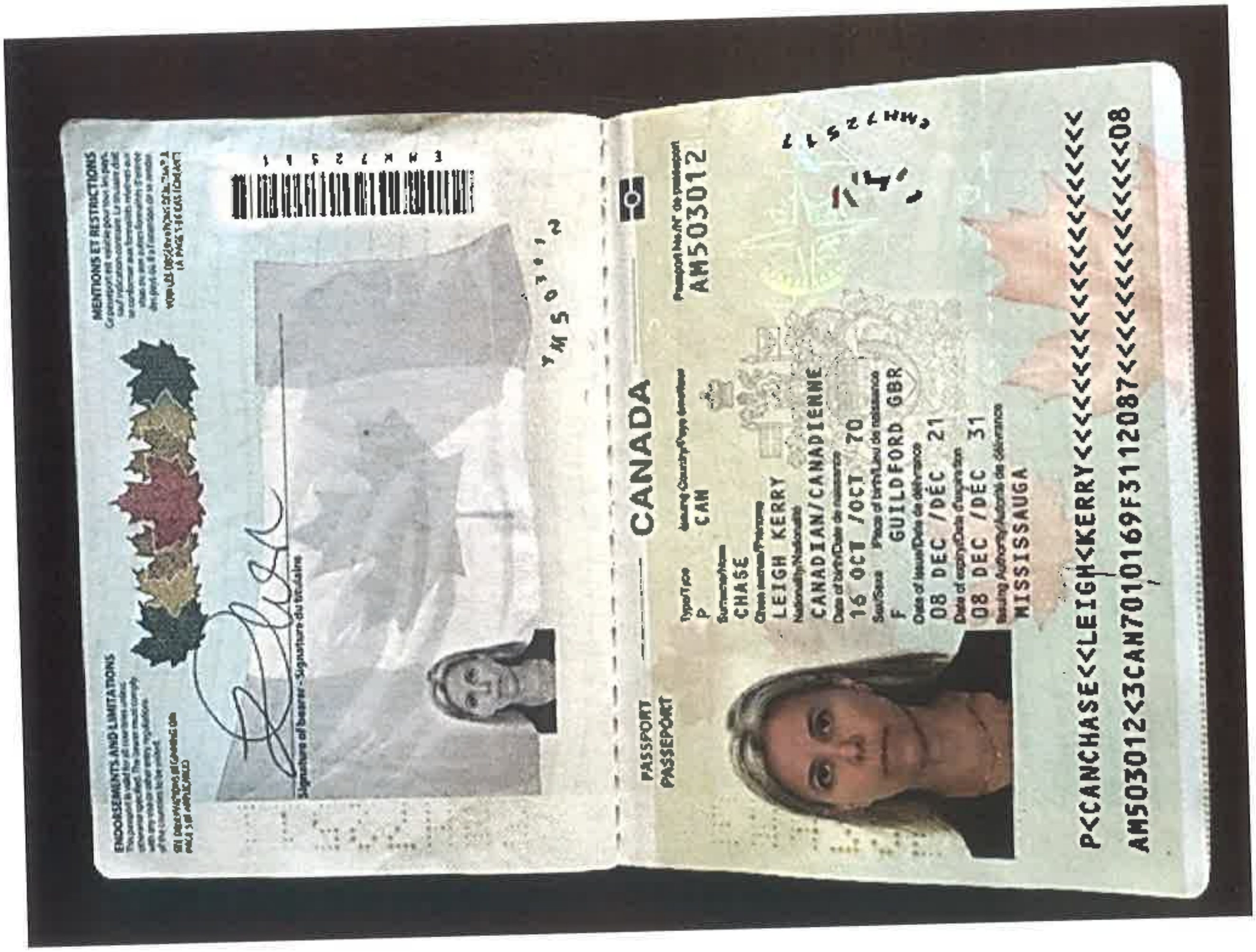
		Yes	No
b	Own directly an interest of 20% or more, or own, directly or indirectly, an interest of 50% or more in the profit, loss, or capital in any foreign or domestic partnership (including an entity treated as a partnership) or in the beneficial interest of a trust? For rules of constructive ownership, see instructions. If "Yes," complete (i) through (v) below		X

(i) Name of Entity	(ii) Employer Identification Number (if any)	(iii) Type of Entity	(iv) Country of Organization	(v) Maximum Percentage Owned in Profit, Loss, or Capital

		Yes	No
4	Does the partnership satisfy **all four** of the following conditions? a The partnership's total receipts for the tax year were less than $250,000. b The partnership's total assets at the end of the tax year were less than $ 1 million. c Schedules K-1 are filed with the return and furnished to the partners on or before the due date (including extensions) for the partnership return. d The partnership is not filing and is not required to file Schedule M-3		X
	If "Yes," the partnership is not required to complete Schedules L, M-1, and M-2; item F on page 1 of Form 1065; or item L on Schedule K-1.		
5	Is this partnership a publicly traded partnership, as defined in section 469(k)(2)?		X
6	During the tax year, did the partnership have any debt that was canceled, was forgiven, or had the terms modified so as to reduce the principal amount of the debt?		X
7	Has this partnership filed, or is it required to file, Form 8918, Material Advisor Disclosure Statement, to provide information on any reportable transaction?		X
8	At any time during calendar year 2022, did the partnership have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR). If "Yes," enter the name of the foreign country CANADA	X	
9	At any time during the tax year, did the partnership receive a distribution from, or was it the grantor of, or transferor to, a foreign trust? If "Yes," the partnership may have to file Form 3520, Annual Return To Report Transactions With Foreign Trusts and Receipt of Certain Foreign Gifts. See instructions		X
10 a	Is the partnership making, or had it previously made (and not revoked), a sec. 754 election? See instr. for details regarding a sec. 754 election	X	
b	Did the partnership make for this tax year an optional basis adjustment under section 743(b) or 734(b)? If "Yes," attach a statement showing the computation and allocation of the basis adjustment. See instructions		X
c	Is the partnership required to adjust the basis of partnership assets under section 743(b) or 734(b) because of a substantial built-in loss (as defined under section 743(d)) or substantial basis reduction (as defined under section 734(d))? If "Yes," attach a statement showing the computation and allocation of the basis adjustment. See instruction		X

Rona Mann

From: Leigh Chase <leigh.chase@icloud.com>
Sent: Wednesday, August 28, 2024 3:31 PM
To: Rona Mann
Subject: ID for Leigh



Sent from my iPhone

EQUIFAX Credit Report Request Date 2024/09/04

Personal Info

Identification

Name Reported		
Current Name	JAMES D GORAIEB	
Personal File Number	**Date Of Birth**	**Social Insurance Number**
1010229407	1964-xx-04	xxx-xx5-500

Phone Number Reported

Other	416-825-4901
Other	416-419-3941
Other	905-849-7985

Addresses Reported

Type	Last Reported Date	Address	City	Province	Postal Code
Current	2009/07/01	319 MAPLE GROVE DR	OAKVILLE	ON	L6J 4V6
Previous	2009/07/01	1660 NORTH SERVICE RD E 110	OAKVILLE	ON	L6H 7G3
Previous	2009/07/01	2399 HILDA DR	OAKVILLE	ON	L6H 7N5

Credit Score

as of 2024/09/04

Equifax Credit Score

820

820

POOR	FAIR	GOOD	VERY GOOD	EXCELLENT
300-559	560-659	660-724	725-759	760-900

You don't just have one credit score. There are many different credit scores provided by different companies that are used to help predict how likely you are to pay your bills on time. The Equifax Credit Score provided above is created using a model developed by Equifax and is intended for your own educational use. It is also commercially available to third parties. Please keep in mind third parties may use a different score when evaluating your creditworthiness.

Also, third parties will consider items other than your credit score, such as information on your credit file and information you provide in your application for credit, when making a determination about of your creditworthiness.

Employment

Occupation	Employer Name	Province	Employment Dates	Date Verified	Salary
	RGA LEATHERWORKS		-		
SELF	AMERICAN LEATHERWORKS		-		

EQUIFAX®

Equifax Canada Co.

www.consumer.equifax.ca

JAMES GORAIEB

319 MAPLE GROVE DR,

OAKVILLE, ON L6J4V6

CONFIDENTIAL INFORMATION
CONSUMER USE ONLY
RE: EQUIFAX REFERENCE NUMBER: 1010229407

JAMES GORAIEB,

Further to your request, a copy of your personal credit file as of 2024/09/04 follows: