Based on the provided regulations, the following non-compliant clauses from the contract are identified:

1. Clause 3: TERM - Month-to-Month Lease. The regulation requires a 30-day notice to terminate the lease for month-to-month tenants in New York City, but the contract only provides a 10-day notice period.

2. Clause 4: RENT. The regulation requires a 5-day grace period before charging a late fee, but the contract charges a late fee of $50 for each day.

3. Clause 5: SECURITY DEPOSIT. The regulation requires landlords to return the security deposit within 14 days of the end of the lease, but the contract returns the security deposit within 15 days.

4. Clause 7: NSF FEE. The regulation prohibits charging NSF fees, but the contract does not prohibit NSF fees.

5. Clause 8: EARLY MOVE-IN. The regulation requires landlords to provide a 30-day notice for early move-in, but the contract does not provide a notice period.

6. Clause 9: PRE-PAYMENT OF RENT. The regulation prohibits charging pre-payment of rent as a condition for early move-in, but the contract requires a pre-payment of rent for early move-in.

7. Clause 10: ACCEPTABLE PAYMENT METHODS. The regulation requires landlords to accept ACH (electronic bank transfer) payments, but the contract only accepts ACH, cash, and check payments.

8. Clause 11: UTILITIES & SERVICES. The regulation requires landlords to provide utilities and services, but the contract states that the landlord is not responsible for utilities and services.

9. Clause 12: FURNITURE. The regulation requires landlords to provide furnished apartments, but the contract states that the property is not furnished.

10. Clause 13: APPLIANCES. The regulation requires landlords to provide appliances, but the contract states that the property has no appliances.

11. Clause 14: MOVE-IN INSPECTION. The regulation requires landlords to conduct a move-in inspection, but the contract does not require a move-in inspection.

12. Clause 15: COMMON AREAS: The regulation requires landlords to provide access to common areas, but the contract states that there are no common areas.

13. Clause 16: PARKING: The regulation requires landlords to provide parking, but the contract states that there is no parking.

14. Clause 17: PETS: The regulation prohibits landlords from restricting pets, but the contract prohibits pets.

15. Clause 18: SUBLETTING: The regulation requires landlords to provide written consent for subletting, but the contract does not require written consent for subletting.

16. Clause 19: RENTERS INSURANCE: The regulation requires landlords to provide renters insurance, but the contract does not require renters insurance.

17. Clause 20: SMOKING POLICY: The regulation prohibits landlords from restricting smoking, but the contract prohibits smoking.

18. Clause 21: ADDITIONAL TERMS & CONDITIONS. The regulation requires landlords to provide additional terms and conditions, but the contract does not provide additional terms and conditions.

19. Clause 22: DISCLOSURES. The regulation requires landlords to provide disclosures, but the contract does not provide disclosures.

20. Clause 23: DEFINITIONS. The regulation requires landlords to provide definitions, but the contract does not provide definitions.

21. Clause 24: MISCELLANEOUS TERMS. The regulation requires landlords to provide miscellaneous terms, but the contract does not provide miscellaneous terms.

22. Clause 25: DEFAULT. The regulation requires landlords to provide notice of default, but the contract does not provide notice of default.

23. Clause 26: PROHIBITED ACTIONS. The regulation prohibits landlords from taking certain actions, but the contract does not prohibit these actions.

These non-compliant clauses may be subject to review and revision to ensure compliance with New York state regulations.