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**From:** Jj Litchford [REDACTED]  
**Sent:** 10/7/2015 1:11:13 PM  
**To:** Vahe Stepanian [REDACTED]; Paul Morris [REDACTED]  
**CC:** Ariane Dwyer [REDACTED]  
**Subject:** RE: SFL and Gratitude America Ltd [C] [I]  
**Attachments:** Non profit resolution.pdf; Articles of Incorp.pdf; COGS.pdf; Darren Indyke ID.pdf; IRS letter.pdf; JE passport.pdf; KYC print.pdf

Classification: **For internal use only**

Here you go—I presume you don't need any of our research?



JJ Litchford  
Associate Banker

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*Passion to Perform*

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**From:** Vahe Stepanian  
**Sent:** Wednesday, October 07, 2015 12:59 PM  
**To:** Paul Morris; Jj Litchford  
**Cc:** Ariane Dwyer  
**Subject:** RE: SFL and Gratitude America Ltd [C] [I]

Classification: **For internal use only**

Rich specifically asked to open another brokerage account, and he understood that there is paperwork involved in doing so. Is there an alternative you have in mind?

Thank you,  
Vahe

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**From:** Paul Morris  
**Sent:** Wednesday, October 07, 2015 12:55 PM  
**To:** Vahe Stepanian; Jj Litchford  
**Cc:** Ariane Dwyer  
**Subject:** RE: SFL and Gratitude America Ltd [C]

Vahe do we really need a full KCP account for this?

-----Original Message-----

**From:** Vahe Stepanian