

DBA Name	Karma and Luck		Legal Name	Zama & Zama, Inc.	
Type of Business	Retail Jewelry & Home Goods		Tax ID	81-2077132	Corp
Full Business Address	1945 E. Russell Rd. suite #208-Las Vegas, NV 89119				
Full Billing Address					
Phone at Location	(702) 463-4085		Best Phone	(702) 463-4085	Fax
Business Email	accounting@karmaandluck.com		Website	www.karmaandluck.com	
Years In Business	3	Average Ticket		Gross Annual Sales	8,132,842.40
Do you currently have cash advance?	Yes	With who?	AMEX		Balance 233000.00
Current Credit Card Processor			Average Processing Volume		
Last Month Vol.		#of Tickets		2nd Month Vol.	
					#of Tickets
3rd Month Vol.		#of Tickets		4th Month Vol.	
					#of Tickets

Owner #1 Name	Vladi Bergman		Title	CEO	
Date of Birth	05/17/1982		SSN	284--2-5-69	
Full Home Address	4575 Dean Martin Dr. #2809-Las Vegas, NV 89103				
Home Phone	(702) 673-7963	Cell Phone	(702) 673-7963	Email	accounting@karmaandluck.com
Own/Rent	\$ 0 Own	Years There	5	Drivers Lience #	2104268996
				State	Nevada
Owner #2 Name	Guy Tumarkin		Title	Partner	
Date of Birth			SSN	680--1-1-44	
Full Home Address	19 Vintage Ct-Las Vegas, NV 89113				
Home Phone	(702) 417-3029	Cell Phone	(702) 417-3029	Email	tumarkin10@yahoo.com
Own/Rent	\$ Own	Years There		Drivers Lience #	1603546295
				State	Nevada

Business Home Based?	No	Location: Lease/Own	Leased	Lease Term		Monthly Rent	
Landlord / Mortgage Co.	MAC One, LLC			Contact	Kelly Brezina		
Contact Phone	(702) 739-2000	Cell		Email	kbrezina@marnellcompanies.com		

Bank Name/Branch	Bank of America	Contact	Deaa Goswami	Phone	(702) 540-1535
Trade Reference#1	JS Designs	Contact	Jorge Serrano	Phone	(702) 629-6060
Trade Reference#2	E Designs	Contact	Elizabeth Randleman	Phone	(702) 591-4210
Trade Reference#3	Distinctive Insurance	Contact	Itilya Lang	Phone	(702) 613-0973

I hereby represent that all the above information is true and understand that making false statements might be considered fraud. By providing the above information, the applicant(s) authorize you to whom this application is made or your agents to investigate my/our financial responsibility and credit worthiness, specifically principal and corporate entities, and will provide financial statements, tax returns, etc. as you deem necessary. A photocopy of this authorization will be deemed as acceptable for release of credit information. I/we authorize Money Works Direct, Inc. to receive pertinent information regarding the commercial lease for the above referenced location from my leasing company and or agent. I/we authorize you to update my/our credit profile from time to time in the future, as you deem appropriate. By signing below, each of the above listed business and business owner/officer (individually and collectively, "you") authorize Money Works Direct and each of its representatives, successors, assigns and designees ("Recipients") that may be involved with or acquire commercial loans having daily repayment features or purchases of future receivables including Merchant Cash Advance transaction, including without limitation the application therefor (collectively, "Transaction") to obtain consumer or personal, business and investigative reports and other information about you, including credit card processor statements and bank statements, from one or more consumer reporting agencies, such as TransUnion, Experian and Equifax, and from other credit bureaus, banks, creditors and other third parties. You also authorize Money Works Direct to transmit this application form, along with any of the foregoing information obtained in connection with this application, to any or all of the Recipients for the foregoing purposes. You also consent to the release, by any creditor or financial institution, of any information relating to any of you, to Money Works Direct and to each of the Recipients, on its own behalf.

Signature#1

Printed Name

Vladi Bergman

Date

06/27/2019