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

LAST NAME	FIRST NAME	M.I.	SUFFIX
Rayani	Rohaan	K.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	11/26/1993	(646) 537 - 0589 - Mobile

EMAIL
rohaan@stellaraysgroup.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
271 West 47th Street, Apt 20B	New York	NY	10036

DATE IN	DATE OUT	MONTHLY RENT
	current	$5,413.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Managing Partner	Stellarays Diamonds LLC

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
		$120,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
2 West 46th Street, Suite 905, 10036 New York, NY	New York	NY	10036

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.

A child under 6 years of age (5 years or younger) lives in my apartment:

NO

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:

271 West 47th Street, Apt 20B, New York, NY 10036 - US

Initials: R.R. 665A41CF

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

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 Rohaan K. Rayani*

Signed by Rohaan K. Rayani
Thu Nov 7 2024 04:32:36 PM EST
Key: 665A41CF; IP Address: 71.183.145.46

Rohaan K. Rayani *(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**
Rohaan Rayani	XXXXXXXXXXXX1006	15233989	$21.50

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

Initials: R.R. 665A41CF

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 Rohaan K. Rayani

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 Rohaan K. Rayani: 800

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
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	

NOTIFICATION(S)

APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$120,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $8,106.98)
Total number of accounts	5
Accounts with no late payments	5 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$8,303.00 ($0.00 past due)
Outstanding revolving debt	$8,303.00 (32% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Rohaan K. Rayani	ROHAAN K. RAYANI
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1993	11/**/1993

Addresses	From Application	From Equifax
	271 West 47th Street, Apt 20B New York, NY 10036 - US	271 W 47TH ST. 20B NEW YORK, NY 10036 (Applicant) Reported 10/2024

Employment	From Application	From Equifax
Applicant:	Managing Partner Stellarays Diamonds LLC $120,000.00/Yr. Total annual Income: $120,000.00	

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Rohaan K. Rayani Requested Date 11/8/2024	Stellarays Diamonds LLC	Managing Partner	$120,000.00	
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Rohaan K. Rayani	Multistate Search	11/8/2017 - 11/8/2024	11/8/2024	11/8/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Rohaan K. Rayani	11/8/2024	11/8/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Rohaan K. Rayani	11/8/2024	11/8/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	800	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	752	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information You have too many accounts that were opened recently

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name
AMERICAN EXPRESS (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
6/2023	9/2024					$3,278.00

Monthly Payment	High Credit	Type	Comments
	$8,571.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name
JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
4/2024	9/2024					$2,681.00

Monthly Payment	High Credit	Type	Comments
$40.00	$6,205.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

10/24		8/24		6/24	
0	0	0	0	0	0

Account Name
APPLE CARD - GS BANK (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
3/2024	8/2024					$1,826.00

Monthly Payment	High Credit	Type	Comments
$194.00	$2,695.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

9/24		7/24		5/24	
0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	4/2023	8/2024					$518.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$2,799.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WF CRD SVC (Applicant)	6/2024	8/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,458.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

10/24		8/24	
0	0	0	0

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.

Lease Rental Bond

Bond Number: GTR0000015638
Principals: Rohaan Rayani

Bond Term:	As Noted Below
Coverage:	$174,405
Rent Coverage:	$166,100
Security Deposit Coverage:	$8305.00

KNOW ALL PERSONS BY THESE PRESENTS,

that **HUDSON INSURANCE COMPANY** , as surety (the “Surety") is held and firmly bound unto American Copper Building LLC, as Landlord (the “Landlord"), in the penal sum of one hundred seventy-four thousand, four hundred five ($174,405), for the payment of which sum well and truly to be made, the Surety, bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 626 1st Avenue, Apt E19H, New York, NY 10016 from on or about January 15, 2025 to January 14, 2027 for the rental sum of eight thousand, three hundred five dollars ($8305) per month.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 626 1st Avenue, Apt E19H, New York, NY 10016 from on or about January 15, 2025 to the earlier of, the final expiration date of the lease and renewal leases signed thereafter, the lease termination date as agreed upon by the Principal and Landlord at the time of or after the signing of the initial Lease, the date the Principal has surrendered possession of the apartment, under the Contract for the security deposit amount of eight thousand, three hundred five dollars ($8305.00).

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, THAT if the Principal shall promptly and faithfully perform the Contract with the Landlord and pay all lease/rental charges thereunder, then this obligation shall be null and void; otherwise it shall remain in full force and effect.

PROVIDED AND SUBJECT TO THE CONDITIONS PRECEDENT:

1. Whenever the Principal shall be, and declared by the Landlord to be in default under the Contract, the Landlord having performed the Landlord's obligations thereunder and having complied with the Bond General Terms and Conditions and Program Agreement if such Program Agreement has been executed.

2. Any claims must be presented to Surety, care of TheGuarantors via their online portal at www.theguarantors.com.

DATED as of this 18th day of November, 2024

THE HUDSON INSURANCE COMPANY

By:
(SEAL)

(Surety)

Name: Casey Lasda

Title: Attorney-In-Fact

Hudson Insurance Company
CORPORATE
SEAL
1918
Delaware
B829

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

August 01, 2024 through August 30, 2024
Account Number: **000000939093867**

CUSTOMER SERVICE INFORMATION

Web site:	**www.Chase.com**
Service Center:	**1-877-425-8100**
Para Espanol:	1-888-622-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00663728 DRE 802 210 24424 NNNNNNNNNNN 1 000000000 80 0000
STELLARAYS DIAMONDS LLC
2 WEST 46TH ST STE 905
NEW YORK NY 10036

00663728040100000024

We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section *X. Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-242-7338**.

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at **chase.com/business/disclosures** or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

If you have any questions, please call the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		**$75,150.00**
Deposits and Additions	28	597,128.35
Checks Paid	8	-132,102.60
ATM & Debit Card Withdrawals	6	-2,038.44
Electronic Withdrawals	12	-163,075.17
Fees	1	-97.50
Ending Balance	**55**	**$374,964.64**

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- $25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
08/01	Remote Online Deposit 1	$29,399.82
08/02	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2408021349000001 Obi= Invoice 119 Bbi=/Acc/,/Phon/Stellar Ays Diamonds LLC Imad: 0802B6B7Hu3R014126 Trn: 0819391215Ff	71,718.20
08/02	Orig CO Name:Mega Diamonds CO Orig ID:S941687665 Desc Date:240802 CO Entry Descr:Sender Sec:CTX Trace#:113000024462755 Eed:240802 Ind ID:733772700 Ind Name:0000Stellarays Diamo Onlne Trnsfr88871070 Trn: 2154462755Tc	11,724.50
08/02	Zelle Payment From Peacock By Pmj Inc. 21602223669	625.00
08/02	Zelle Payment From Peacock By Pmj Inc. 21602222451	30.77
08/05	Remote Online Deposit 1	726.40
08/06	Orig CO Name:Aspeco NY Inc. Orig ID:9200502235 Desc Date:240806 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000025895649 Eed:240806 Ind ID:11140503637 Ind Name:Stellarays Diamonds Ll Trn: 2185895649Tc	2,767.18
08/09	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2408091516000047 Obi= Invoice 121 Bbi=/Acc/,/Phon/Stellar Ays Diamonds LLC Imad: 0809B6B7Hu1R015531 Trn: 0898541222Ff	57,628.85
08/12	Remote Online Deposit 1	21,500.00
08/12	Remote Online Deposit 1	937.20
08/12	Zelle Payment From Diavo LLC 21705063486	1,975.00
08/14	Remote Online Deposit 1	4,153.18
08/16	Remote Online Deposit 1	30,000.00
08/20	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Wolf Badger US Inc Via Wise Ref: 1016646167-Wb Ju Info: Text- Iid: 20240820021000021P1Brjpc00500037265 Recd: 13:00:22 Trn: 0397300233Gd	415.50
08/21	Remote Online Deposit 1	9,566.00
08/23	Book Transfer Credit B/O: United Overseas Bank Thai Pcl Bangkok Thailand 10120- th Org:/7293635300 P M J Gems CO Ltd Ref: Payment For Goods Trn: 7541002236Fs	73,463.25
08/23	Orig CO Name:S&S Brothers Jew Orig ID:S941687665 Desc Date:240823 CO Entry Descr:Sender Sec:CTX Trace#:113000021478847 Eed:240823 Ind ID:738048064 Ind Name:0000Stellarays Diamo Onlne Trnsfr88871070 Trn: 2361478847Tc	5,140.00
08/26	Remote Online Deposit 1	53,690.00
08/26	Remote Online Deposit 1	32,299.64
08/26	Remote Online Deposit 1	48.00
08/26	Orig CO Name:Mega Diamonds CO Orig ID:S941687665 Desc Date:240826 CO Entry Descr:Sender Sec:CTX Trace#:113000021122497 Eed:240826 Ind ID:738168578 Ind Name:0000Stellarays Diamo Onlne Trnsfr88871070 Trn: 2391122497Tc	67,779.11
08/27	Fedwire Credit Via: Valley National Bank/021201383 B/O: Maison Spoiled LLC Spring Valley NY 10977 Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=O/B Valley Passa Imad: 0827B1B7Sm1F000920 Trn: 0743181240Ff	38,022.50
08/27	Remote Online Deposit 1	20,981.50
08/27	Remote Online Deposit 1	1,224.00
08/27	Orig CO Name:Libra Diamonds I Orig ID:9200502235 Desc Date:240827 CO Entry Descr:ACH Pmt Sec:PPD Trace#:021000024124258 Eed:240827 Ind ID:11142694104 Ind Name:Stellarays Diamonds Ll Trn: 2394124258Tc	14,829.50

DEPOSITS AND ADDITIONS (continued)

DATE	DESCRIPTION	AMOUNT
08/29	Book Transfer Credit B/O: Rare Carat Inc. Southfield MI 48075-1123 US Ref: Se/2400130 Trn: 3652744242Es	19,692.75
08/29	Remote Online Deposit 1	3,051.40
08/29	Orig CO Name:Brichelle Diamon Orig ID:9200502235 Desc Date:240829 CO Entry Descr:ACH Pmt Sec:PPD Trace#:021000029916389 Eed:240829 Ind ID:11142940465 Ind Name:Stellarays Diamonds Ll Trn: 2419916389Tc	23,739.10
Total Deposits and Additions		**$597,128.35**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
191 ^		08/02	$18,618.60
192 ^		08/12	500.00
193 ^		08/06	69,632.94
194 ^		08/06	7,378.37
195 ^		08/09	11,229.70
196 ^		08/27	16,750.40
198 * ^		08/28	4,992.59
199 ^		08/29	3,000.00
Total Checks Paid			**$132,102.60**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/01	Recurring Card Purchase 08/01 Wolf & Bad* Wolf & B Www.Wolfandba NY Card 0529	$919.38
08/01	Recurring Card Purchase 08/01 Google *Gsuite_Stell Cc@Google.Com CA Card 0529	94.07
08/02	Recurring Card Purchase 08/01 Viirtue Rob@Viirtue.C FL Card 0529	184.41
08/02	Card Purchase 08/01 Kastle Systems 703-5288800 VA Card 0529	547.95
08/02	Card Purchase With Pin 08/02 Tmobile Auto Pay Bellevue WA Card 0529	183.96
08/08	Card Purchase 08/08 Manhattan Water 646-330-4738 NY Card 0529	108.67
Total ATM & Debit Card Withdrawals		**$2,038.44**

ATM & DEBIT CARD SUMMARY

Rohaan Karim Rayani Card 0529		
	Total ATM Withdrawals & Debits	$0.00
	Total Card Purchases	$2,038.44
	Total Card Deposits & Credits	$0.00
ATM & Debit Card Totals		
	Total ATM Withdrawals & Debits	$0.00
	Total Card Purchases	$2,038.44
	Total Card Deposits & Credits	$0.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
08/02	Orig CO Name:Bilt-Rp-ACH Orig ID:1084437240 Desc Date:240801 CO Entry Descr:Rent Pmt Sec:Web Trace#:084106760342262 Eed:240802 Ind ID:Bilt3 Ind Name:Rohaan Rayani 8448222458 Trn: 2150342262Tc	$5,413.00
08/02	Orig CO Name: Clickpay Orig ID: 270283316 Desc Date:240801 CO Entry Descr:Proprtypaysec:PPD Trace#:122243330342264 Eed:240802 Ind ID:47057205 Ind Name:Stellarays Diamonds Ll 3946.82,0.0 0,Bl546,7, Cfx-Clickpay Trn: 2150342264Tc	3,946.82
08/05	Orig CO Name:American Express Orig ID:9493560001 Desc Date:240805 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000026799373 Eed:240805 Ind ID:A9936 Ind Name:Rohaan Rayani Am Trn: 2186799373Tc	5,499.90
08/06	Orig CO Name:Con Ed of NY Orig ID:2462467002 Desc Date:240805 CO Entry Descr:Cecony Sec:CCD Trace#:021000024745755 Eed:240806 Ind ID:45240320007 Ind Name:Rayani,Rohaan Trn: 2194745755Tc	726.11
08/07	Orig CO Name:American Express Orig ID:9493560001 Desc Date:240807 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000025161894 Eed:240807 Ind ID:A3850 Ind Name:Rohaan Rayani Am Trn: 2205161894Tc	7,510.76
08/09	Orig CO Name:Chase Credit Crd Orig ID:4760039224 Desc Date:240808 CO Entry Descr:Autopaybussec:PPD Trace#:021000026232941 Eed:240809 Ind ID:000000000470192 Ind Name:Rayani Rohaan K Trn: 2226232941Tc	4,846.01
08/12	08/12 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae800380000012001351147 Brilliant Star Bv Ref: B298 Trn: 3134864225Es	24,952.40
08/12	Orig CO Name:Chase Credit Crd Orig ID:4760039224 Desc Date:240809 CO Entry Descr:Autopay Sec:PPD Trace#:021000026211030 Eed:240812 Ind ID:000000000725059 Ind Name:Rayani Rohaan K Trn: 2256211030Tc	2,185.78
08/21	08/21 Online International Wire Transfer A/C: Indusind Bank Limited Mumbai Mh India 40001-3 IN Ben:/251119260509 Diarays Diamond Llp Ref: Tel919820720960/P0101/US Trn: 3131234234Es	50,000.00
08/22	08/22 Online Transfer To Chk ...7680 Transaction#: 21805444636	1,000.00
08/29	08/29 Online ACH Payment 11143180510 To Simgemsusa (_######7602)	53,994.39
08/30	08/30 Online Transfer To Chk ...7680 Transaction#: 21885374552	3,000.00
Total Electronic Withdrawals		**$163,075.17**

FEES

DATE	DESCRIPTION	AMOUNT
08/01	Service Charges For The Month of July	$97.50
Total Fees		**$97.50**

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
08/01	$103,438.87	08/12	109,606.59	08/23	181,344.52
08/02	158,642.60	08/14	113,759.77	08/26	335,161.27
08/05	153,869.10	08/16	143,759.77	08/27	393,468.37
08/06	78,898.86	08/20	144,175.27	08/28	388,475.78
08/07	71,388.10	08/21	103,741.27	08/29	377,964.64
08/08	71,279.43	08/22	102,741.27	08/30	374,964.64
08/09	112,832.57				

SERVICE CHARGE SUMMARY

Monthly Service Fee	$0.00	
Other Service Charges	$2.50	
Total Service Charges	**$2.50**	Will be assessed on 9/3/24

The monthly service fee was waived on your Chase Platinum Business Checking account because you maintained the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee Waived	0			$95.00	$0.00
Other Service Charges:					
Electronic Credits					
Electronic Items Deposited	13	Unlimited	0	$0.40	$0.00
Electronic Credits	12	Unlimited	0	$0.40	$0.00
Credits					
Non-Electronic Transactions	23	500	0	$0.40	$0.00
Electronic Credits					
Domestic Incoming Wire Fee	3	Unlimited	0	$15.00	$0.00
International Incoming Wire Fee	1	Unlimited	0	$15.00	$0.00
Miscellaneous Fees					
Online US Dollar Intl Wire Fee	2	4	0	$40.00	$0.00
Cash Management Services					
Standard ACH Pmnts Initial Fee	1	0	1	$2.50	$2.50
Debit Block Maintenance	1	0	1	$0.00	$0.00 [1]
ACH Debit Block - Authorized ID	9	0	9	$0.00	$0.00 [1]
Online - Check Monitoring	1	0	1	$0.00	$0.00 [1]
Quick Deposit Single Feed Maint	1	0	1	$0.00	$0.00
Subtotal Other Service Charges (Will be assessed on 9/3/24)					**$2.50**

ACCOUNT 000000939093867

Other Service Charges:	
Electronic Credits	
Electronic Items Deposited	13
Electronic Credits	12
Credits	
Non-Electronic Transactions	23
Electronic Credits	
Domestic Incoming Wire Fee	3
International Incoming Wire Fee	1
Miscellaneous Fees	
Online US Dollar Intl Wire Fee	2
Cash Management Services	
Standard ACH Pmnts Initial Fee	1
Debit Block Maintenance	1
ACH Debit Block - Authorized ID	9
Online - Check Monitoring	1
Quick Deposit Single Feed Maint	1

[1] This charge represents a service provided in a previous month.

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDeposit℠ are based on previous month activity.

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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:

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- **What claims or disputes subject to arbitration?:**
  Claims or disputed factual or legal issues that arise out of or in any way relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any related product, service, or agreement with, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
  You have the right to opt out of this agreement to arbitration if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-242-7338. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
  For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
  Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply it Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.
  Who will pay for costs?:
  Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.
  NEW SECTION: What about mass arbitration matters?:
  You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.
  1. **Mass Arbitration Filing Requirements:**
     In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.
  2. **Process Arbitrator Appointment:**
     You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

3. **Matters To Be Decided by a Process Arbitrator:**
In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.
4. **Mass Arbitration Procedures:**
Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.
5. **Interpretation and Enforcement of Mass Arbitration Provision:**
Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

August 31, 2024 through September 30, 2024
Account Number: **000000939093867**

CUSTOMER SERVICE INFORMATION

Web site:	**www.Chase.com**
Service Center:	**1-877-425-8100**
Para Espanol:	1-888-622-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00669896 DRE 802 210 27524 NNNNNNNNNNN 1 000000000 80 0000
STELLARAYS DIAMONDS LLC
2 WEST 46TH ST STE 905
NEW YORK NY 10036

00669896030100000023

CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		**$374,964.64**
Deposits and Additions	25	744,417.11
Checks Paid	3	-10,424.47
ATM & Debit Card Withdrawals	5	-1,476.99
Electronic Withdrawals	20	-951,621.25
Fees	1	-2.50
Ending Balance	**54**	**$155,856.54**

Your Chase Platinum Business Checking account provides:
- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- $25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
09/03	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2409031423000016 Obi= Invoice 131 Pay 1/2 For Diamonds BB I=/Acc/,/Phon/Stellarays Diamonds L Lc Imad: 0903B6B7Hu3R021177 Trn: 1215031247Ff	$100,443.81
09/03	Remote Online Deposit 1	19,598.08
09/04	Book Transfer Credit B/O: Brian M Prunty Brooklyn NY 11238-7478 US Ref: Invoice Ys/2400012 Trn: 3219124248Es	22,100.00
09/05	Remote Online Deposit 1	28,093.75
09/06	Book Transfer Credit B/O: Nivoda USA LLC New York NY 10036-4701 US Trn: 1799400250Jo	460.00
09/06	Orig CO Name:Mega Diamonds CO Orig ID:S941687665 Desc Date:240906 CO Entry Descr:Sender Sec:CTX Trace#:113000020374304 Eed:240906 Ind ID:740706170 Ind Name:0000Stellarays Diamo Onlne Trnsfr88871070 Trn: 2500374304Tc	25,380.00
09/06	Orig CO Name:Star Gems Inc. Orig ID:9200502235 Desc Date:240906 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000025141160 Eed:240906 Ind ID:11143962405 Ind Name:Stellarays Trn: 2495141160Tc	11,384.74

DEPOSITS AND ADDITIONS *(continued)*

DATE	DESCRIPTION	AMOUNT
09/10	Orig CO Name:NY Jewlers Oper Orig ID:P362471887 Desc Date:240910 CO Entry Descr:ACH Sec:CCD Trace#:071925445059532 Eed:240910 Ind ID: Ind Name:Stellarays Diamonds Invoice Se/2400139 3805336743 Trn: 2535059532Tc	9,866.76
09/11	Zelle Payment From Druhi Choksi 22021161843	2,000.00
09/12	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2409121121000043 Obi= Invoice 131 1/2 Pay For Diamonds Ba Lance Bbi=/Acc/,/Phon/Stellarays D Iamonds LLC Imad: 0912B6B7Hu3R010573 Trn: 0547531256Ff	100,000.00
09/12	Book Transfer Credit B/O: Idor Inc Chicago IL 60602- US Ref: Purchase of Polish Diamonds Inv Se/2400123/Bnf/Purchase of Polish Diam Onds Inv Se/2400123 Trn: 3015484256Es	31,503.75
09/12	Zelle Payment From Druhi Choksi 22031817459	2,000.00
09/13	Orig CO Name:Libra Diamonds I Orig ID:9200502235 Desc Date:240913 CO Entry Descr:ACH Pmt Sec:PPD Trace#:021000021883430 Eed:240913 Ind ID:11144780994 Ind Name:Stellarays Diamonds Ll Trn: 2561883430Tc	2,145.84
09/16	Zelle Payment From Druhi Choksi 22075830348	2,000.00
09/16	Zelle Payment From Peacock By Pmj Inc. 22073168620	625.00
09/17	Orig CO Name:Aspeco NY Inc. Orig ID:9200502235 Desc Date:240917 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000020015239 Eed:240917 Ind ID:11145078497 Ind Name:Stellarays Diamonds Ll September Rent Trn: 2600015239Tc	2,767.18
09/17	Orig CO Name:Mega Diamonds CO Orig ID:S941687665 Desc Date:240917 CO Entry Descr:Sender Sec:CTX Trace#:113000028382448 Eed:240917 Ind ID:742568110 Ind Name:0000Stellarays Diamo Onlne Trnsfr88871070 Trn: 2618382448Tc	181.50
09/19	Zelle Payment From Druhi Choksi 22107206771	1,996.28
09/20	Remote Online Deposit 1	25,976.92
09/20	Orig CO Name:Amipi Inc. Orig ID:9200502235 Desc Date:240920 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000029155722 Eed:240920 Ind ID:11145481844 Ind Name:Stellarays Diamonds Ll Trn: 2649155722Tc	25,043.90
09/24	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2409241406000002 Obi= Invoice 151 Bbi=/Acc/,/Phon/Stellar Ays Diamonds LLC Imad: 0924B6B7Hu2R012118 Trn: 0701871268Ff	41,430.00
09/24	Remote Online Deposit 1	255,000.00
09/24	Orig CO Name:Mega Diamonds CO Orig ID:S941687665 Desc Date:240924 CO Entry Descr:Sender Sec:CTX Trace#:113000029590130 Eed:240924 Ind ID:743793450 Ind Name:0000Stellarays Diamo Onlne Trnsfr88871070 Trn: 2689590130Tc	5,300.10
09/26	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2409261623000015 Obi= Invoice 158 Bbi=/Acc/,/Phon/Stellar Ays Diamonds LLC Imad: 0926B6B7Hu2R019471 Trn: 1158871270Ff	26,344.50
09/30	Zelle Payment From City Gold Agency LLC 22224240540	2,775.00
Total Deposits and Additions		**$744,417.11**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
197 ^		09/03	$2,964.00
200 * ^		09/04	7,389.49

CHECKS PAID *(continued)*

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
201 ^		09/13	70.98
Total Checks Paid			**$10,424.47**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/03	Recurring Card Purchase 09/01 Viirtue Rob@Viirtue.C FL Card 0529	$174.08
09/03	Card Purchase 09/01 Wolf & Bad* Wolf & B Www.Wolfandba NY Card 0529	919.38
09/03	Recurring Card Purchase 09/01 Google *Gsuite_Stell Cc@Google.Com CA Card 0529	94.07
09/03	Card Purchase With Pin 09/02 Tmobile Auto Pay Bellevue WA Card 0529	202.30
09/20	Card Purchase 09/20 Manhattan Water 646-330-4738 NY Card 0529	87.16
Total ATM & Debit Card Withdrawals		**$1,476.99**

ATM & DEBIT CARD SUMMARY

Rohaan Karim Rayani Card 0529		
	Total ATM Withdrawals & Debits	$0.00
	Total Card Purchases	$1,476.99
	Total Card Deposits & Credits	$0.00
ATM & Debit Card Totals		
	Total ATM Withdrawals & Debits	$0.00
	Total Card Purchases	$1,476.99
	Total Card Deposits & Credits	$0.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
09/03	Orig CO Name:Bilt-Rp-ACH Orig ID:1084437240 Desc Date:240901 CO Entry Descr:Rent Pmt Sec:Web Trace#:084106762083911 Eed:240903 Ind ID:Bilt3 Ind Name:Rohaan Rayani 8448222458 Trn: 2472083911Tc	$5,413.00
09/04	Orig CO Name:American Express Orig ID:9493560001 Desc Date:240904 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000021202665 Eed:240904 Ind ID:A6590 Ind Name:Rohaan Rayani Am Trn: 2481202665Tc	7,771.30
09/04	Orig CO Name:Con Ed of NY Orig ID:2462467002 Desc Date:240903 CO Entry Descr:Cecony Sec:CCD Trace#:021000021202663 Eed:240904 Ind ID:45240320007 Ind Name:Rayani,Rohaan Trn: 2481202663Tc	491.35
09/09	Orig CO Name:Chase Credit Crd Orig ID:4760039224 Desc Date:240908 CO Entry Descr:Autopaybussec:PPD Trace#:021000028554964 Eed:240909 Ind ID:000000000471474 Ind Name:Rayani Rohaan K Trn: 2538554964Tc	3,916.91
09/09	Orig CO Name:American Express Orig ID:9493560001 Desc Date:240909 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000028554966 Eed:240909 Ind ID:A2104 Ind Name:Rohaan Rayani Am Trn: 2538554966Tc	947.51
09/10	Zelle Payment To Dv Jewelry Corp 22014675455	136.50

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
09/10	Orig CO Name:Chase Credit Crd Orig ID:4760039224 Desc Date:240909 CO Entry Descr:Autopay Sec:PPD Trace#:021000024478786 Eed:240910 Ind ID:000000000350340 Ind Name:Rayani Rohaan K Trn: 2544478786Tc	2,603.56
09/13	09/13 Online International Wire Transfer A/C: Yes Bank Ltd Elphinstone Mumbai India IN Ref: C272425 Tel919323252502/P0101/US Trn: 3264354257Es	319,929.05
09/13	09/13 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae330380000012001452388 Flawless Sourcing Dmcc Ref: Expdsdl1002 Trn: 3294454257Es	52,633.65
09/13	Orig CO Name: Clickpay Orig ID: 270283316 Desc Date:240912 CO Entry Descr:Proprtypaysec:PPD Trace#:122243330835853 Eed:240913 Ind ID:48495951 Ind Name:Aayush Samit Mehta 11.00,0. 00,Bl546,7 Cfx-Clickpay Trn: 2570835853Tc	11.00
09/17	09/17 Online International Wire Transfer A/C: Kasikornbank Pcl Phayathai Bangkok Thailand th Ref: Invoice Payment Trn: 3213894261Es	9,871.17
09/20	09/20 Online International Wire Transfer A/C: Indusind Bank Limited Mumbai Mh India 40001-3 IN Ben:/253479121212 Royka Designs Llp Ref: Tel02241509999/P0101/US Trn: 3182664264Es	15,000.00
09/20	09/20 Online International Wire Transfer A/C: Indusind Bank Limited Mumbai Mh India 40001-3 IN Ben:/251119260509 Diarays Diamond Llp Ref: Tel919820720960/P0101/US Trn: 3183404264Es	85,000.00
09/20	09/20 Online International Wire Transfer A/C: Dah Sing Bank Ltd Hong Kong Hong Kong Hk Ref: Invoice Payment Trn: 3186604264Es	30,108.00
09/20	09/20 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae780380000012001882161 Sundiam Fzco Trn: 3188854264Es	1,628.65
09/23	09/23 Online Transfer To Chk ...7680 Transaction#: 22147530345	1,500.00
09/23	09/23 Online International Wire Transfer Via: Standard Chartered Bank/0256 A/C: Karur Vysya Bank Ltd., The Chennai (Madras) India 600018 IN Ben: Paladiya Brothers CO Mumbai 400051 IN Ref: Tel02249709852/P0101/US Ssn: 00587893 Trn: 3492564267Es	120,000.00
09/24	09/24 Online ACH Payment 11145920188 To Crystalcuts (_#####5369)	37,547.00
09/24	09/24 Online ACH Payment 11145943060 To Aspeconyinc (_#####8992)	5,300.10
09/25	09/25 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae330380000012001452388 Flawless Sourcing Dmcc Ref: Expdsdl1003 Trn: 3191724269Es	251,812.50
Total Electronic Withdrawals		**$951,621.25**

FEES

DATE	DESCRIPTION	AMOUNT
09/03	Service Charges For The Month of August	$2.50
Total Fees		**$2.50**

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
09/03	$485,237.20	09/11	561,265.83	09/20	241,166.54
09/04	491,685.06	09/12	694,769.58	09/23	119,666.54
09/05	519,778.81	09/13	324,270.74	09/24	378,549.54
09/06	557,003.55	09/16	326,895.74	09/25	126,737.04
09/09	552,139.13	09/17	319,973.25	09/26	153,081.54
09/10	559,265.83	09/19	321,969.53	09/30	155,856.54

SERVICE CHARGE SUMMARY

Monthly Service Fee	$0.00	
Other Service Charges	$202.50	
Total Service Charges	**$202.50**	Will be assessed on 10/1/24

The monthly service fee was waived on your Chase Platinum Business Checking account because you maintained the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee Waived	0			$95.00	$0.00
Other Service Charges:					
Electronic Credits					
Electronic Items Deposited	4	Unlimited	0	$0.40	$0.00
Electronic Credits	15	Unlimited	0	$0.40	$0.00
Credits					
Non-Electronic Transactions	24	500	0	$0.40	$0.00
Electronic Credits					
Domestic Incoming Wire Fee	4	Unlimited	0	$15.00	$0.00
Miscellaneous Fees					
Online US Dollar Intl Wire Fee	9	4	5	$40.00	$200.00
Cash Management Services					
Standard ACH Pmnts Initial Fee	1	0	1	$2.50	$2.50
Debit Block Maintenance	1	0	1	$0.00	$0.00 [1]
ACH Debit Block - Authorized ID	10	0	10	$0.00	$0.00 [1]
Online - Check Monitoring	1	0	1	$0.00	$0.00 [1]
Quick Deposit Single Feed Maint	1	0	1	$0.00	$0.00
Subtotal Other Service Charges (Will be assessed on 10/1/24)					**$202.50**

ACCOUNT 000000939093867

Other Service Charges:	
Electronic Credits	
Electronic Items Deposited	4
Electronic Credits	15
Credits	
Non-Electronic Transactions	24
Electronic Credits	
Domestic Incoming Wire Fee	4
Miscellaneous Fees	
Online US Dollar Intl Wire Fee	9
Cash Management Services	
Standard ACH Pmnts Initial Fee	1
Debit Block Maintenance	1
ACH Debit Block - Authorized ID	10
Online - Check Monitoring	1
Quick Deposit Single Feed Maint	1

[1] This charge represents a service provided in a previous month.

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDeposit℠ are based on previous month activity.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

July 12, 2024 through August 12, 2024
Account Number: **000000777917680**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

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ROHAAN KARIM RAYANI
271 W 47TH ST APT 20B
NEW YORK NY 10036-1446

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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$3,775.68**
ATM & Debit Card Withdrawals	-50.74
Electronic Withdrawals	-1,233.35
Ending Balance	**$2,491.59**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$3,775.68**
07/16	Recurring Card Purchase 07/16 Adobe *800-833-6687 Adobe.Ly/Enus CA Card 2072	-21.76	3,753.92
07/16	Recurring Card Purchase 07/15 Peacock D3Fe0 Premplus 212-6640138 NY Card 2072	-6.00	3,747.92
07/16	Recurring Card Purchase 07/15 Peacock F897D Premium 212-6640138 NY Card 2072	-5.99	3,741.93
07/17	Chase Credit Crd Autopay PPD ID: 4760039224	-846.40	2,895.53
07/18	Venmo Payment 1035717354881 Web ID: 3264681992	-110.00	2,785.53
07/23	Recurring Card Purchase 07/22 Fantasypros Httpswww.Fant NV Card 2072	-16.99	2,768.54
07/23	Applecard Gsbank Payment 109165504 Web ID: 9999999999	-267.95	2,500.59
07/30	Rocket Money Premium St-L5S3I2D7E7N3 CCD ID: 4270465600	-9.00	2,491.59
	Ending Balance		**$2,491.59**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (You did not have an electronic deposit this statement period)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $2,491.59)
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $2,791.82)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

August 13, 2024 through September 12, 2024
Account Number: **000000777917680**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

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ROHAAN KARIM RAYANI
271 W 47TH ST APT 20B
NEW YORK NY 10036-1446

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We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section *X. Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-935-9935**.

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at **chase.com/disclosures** or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

If you have any questions, please call the number on this statement.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$2,491.59**
Deposits and Additions	4,000.00
ATM & Debit Card Withdrawals	-50.74
Electronic Withdrawals	-4,655.27
Fees	-52.00
Ending Balance	**$1,733.58**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$2,491.59**
08/16	Recurring Card Purchase 08/16 Adobe *800-833-6687 Adobe.Ly/Enus CA Card 2072	-21.76	2,469.83
08/16	Recurring Card Purchase 08/15 Peacock 45C29 Premplus 212-6640138 NY Card 2072	-6.00	2,463.83
08/16	Recurring Card Purchase 08/15 Peacock B6166 Premium 212-6640138 NY Card 2072	-5.99	2,457.84
08/19	Chase Credit Crd Autopay PPD ID: 4760039224	-1,284.28	1,173.56
08/22	Online Transfer From Chk ...3867 Transaction#: 21805444636	**1,000.00**	2,173.56
08/23	Recurring Card Purchase 08/22 Fantasypros Httpswww.Fant NV Card 2072	-16.99	2,156.57
08/23	Applecard Gsbank Payment 109165504 Web ID: 9999999999	-249.36	1,907.21
08/26	Zelle Payment To Ivan 21834910578	-165.00	1,742.21

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
08/28	Wells Fargo Card Bppymt Web ID: Biltbppymt	-1,347.63	394.58
08/30	Online Transfer From Chk ...3867 Transaction#: 21885374552	**3,000.00**	3,394.58
08/30	Rocket Money Premium St-Q3K9V5C0L0O8 CCD ID: 1800948598	-9.00	3,385.58
08/30	08/30 Consumer Online International Wire A/C: National Bank of Oman (S.A.O.G) Abu Dhabi U.A.E. 3822 - Ae Ref:/Cct/M0Gleq1Q00Ah Wct20201/24-25 Trn: 3555774243Es	-1,600.00	1,785.58
08/30	Consumer Online USD Intl Wire Fee	-40.00	1,745.58
09/12	Monthly Service Fee	-12.00	1,733.58
	Ending Balance		**$1,733.58**

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A Monthly Service Fee was charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (You did not have an electronic deposit this statement period)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $394.58)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $1,797.47)

  Talk to a banker about transferring your balances to Chase today!

Stop in today and explore all Chase has to offer.

The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:

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- **What claims or disputes subject to arbitration?:**
  Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
  You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
  For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
  Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.

  Who will pay for costs?:
  Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.

  <u>NEW SECTION</u>: What about mass arbitration matters?:
  You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

  1. **<u>Mass Arbitration Filing Requirements:</u>**
     In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.
  2. **<u>Process Arbitrator Appointment:</u>**
     You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

3. **Matters To Be Decided by a Process Arbitrator:**
In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.
4. **Mass Arbitration Procedures:**
Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.
5. **Interpretation and Enforcement of Mass Arbitration Provision:**
Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

September 13, 2024 through October 10, 2024
Account Number: **000000777917680**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00924004 DRE 802 219 28524 NNNNNNNNNNN 1 000000000 08 0000
ROHAAN KARIM RAYANI
271 W 47TH ST APT 20B
NEW YORK NY 10036-1446

09240040101000000021

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$1,733.58**
Deposits and Additions	8,576.03
ATM & Debit Card Withdrawals	-52.74
Electronic Withdrawals	-8,699.25
Fees	-12.00
Ending Balance	**$1,545.62**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$1,733.58**
09/16	Zelle Payment To Ivan 22057308485	-110.00	1,623.58
09/16	Recurring Card Purchase 09/16 Adobe *800-833-6687 Adobe.Ly/Enus CA Card 2072	-21.76	1,601.82
09/16	Recurring Card Purchase 09/15 Peacock 2Dae3 Premium 212-6640138 NY Card 2072	-7.99	1,593.83
09/16	Recurring Card Purchase 09/15 Peacock X0818 Premplus 212-6640138 NY Card 2072	-6.00	1,587.83
09/17	Chase Credit Crd Autopay PPD ID: 4760039224	-846.40	741.43
09/23	Online Transfer From Chk ...3867 Transaction#: 22147530345	**1,500.00**	2,241.43
09/23	Recurring Card Purchase 09/22 Fantasypros Httpswww.Fant NV Card 2072	-16.99	2,224.44
09/23	Wells Fargo Card Bppymt Web ID: Biltbppymt	-466.50	1,757.94
09/23	Applecard Gsbank Payment 109165504 Web ID: 9999999999	-267.35	1,490.59
09/30	Rocket Money Premium St-P1K9I4G6M7O5 CCD ID: 1800948598	-9.00	1,481.59
10/08	Deposit 1248826244	**7,076.03**	8,557.62
10/10	10/10 Online Transfer To Chk ...3867 Transaction#: 22334253954	-7,000.00	1,557.62
10/10	Monthly Service Fee	-12.00	1,545.62
	Ending Balance		**$1,545.62**

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A Monthly Service Fee was charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or**

FedNow^SM network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.
(You did not have an electronic deposit this statement period)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $741.43)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $1,870.45)

Talk to a banker about transferring your balances to Chase today!

Stop in today and explore all Chase has to offer.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

October 01, 2024 through October 31, 2024
Account Number: **000000939093867**

CUSTOMER SERVICE INFORMATION

Web site:	**www.Chase.com**
Service Center:	**1-877-425-8100**
Para Espanol:	1-888-622-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00672459 DRE 802 210 30624 NNNNNNNNNNN 1 000000000 80 0000
STELLARAYS DIAMONDS LLC
2 WEST 46TH ST STE 905
NEW YORK NY 10036

06724590301000000023

CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		**$155,856.54**
Deposits and Additions	28	800,318.88
Checks Paid	12	-34,528.83
ATM & Debit Card Withdrawals	4	-1,332.69
Electronic Withdrawals	28	-852,522.28
Fees	1	-202.50
Ending Balance	**73**	**$67,589.12**

Your Chase Platinum Business Checking account provides:
- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- $25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
10/02	Chips Credit Via: The Bank of New York Mellon/0001 B/O: Diarays Bv Ntwerp,Be Ref: Nbnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000000009390 Org =/Ae160380000012001316409 Ntwerp,Be Ogb=/8901491969 Trade Servs Unit P Ob2979 Dubai Uae Obi=/Uri/Payment F OR Natural Stones Bbi=/Ocmt/USD4241 ,58/Rec/Less Fee Ssn: 00059411 Trn: 0012759276Fc	$4,221.58
10/04	Orig CO Name:Nivoda USA LLC Orig ID:1822557284 Desc Date:241004 CO Entry Descr:Mercuryachsec:CCD Trace#:084106761022588 Eed:241004 Ind ID:Mrcr-L41166Nppq Ind Name:Stellarays Diamonds Ll From Nivoda USA LLC Via Mercury.Com Mercuryach Trn: 2781022588Tc	498.75
10/07	Remote Online Deposit 1	63,294.00
10/10	Remote Online Deposit 1	67,340.00
10/10	Remote Online Deposit 1	5,873.28
10/10	Remote Online Deposit 1	3,712.50
10/10	Online Transfer From Chk ...7680 Transaction#: 22334253954	7,000.00

DEPOSITS AND ADDITIONS *(continued)*

DATE	DESCRIPTION	AMOUNT
10/11	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2410111313000041 Obi= Invoice 159 Bbi=/Acc/,/Phon/Stellar Ays Diamonds LLC Imad: 1011B6B7Hu1R013610 Trn: 0751871285Ff	100,000.00
10/11	Book Transfer Credit B/O: Nivoda USA LLC New York NY 10036-4701 US Trn: 0746400285Jo	17,185.50
10/15	Zelle Payment From Justin Waney Cti8Zjbe2Ltq	1,837.27
10/16	Book Transfer Credit B/O: Westpac Banking Corp Sydney Nsw Australia 2000 - Au Org:/034702312215 Stefan (WA) Pty Ltd Ogb: Westpac Banking Corporation Westpac Place Ref: Stefan Tt/Chgs/Aud0,/Ocmt/USD13490,00/Acc/Fw021000021 JPMorgan Chase B Ank, N.A. Morgan Chase New York,NY Trn: 3440783289Fs	13,490.00
10/16	Orig CO Name:Mark Jewelers Orig ID:A232852005 Desc Date: CO Entry Descr:Corp Pay Sec:CCD Trace#:031301427825090 Eed:241016 Ind ID: Ind Name:Stellarays Diamonds Ll Trn: 2897825090Tc	9,513.00
10/17	Book Transfer Credit B/O: Parishi Diamond Inc. New York NY 10036-0353 US Ref: Inv Se/2400179 Trn: 3565574291Es	11,436.60
10/17	Orig CO Name:Belgium New York Orig ID:272808724 Desc Date:241017 CO Entry Descr:Vp Sec:CCD Trace#:026013358568853 Eed:241017 Ind ID:Stellarays P Ind Name:Stellarays Diamonds Ll Inv No- Se-2400178 Trn: 2908568853Tc	30,844.80
10/17	Orig CO Name:Dison Gems Inc Orig ID:133058700 Desc Date:241017 CO Entry Descr:Stellarayssec:CCD Trace#:026013578568850 Eed:241017 Ind ID:Stellarays Ind Name:Stellarays Inv 2400177 1504846772 Trn: 2908568850Tc	9,604.22
10/18	Book Transfer Credit B/O: Diagem, Inc. Chicago IL 60602-4470 US Ref: Se/2400182/Bnf/Se/2400182 Trn: 3381274292Es	16,560.00
10/18	Book Transfer Credit B/O: Nivoda USA LLC New York NY 10036-4701 US Trn: 1152000292Jo	375.10
10/18	Orig CO Name:Westernstone Orig ID:4840613760 Desc Date: CO Entry Descr:ACH Merch Sec:CCD Trace#:101000697882339 Eed:241018 Ind ID:0010001488 Ind Name:Stellarays Details To Follow Trn: 2917882339Tc	75,462.35
10/21	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2410211344000058 Obi= Invoice 159 Bbi=/Acc/,/Phon/Stellar Ays Diamonds LLC Imad: 1021B6B7Hu1R013190 Trn: 0765131295Ff	100,000.00
10/21	Remote Online Deposit 1	17,000.00
10/23	Fedwire Credit Via: Ctbc Bank Corp. (USA)/122210406 B/O: Joshua J Fine Jewelry Inc Los Angeles CA 90013 Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=O/B Ctbc USA LA Obi=P Aid Invoice # Se/2400155 Imad: 1023Gmqfmp01022376 Trn: 0849531297Ff	12,454.15
10/25	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2410251405000057 Obi= Invoice 180 + 181 + 170 Bbi=/Acc/,/Phon/Stellarays Diamonds LLC Imad: 1025B6B7Hu1R014157 Trn: 0843201299Ff	35,811.46
10/25	Chips Credit Via: Bank of America, N.A./0959 B/O: A-F Special Diamonds, Inc. Los Angeles, CA, 90014 Ref: Nbnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000000009390 Org =/000310314927 Los Angeles, CA, 900 14 Ogb=/000310314927 Los Angeles CA 90014-1717 Obi=/Uri/Goods Ssn: 00570773 Trn: 0139041299Fc	14,195.00
10/28	Remote Online Deposit 1	25,255.85
10/28	Zelle Payment From Guillermo Perez Pncaa0Nwv37X	2,200.00

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DEPOSITS AND ADDITIONS *(continued)*

DATE	DESCRIPTION	AMOUNT
10/29	Fedwire Credit Via: Bank of America, N.A./026009593 B/O: S&S Brothers Jewelry Inc Dba S&S Br94103-5601 US CA Ref: Chase Nyc/Ctr/Bnf=Stellarays Diamonds LLC New York NY 10036- US/Ac-000 000009390 Rfb=2410291357000041 Obi= Invoice 159 Bbi=/Acc/,/Phon/Stellar Ays Diamonds LLC Imad: 1029B6B7Hu2R013029 Trn: 0771951303Ff	151,869.02
10/29	Zelle Payment From Diavo LLC 22533207650	1,960.40
10/30	Remote Online Deposit 1	1,324.05
Total Deposits and Additions		**$800,318.88**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
202 ^		10/02	$7,373.06
203 ^		10/04	400.00
206 * ^		10/09	2,995.00
207 ^		10/25	2,400.00
208 ^		10/25	6,208.80
209 ^		10/29	3,123.75
10001 * ^		10/08	2,358.71
10002 ^		10/08	1,650.73
10003 ^		10/08	2,358.66
10004 ^		10/08	1,650.73
10005 ^		10/08	2,358.66
10006 ^		10/08	1,650.73
Total Checks Paid			**$34,528.83**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/01	Recurring Card Purchase 10/01 Wolf & Bad* Wolf & B Www.Wolfandba NY Card 0529	$844.38
10/01	Recurring Card Purchase 10/01 Google *Gsuite_Stell Cc@Google.Com CA Card 0529	94.07
10/02	Recurring Card Purchase 10/01 Viirtue St Petersburg FL Card 0529	174.10
10/03	Recurring Card Purchase 10/02 Tmobile*Auto Pay 800-937-8997 WA Card 0529	220.14
Total ATM & Debit Card Withdrawals		**$1,332.69**

ATM & DEBIT CARD SUMMARY

Rohaan Karim Rayani Card 0529		
	Total ATM Withdrawals & Debits	$0.00
	Total Card Purchases	$1,332.69
	Total Card Deposits & Credits	$0.00
ATM & Debit Card Totals		
	Total ATM Withdrawals & Debits	$0.00
	Total Card Purchases	$1,332.69

Total Card Deposits & Credits	$0.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/03	10/03 Online ACH Payment 11147141388 To Simgemsusa (_######7602)	$25,100.79
10/04	Orig CO Name:Con Ed of NY Orig ID:2462467002 Desc Date:241003 CO Entry Descr:Cecony Sec:CCD Trace#:021000027310987 Eed:241004 Ind ID:45240320007 Ind Name:Rayani,Rohaan Trn: 2777310987Tc	309.51
10/04	Orig CO Name:American Express Orig ID:9493560001 Desc Date:241004 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000028132588 Eed:241004 Ind ID:A8924 Ind Name:Rohaan Rayani Am Trn: 2788132588Tc	7,661.73
10/07	Orig CO Name:American Express Orig ID:9493560001 Desc Date:241007 CO Entry Descr:ACH Pmt Sec:CCD Trace#:021000027086113 Eed:241007 Ind ID:A7190 Ind Name:Rohaan Rayani Am Trn: 2817086113Tc	6,161.00
10/08	10/08 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae330380000012001452388 Flawless Sourcing Dmcc Ref:/Bnf/Expdsdl1004 Trn: 3287424282Es	62,186.36
10/09	Orig CO Name:Chase Credit Crd Orig ID:4760039224 Desc Date:241008 CO Entry Descr:Autopaybussec:PPD Trace#:021000027313702 Eed:241009 Ind ID:000000000475310 Ind Name:Rayani Rohaan K Trn: 2837313702Tc	9,308.87
10/10	Orig CO Name:Chase Credit Crd Orig ID:4760039224 Desc Date:241009 CO Entry Descr:Autopay Sec:PPD Trace#:021000023710837 Eed:241010 Ind ID:000000000354678 Ind Name:Rayani Rohaan K Trn: 2843710837Tc	1,390.65
10/11	Zelle Payment To Paradiam Jpm99Ap84Brx	520.80
10/11	Orig CO Name:Nys Dtf CT Orig ID:G146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000010774675 Eed:241011 Ind ID:000000119111404 Ind Name:Cl2401372973 Trn: 2850774675Tc	4,550.00
10/11	Orig CO Name:Nyc Dept of Fina Orig ID:6136400434 Desc Date:241010 CO Entry Descr:Taxpaymentsec:PPD Trace#:051000010774671 Eed:241011 Ind ID:1429068032 Ind Name:Stellarays Diamonds Ll X Trn: 2850774671Tc	3,500.00
10/11	Orig CO Name:Irs Orig ID:3387702000 Desc Date:101124 CO Entry Descr:Usataxpymtsec:CCD Trace#:061036010774669 Eed:241011 Ind ID:220468580477131 Ind Name:Stellarays Diamonds Ll Trn: 2850774669Tc	3,340.00
10/11	Orig CO Name:Nys Dtf Wt Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000010774673 Eed:241011 Ind ID:000000119116842 Ind Name:W44926280826 Trn: 2850774673Tc	933.73
10/21	10/21 Online ACH Payment 11148939211 To Aurostarny (_######8924)	79,413.44
10/22	10/22 Online International Wire Transfer A/C: Icici Bank Limited Mumbai India 40005-1 IN Ben:/2202139000000050 Paladiya Brothers CO Ref: Tel02249709852/P0101/US Trn: 3100194296Es	10,713.31
10/22	10/22 Online International Wire Transfer A/C: Indusind Bank Limited Mumbai Mh India 40001-3 IN Ben:/251119260509 Diarays Diamond Llp Ref: Tel919820720960/P0101/US Trn: 3115094296Es	72,000.00
10/22	10/22 Online International Wire Transfer A/C: Dah Sing Bank Ltd Hong Kong Hong Kong Hk Ref: Invoice Payment Trn: 3171054296Es	82,831.00
10/23	Zelle Payment To Kevin Camera Jpm99Apvydne	100.00
10/24	10/24 Online International Wire Transfer A/C: Union Bank of India Mumbai Mumbai 400021 India IN Ben:/040211100002087 Padma Gems Ref: Advance Payment Tel912240223232/P0101/US Trn: 3324634298Es	99,245.42
10/25	10/25 Online ACH Payment 11149561695 To Crystalcuts (_#####5369)	8,236.80
10/25	10/25 Online ACH Payment 11149572245 To Embyinternationalinc (_###3496)	23,376.60
10/25	10/25 Online International Wire Transfer Via: Hsbc Bank USA, N.A./0108 A/C: Hongkong And Shanghai Banking Corpohong Kong Hong Kong Hk Ben: Ansh Trading Limited Kowloon Hk Ref: Ae0472425 Invoice Payment Ssn: 00552142 Trn: 3517414299Es	33,934.48
10/25	10/25 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae650380000012001362184 Diamond Creations NV Ref: I24174P Trn: 3531414299Es	38,876.64

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
10/25	10/25 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae960380000012001374042 Sauraj Diamonds NV Ref: 2024321P Trn: 3538204299Es	6,620.76
10/25	10/25 Online International Wire Transfer A/C: National Bank of Fujairah Pjsc Fujairah U.A.E. 00000- Ae Ben:/Ae330380000012001452388 Flawless Sourcing Dmcc Ref: Expdsdl1006Expdsdl1007 Trn: 3609094299Es	92,565.96
10/29	10/29 Online Transfer To Chk ...7680 Transaction#: 22531095305	6,500.00
10/29	Zelle Payment To Diavo 22533649063	1,166.42
10/29	10/29 Online ACH Payment 11149849844 To Simgemsusa (_######7602)	60,873.01
10/29	10/29 Online International Wire Transfer A/C: Industrial And Commercial Bank Central Hong Kong Hk Ref: Invoice Payment Trn: 3621644303Es	111,105.00
Total Electronic Withdrawals		**$852,522.28**

FEES

DATE	DESCRIPTION	AMOUNT
10/01	Service Charges For The Month of September	$202.50
Total Fees		**$202.50**

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
10/01	$154,715.59	10/10	171,346.27	10/22	316,852.83
10/02	151,390.01	10/11	275,687.24	10/23	329,206.98
10/03	126,069.08	10/15	277,524.51	10/24	229,961.56
10/04	118,196.59	10/16	300,527.51	10/25	67,747.98
10/07	175,329.59	10/17	352,413.13	10/28	95,203.83
10/08	101,115.01	10/18	444,810.58	10/29	66,265.07
10/09	88,811.14	10/21	482,397.14	10/30	67,589.12

SERVICE CHARGE SUMMARY

Monthly Service Fee	$0.00	
Other Service Charges	$245.00	
Total Service Charges	**$245.00**	Will be assessed on 11/1/24

The monthly service fee was waived on your Chase Platinum Business Checking account because you maintained the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee Waived	0			$95.00	$0.00
Other Service Charges:					
Electronic Credits					
Electronic Items Deposited	7	Unlimited	0	$0.40	$0.00
Electronic Credits	17	Unlimited	0	$0.40	$0.00
Credits					
Non-Electronic Transactions	35	500	0	$0.40	$0.00
Electronic Credits					
Domestic Incoming Wire Fee	7	Unlimited	0	$15.00	$0.00

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SERVICE CHARGE DETAIL *(continued)*

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
International Incoming Wire Fee	1	Unlimited	0	$15.00	$0.00
Miscellaneous Fees					
Online US Dollar Intl Wire Fee	10	4	6	$40.00	$240.00
Cash Management Services					
Standard ACH Pmnts Initial Fee	2	0	2	$2.50	$5.00
Debit Block Maintenance	1	0	1	$0.00	$0.00 [1]
ACH Debit Block - Authorized ID	10	0	10	$0.00	$0.00 [1]
Online - Check Monitoring	1	0	1	$0.00	$0.00 [1]
Quick Deposit Single Feed Maint	1	0	1	$0.00	$0.00
Subtotal Other Service Charges (Will be assessed on 11/1/24)					**$245.00**

ACCOUNT 000000939093867

Other Service Charges:	
Electronic Credits	
Electronic Items Deposited	7
Electronic Credits	17
Credits	
Non-Electronic Transactions	35
Electronic Credits	
Domestic Incoming Wire Fee	7
International Incoming Wire Fee	1
Miscellaneous Fees	
Online US Dollar Intl Wire Fee	10
Cash Management Services	
Standard ACH Pmnts Initial Fee	2
Debit Block Maintenance	1
ACH Debit Block - Authorized ID	10
Online - Check Monitoring	1
Quick Deposit Single Feed Maint	1

[1] This charge represents a service provided in a previous month.

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDeposit℠ are based on previous month activity.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

STELLARAYS DIAMONDS LLC

2 WEST 46TH STREET
NEW YORK, NY 10036

CHASE BANK

10013

021000021

10/30/2024 $*******7,143.70

DATE **AMOUNT**

PAY Seven Thousand One Hundred Forty-Three Dollars & 70 Cents

TO THE ORDER OF
ROHAAN RAYANI
C/O 2 WEST 46TH STREET
NEW YORK, NY 10036

Memo:

⑈10013⑈ ⑆021000021⑆ ⑈939093867⑈

STELLARAYS DIAMONDS LLC * 2 WEST 46TH STREET * NEW YORK, NY 10036

CHECK NO.	SOCIAL SECURITY NO.	EMPLOYEE NAME	NUMBER	STATUS	DEPT/CLASS	DATE
10013	196-92-7386	ROHAAN RAYANI	Hourly	F S S		10/30/2024

EARNINGS					TAXES			MISCELLANEOUS DEDUCTIONS		
TYPE	$/hr	hrs	CURRENT	YTD	TYPE	CURRENT	YTD	TYPE	CURRENT	YTD
Gross Wages			10000.00	22000.00	MCWH	145.00	319.00	NYSDI	2.60	13.00
Total Wages			10000.00	22000.00	SSWH	620.00	1364.00	NYPFL	27.77	72.53
					FITW	1528.21	2306.89	*SubTotal	30.37	85.53
					SITW	532.72	1002.19			
					LITW	0.00	344.00			
TOTALS			10000.00	22000.00		2825.93	5336.08		30.37	85.53
NETPAY			7143.70	16578.39						

STELLARAYS DIAMONDS LLC * 2 WEST 46TH STREET * NEW YORK, NY 10036

CHECK NO.	SOCIAL SECURITY NO.	EMPLOYEE NAME	NUMBER	STATUS	DEPT/CLASS	DATE
10013	196-92-7386	ROHAAN RAYANI	Hourly	F S S		10/30/2024

EARNINGS					TAXES			MISCELLANEOUS DEDUCTIONS		
TYPE	$/hr	hrs	CURRENT	YTD	TYPE	CURRENT	YTD	TYPE	CURRENT	YTD
Gross Wages			10000.00	22000.00	MCWH	145.00	319.00	NYSDI	2.60	13.00
Total Wages			10000.00	22000.00	SSWH	620.00	1364.00	NYPFL	27.77	72.53
					FITW	1528.21	2306.89	*SubTotal	30.37	85.53
					SITW	532.72	1002.19			
					LITW	0.00	344.00			
TOTALS			10000.00	22000.00		2825.93	5336.08		30.37	85.53
NETPAY			7143.70	16578.39						

STELLARAYS DIAMONDS LLC

2 WEST 46TH STREET
NEW YORK, NY 10036

CHASE BANK

10014

021000021

11/30/2024 $*******7,143.70

DATE **AMOUNT**

PAY Seven Thousand One Hundred Forty-Three Dollars & 70 Cents

TO THE ORDER OF
ROHAAN RAYANI
C/O 2 WEST 46TH STREET
NEW YORK, NY 10036

Memo:

⑈10014⑈ ⑆021000021⑆ ⑈939093867⑈

STELLARAYS DIAMONDS LLC * 2 WEST 46TH STREET * NEW YORK, NY 10036

CHECK NO.	SOCIAL SECURITY NO.	EMPLOYEE NAME	NUMBER	STATUS	DEPT/CLASS	DATE
10014	196-92-7386	ROHAAN RAYANI	Hourly	F S S		11/30/2024

EARNINGS				TAXES			MISCELLANEOUS DEDUCTIONS		
TYPE	$/hr	hrs	CURRENT	YTD	TYPE	CURRENT	YTD	TYPE	CURRENT	YTD

TYPE $/hr hrs	CURRENT	YTD	TYPE	CURRENT	YTD	TYPE	CURRENT	YTD
Gross Wages	10000.00	32000.00	MCWH	145.00	464.00	NYSDI	2.60	15.60
Total Wages	10000.00	32000.00	SSWH	620.00	1984.00	NYPFL	27.77	100.30
			FITW	1528.21	3835.10	*SubTotal	30.37	115.90
			SITW	532.72	1534.91			
			LITW	0.00	344.00			
TOTALS	10000.00	32000.00		2825.93	8162.01		30.37	115.90
NETPAY	7143.70	23722.09						

STELLARAYS DIAMONDS LLC * 2 WEST 46TH STREET * NEW YORK, NY 10036

CHECK NO.	SOCIAL SECURITY NO.	EMPLOYEE NAME	NUMBER	STATUS	DEPT/CLASS	DATE
10014	196-92-7386	ROHAAN RAYANI	Hourly	F S S		11/30/2024

TYPE $/hr hrs	CURRENT	YTD	TYPE	CURRENT	YTD	TYPE	CURRENT	YTD
Gross Wages	10000.00	32000.00	MCWH	145.00	464.00	NYSDI	2.60	15.60
Total Wages	10000.00	32000.00	SSWH	620.00	1984.00	NYPFL	27.77	100.30
			FITW	1528.21	3835.10	*SubTotal	30.37	115.90
			SITW	532.72	1534.91			
			LITW	0.00	344.00			
TOTALS	10000.00	32000.00		2825.93	8162.01		30.37	115.90
NETPAY	7143.70	23722.09						

STELLARAYS DIAMONDS LLC

2 WEST 46TH STREET
NEW YORK, NY 10036

CHASE BANK

10015

021000021

12/30/2024 $*******7,143.70

DATE **AMOUNT**

PAY Seven Thousand One Hundred Forty-Three Dollars & 70 Cents

TO THE ORDER OF
ROHAAN RAYANI
C/O 2 WEST 46TH STREET
NEW YORK, NY 10036

Memo:

⑈10015⑈ ⑆021000021⑆ ⑈939093867⑈

STELLARAYS DIAMONDS LLC * 2 WEST 46TH STREET * NEW YORK, NY 10036

CHECK NO.	SOCIAL SECURITY NO.	EMPLOYEE NAME	NUMBER	STATUS	DEPT/CLASS	DATE
10015	196-92-7386	ROHAAN RAYANI	Hourly	F S S		12/30/2024

EARNINGS					TAXES			MISCELLANEOUS DEDUCTIONS		
TYPE	$/hr	hrs	CURRENT	YTD	TYPE	CURRENT	YTD	TYPE	CURRENT	YTD
Gross Wages			10000 00	42000 00	MCWH	145 00	609 00	NYSDI	2 60	18 20
Total Wages			10000 00	42000 00	SSWH	620 00	2604 00	NYPFL	27 77	128 07
					FITW	1528 21	5363 31	*SubTotal	30 37	146 27
					SITW	532 72	2067 63			
					LITW	0 00	344 00			
TOTALS			10000 00	42000 00		2825 93	10987 94		30 37	146 27
NETPAY			7143 70	30865 79						

STELLARAYS DIAMONDS LLC * 2 WEST 46TH STREET * NEW YORK, NY 10036

CHECK NO.	SOCIAL SECURITY NO.	EMPLOYEE NAME	NUMBER	STATUS	DEPT/CLASS	DATE
10015	196-92-7386	ROHAAN RAYANI	Hourly	F S S		12/30/2024

EARNINGS					TAXES			MISCELLANEOUS DEDUCTIONS		
TYPE	$/hr	hrs	CURRENT	YTD	TYPE	CURRENT	YTD	TYPE	CURRENT	YTD
Gross Wages			10000 00	42000 00	MCWH	145 00	609 00	NYSDI	2 60	18 20
Total Wages			10000 00	42000 00	SSWH	620 00	2604 00	NYPFL	27 77	128 07
					FITW	1528 21	5363 31	*SubTotal	30 37	146 27
					SITW	532 72	2067 63			
					LITW	0 00	344 00			
TOTALS			10000 00	42000 00		2825 93	10987 94		30 37	146 27
NETPAY			7143 70	30865 79						

NEW YORK STATE USA

DRIVER LICENSE

Mark JF Schroeder

ID 473 683 934 Class D

RAYANI
ROHAAN,KARIM
271 W 47TH ST 20B
NEW YORK, NY 10036
LIMITED-TERM

DOB 11/26/1993
Issued 02/22/2024
Expires 10/10/2025
E NONE
R A1 B
Sex M Height 6'-01" Eyes BRO

NOV 93

ROHAAN RAYANI

Doc# NLBA6UWV00

dmv.ny.gov

Restrictions:
A1 Temp Visitor
B Corrective Lenses

ROHAAN RAYANI

01223 005700911 73