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**From:** Paul Morris [REDACTED]  
**Sent:** 1/19/2016 8:49:17 AM  
**To:** Vahe Stepanian [REDACTED], Ariane Dwyer [REDACTED]  
**Subject:** FW: Gratitude America  
**Attachments:** Account Agreement.pdf; Client Authorization for use of Free Credit Balances.pdf; Corporate Account Authorization and Officer's Certificate.pdf; W9.pdf

Fyi

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

**From:** Richard Kahn [richardkahn12@gmail.com]  
**Sent:** Tuesday, January 19, 2016 08:15 AM Eastern Standard Time  
**To:** Paul Morris  
**Cc:** Darren Indyke  
**Subject:** Fwd: Gratitude America

hope you had a nice day off  
can you please look into when account will be opened as it is now 2 weeks since i sent paperwork to Ariane  
thank you

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue 4th Floor  
New York, NY 10022  
tel 212-971-1306  
fax 646-350-0954  
cell 917-414-7584

Begin forwarded message:

[REDACTED]  
**From:** Richard Kahn <[REDACTED]>  
**Subject:** Fwd: Gratitude America  
**Date:** January 5, 2016 at 11:44:18 AM EST  
**To:** Ariane Dwyer <[REDACTED]>

finally we have completed docs to open brokerage account  
please review and let me know if anything else is needed and approximate time frame to have account opened  
thank you

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue 4th Floor  
New York, NY 10022