



DIINELE DINAALI
4200 Paradise Road, Apt. 2028
Las Vegas, NV 89169
(310) 346-3635
hi@diinele.email

PLAINTIFF IN PRO PER

DISTRICT COURT
CLARK COUNTY, NEVADA

DIINELE DINAALI, an Individual
Plaintiff,

vs.

CELLCO PARTNERSHIP d/b/a VERIZON
WIRELESS, A Delaware Partnership;
CELLULAR SALES OF KNOXVILLE, INC.,
d/b/a CELLULAR SALES, A Tennessee
Corporation;
DION MORROW, an Individual;
FRANKLIN JACKSON, an Individual;
DOES 1 THROUGH 10;
ROE CORPORATIONS 1 THROUGH 10,
inclusive

Defendants.

CASE NO:
DEPT:

PLAINTIFF’S INDEX OF EXHIBITS

[Filed Concurrently with Plaintiff's Complaint,
Plaintiff’s Emergency Motion for Temporary
Restraining Order and Preliminary Injunction, and
Appendixes 1 & 2 to Plaintiff’s Motion for
Temporary Restraining Order and Preliminary
Injunction]

HEARING DATE:
HEARING TIME:

PLAINTIFF'S INDEX OF EXHIBITS

Plaintiff hereby submits this standalone Index of Exhibits in support of the concurrently filed Plaintiff's Emergency Motion for Temporary Restraining Order and Preliminary Injunction, and Appendix to Plaintiff's Emergency Motion for Temporary Restraining Order and Preliminary Injunction:

EXHIBIT	DOCUMENT DESCRIPTION
1	May 18, 2025, Verizon Customer Receipt
2	Dec. 30, 2024, Verizon Customer Receipt
3	Verizon Portal Receipts Summary
4	Verizon Portal Billing Summary
5	May 21, 2025, Visible Receipt
6	Dec. 17, 2024, Affirm Loan Agreement
7	May 21, 2026, Affirm loan payment
8	May 19, 2025, Verizon Order Pending Notice
9	Verizon Terms of Agreement Blank Page
10	Verizon Terms of Agreement
11	May 20, 2025, Verizon Order Complete Notice
12	June 1, 2025, Verizon Financing Agreement
13	June-Jul., 2025, Bill
14	Sep. 10, 2025, Verizon Overdue Notice
15	Sep. 21, 2025, Verizon Bill Paid
16	Cox Payment History
17	Feb. 2, 2026, Billing Dispute
18	Feb. 3, 2026, Credit Report Threat
19	May 9, 2026, Equipment Billing
20	May 5, 2026, Verizon Paper Final Bill
21	May 9, 2026, Verizon Digital Final Bill

DATED this 22nd day of June, 2026.

Respectfully submitted,

/s/ Diinele Dinaali

Plaintiff in Pro Per, DIINELE DINAALI

Exhibit 1



Thanks for your purchase, Diinele!

Account #	Order #	Date	Purchased via	Payment today
0974209710-00001	216281 216280	May 18, 2025	Telephone order # T329001	\$100.50

Here are today’s charges:

Item	Unit price	Charges
 Apple iPhone 16 Pro Max New line 256 GB WHITE TITANIUM 310-346-3635 IMEI: Available upon shipment	\$0.00/mo \$33.33/mo Retail price: \$1,199.99 Qty: 1	Amount: \$0.00 Taxes & gov fees*: \$100.50
		Subtotal: \$0.00 Taxes & gov fees*: \$100.50
Total:		\$100.50

*A breakdown of surcharges, taxes & gov fees is at the end of this document.



Here's how your bill will change:

Next bill*

\$250.36

Including one-time charges & credits.

→

Ongoing monthly*

\$171.67

Review your next bill estimate by scanning the QR code with your phone

Or go to verizon.com/nextbill

*Totals are estimated. Any changes made after this transaction may impact the bill estimate.

One time charges & credits

Your upcoming bill may include partial month charges or credits reflecting the change in your plan and/or services & perks.

Activation fee for new line (310-346-3635)

This fee will appear on your next bill only.

\$35.00

Get more. Save more.
Only with Verizon.

Check all your promos & offers
www.verizon.com/savingscenter

New charges

New Line

iPhone 16 Pro Max (310-346-3635)

⌚ Plan added ⌚ Device added ⌚ Discount added ⌚ Service added

Plan

UNLIMITED ULTIMATE

\$100.00

Device

iPhone 16 Pro Max monthly device payment

Agreement 1699299852

Device Promotional Credit

\$33.33

-\$33.33

Services & perks

Decline Device Protection

\$0.00

DIINELE DINAALI

(702-283-7185)

⌚ Plan added ⌚ Service added

Plan

5G HOME PLUS

\$80.00

Services & perks

MOBILE + HOME DISCOUNT

-\$15.00

Surcharges, taxes and gov fees

Surcharges, taxes and gov fees will be itemized on your next bill.

Surcharges

Taxes and gov fees

\$6.26

\$0.41



Question about your receipt? [verizon.com/support](https://www.verizon.com/support) or call 800-922-0204

Your Verizon receipt; generated on 05/18/2025 @ 08:42 UTC; order #: 216281, 216280; location T329001



Today’s purchase surcharges, taxes & gov fees breakdown:

Taxes & gov fees

We're required by law to collect taxes and government fees.

Clark Cnty Sales Tax	\$45.30
NV State Sales Tax	\$55.20

Total: **\$100.50**

Agreements

(View full agreement at vzw.com/myverizon)

Customer agreement

I **have read and agree** to the Verizon Customer Agreement including settlement of dispute by arbitration instead of jury trial, as well as the terms of the plan, optional services I have agreed to purchase and the [Verizon Privacy Policy](#). California customers view our [California Privacy Notice](#).

Device payment agreement

Notice to Buyer: This is a Retail Installment Sale Agreement(s)/Security Agreement(s), not a lease. Do not accept if it contains spaces. You have a right to a copy of this Agreement(s), keep it to protect your rights. You may pay off the full amount anytime. Please review the entire Agreement(s), including the additional Notice to Buyer provisions before accepting. I authorize Verizon to obtain my credit report information in connection with this order. I understand that this check will appear on my credit report as a soft inquiry and will not impact my credit.

Signature

Signed & Accepted Electronically

Additional information

Taxes, Surcharges and Fees

We use your service address for each wireless service line to determine how we bill taxes, other governmental charges, and Verizon surcharges (which are Verizon's charges, not taxes). As of April 1, 2025, for service other than 5G Home and LTE Home (which are not subject to these charges), these charges can add between 15% and 51% to your standard monthly access and other charges, and may include a Federal Universal Service Charge (36.6% of the interstate and international telecom charges; varies quarterly based on FCC rate), Regulatory Charge (\$0.19 per voice line, \$0.02 per data-only line) and Administrative and Telco Recovery Charge (\$3.50 per voice line, \$1.60 per data-only line). Taxes, other governmental charges, tariffs, and Verizon surcharges are subject to change. For more details on these charges, call 1-888-684-1888.

Ewaste tax disclaimer

Electronic waste should be recycled or disposed of properly. Contact www.in.gov/recycle/ or call 800-988-7901 for information.

Return policy

You may return or exchange wireless devices and accessories within 30 days of purchase. Gift cards are not eligible for return or exchange, except as required by law. A restocking fee of \$50 applies to any return or exchange of a wireless device (excluding Hawaii). You may exchange your device one time. For Buy One, Get One or similar offers, both items must be returned. See verizonwireless.com/returnpolicy for complete details.

Device promotion

You'll see your monthly promo credit in 1-2 billing cycles. If your credit takes 2 cycles to appear, you'll see the credit for the first cycle on your second bill, in addition to that month's credit. Only one promotion per line. Line(s) must remain active, on an eligible plan and in good standing to receive promotional value. The credits will end at the end of your promotional term or when you cancel, transfer or upgrade this line. If your promo credits are associated with a trade-in, you'll lose your credits when you pay off your device payment agreement (DPA) before your trade-in device is received and the device you traded in must be in good working and cosmetic condition to receive credits. If you purchased your device on a DPA with an offer to Buy One device, and Get One device at a discount (or Free), then credits will also end when the DPA balance is fully paid.

Question about your receipt? verizon.com/support or call 800-922-0204

Your Verizon receipt; generated on 05/18/2025 @ 08:42 UTC; order #: 216281, 216280; location T329001



Decline equipment protection

I understand that by declining equipment protection, if my device is lost, stolen, damaged or experiences a post-warranty defect, I must pay any balance on my device payment agreement (if applicable). If I choose to replace it with a new device, I may be required to pay full retail price, which may exceed \$1,000.00. I understand that I only have 30 days to enroll in coverage after my device activation.

Question about your receipt? [verizon.com/support](https://www.verizon.com/support) or call 800-922-0204

Your Verizon receipt; generated on 05/18/2025 @ 08:42 UTC; order #: 216281, 216280; location T329001

Exhibit 2



Thanks for your purchase, Diinele!

Account #	Order #	Date	Purchased via	Payment today
New customer	11351672	December 30, 2024	Telephone order # 0423101	\$0.00

Here are today's charges:

Item	Unit price	Promotion/Discount	Charges	
	5G HOME PLUS			
	New line			
	Up to 300 Mbps download (typical speeds of 85-250 Mbps). 3-Year Price Guarantee.	Rebate: \$100.00 5G Home Plus or LTE Home Plus Gift Card	Amount:	\$0.00
	Service address: ¹ (This equipment can only be used at this address) 4200 PARADISE RD, UNIT 2028 2028 LAS VEGAS, NV 89169	Redeem by Feb 28, 2025 at m.vzw.com/rebatenotification	Taxes & gov fees:	\$0.00
		Total savings: \$100.00	Subtotal:	\$0.00
			Taxes & gov fees:	\$0.00
Total:				\$0.00



Here's what to expect on your bill:

Ongoing monthly*

\$80.00

Heads up, your first bill is usually higher due to one-time new account charges and activation fees.

Welcome to Verizon. Register and sign into your account to review billing, services, and more.

Or go to [verizon.com](https://www.verizon.com)



*Totals are estimated. Any changes made after this transaction may impact the bill estimate.

One time charges & credits

Your upcoming bill may include partial month charges or credits reflecting the change in your plan and/or services & perks.

Get more. Save more.
Only with Verizon.

Check all your promos & offers
www.verizon.com/savingscenter

New charges

New Line

VZ INTERNET GATEWAY WNC-CR200A (702-283-7185)

⌚ Plan added ⌚ Device added ⌚ Service added ⌚ Perk added

Plan

5G HOME PLUS \$80.00

Services & perks

Netflix & Max (With Ads) (Plan perk) \$10.00

12 month Netflix & Max promo for new FWA lines of service (Expires December 30, 2025) -\$10.00

Whole-Home Wi-Fi* (1 extender included) \$10.00

WHOLE-HOME WI-FI DISCOUNT -\$10.00

*For information about the terms of your Verizon Home Internet Service, Whole-Home Wi-Fi and/or Whole-Home Wi-Fi Plus, see additional information section.

Surcharges, taxes and gov fees

Surcharges, taxes and gov fees will be itemized on your next bill.

Surcharges \$0.00

Taxes and gov fees \$0.00

Question about your receipt? [verizon.com/support](https://www.verizon.com/support) or call 800-922-0204

Your Verizon receipt; generated on 12/30/2024 @ 05:10 UTC; order #: 11351672; location 0423101



Agreements

(View full agreement at vzw.com/myverizon)

Customer agreement

I have read and agree to the Verizon Customer Agreement including settlement of dispute by arbitration instead of jury trial, as well as the terms of the plan, optional services I have agreed to purchase and the [Verizon Privacy Policy](#). California customers view our [California Privacy Notice](#).

Verizon Home Internet (Wireless) Terms of Service

I have read and agree to the Verizon Home Internet (Wireless) Terms of Service. Verizon-owned equipment must be returned in an undamaged condition (subject only to reasonable wear and tear) within 30 days after order/service cancellation or change to a plan without Whole-Home Wi-Fi to avoid up to \$300 unreturned equipment fee per unit of equipment (see details in Terms of Service). Please contact us at 800-922-0204 so that we can provide you with a return shipping label and box. The Home Internet service and equipment are to be used exclusively at the qualified service address that you provided in your order, and may not be used at any other address without our authorization. If your Home Internet order or service was cancelled during the 30 days satisfaction guarantee period and you returned the Verizon-owned equipment, we will provide a bill credit or refund to your original payment method for any Home Internet service used during that period.

Signature

DIINELE DINAALI

Additional information

Taxes, Surcharges and Fees

We use your service address for each wireless service line to determine how we bill taxes, other governmental charges, and Verizon surcharges (which are Verizon's charges, not taxes). As of December 18, 2024, for service other than 5G Home and LTE Home (which are not subject to these charges), these charges can add between 14% and 50% to your standard monthly access and other charges, and may include a Federal Universal Service Charge (35.8% of the interstate and international telecom charges; varies quarterly based on FCC rate), Regulatory Charge (\$0.19 per voice line, \$0.02 per data-only line) and Administrative and Telco Recovery Charge (\$3.50 per voice line, \$1.60 per data-only line). Taxes, other governmental charges, and Verizon surcharges are subject to change. For more details on these charges, call 1-888-684-1888

Return policy

You may return or exchange wireless devices and accessories within 30 days of purchase. Gift cards are not eligible for return or exchange, except as required by law. A restocking fee of \$50 applies to any return or exchange of a wireless device (excluding Hawaii). You may exchange your device one time. For Buy One, Get One or similar offers, both items must be returned. See verizonwireless.com/returnpolicy for complete details.

Device promotion

You'll see your monthly promo credit in 1-2 billing cycles. If your credit takes 2 cycles to appear, you'll see the credit for the first cycle on your second bill, in addition to that month's credit. Only one promotion per line. Line(s) must remain active, on an eligible plan and in good standing to receive promotional value. The credits will end at the end of your promotional term or when you cancel, transfer or upgrade this line. If your promo credits are associated with a trade-in, you'll lose your credits when you pay off your device payment agreement (DPA) before your trade-in device is received and the device you traded in must be in good working and cosmetic condition to receive credits. If you purchased your device on a DPA with an offer to Buy One device, and Get One device at a discount (or Free), then credits will also end when the DPA balance is fully paid.

Decline equipment protection

I understand that by declining equipment protection, if my device is lost, stolen, damaged or experiences a post-warranty defect, I must pay any balance on my device payment agreement (if applicable). If I choose to replace it with a new device, I may be required to pay full retail price, which may exceed \$1,000.00. I understand that I only have 30 days to enroll in coverage after my device activation.

Whole-Home Wi-Fi Terms of Service

Surcharges, taxes & gov fees for your Verizon Home Internet services are included in your plan cost. Any surcharges, taxes & gov fees listed are for Whole-Home Wi-Fi or Whole-Home Wi-Fi Plus.

If your plan includes Whole-Home Wi-Fi or Whole-Home Wi-Fi Plus, billing starts upon activation of your Home Internet service, on your estimated delivery date, or day of in-store pickup or professional setup completion, whichever is earlier.

Question about your receipt? verizon.com/support or call 800-922-0204

Your Verizon receipt; generated on 12/30/2024 @ 05:10 UTC; order #: 11351672; location 0423101



1. Service address

The Home Internet Service and equipment are to be used exclusively at the qualified service address listed above and might not be moved to another address without our authorization.

Question about your receipt? [verizon.com/support](https://www.verizon.com/support) or call 800-922-0204

Your Verizon receipt; generated on 12/30/2024 @ 05:10 UTC; order #: 11351672; location 0423101

Page 4 of 4

Exhibit 3



Payments summary

DIINELE DINAALI
4200 PARADISE RD
2028
LAS VEGAS, NV, 89169-0000

Account: 0974209710-00001

Date	Amount	Method	Confirmation#
Sep 21, 2025	\$1,538.94	Debit card (Visa *5143)	Conf#: W0TG000000000448210325
Jul 5, 2025	\$25.91	Credit card (Visa *5143)	Conf#: 385186699935976
May 27, 2025	\$87.06	Credit card (Visa *1927)	Conf#: W0TG000000000440916626
Apr 25, 2025	\$87.06	Debit card (Visa *9987)	Conf#: 465116115074169
Mar 27, 2025	\$87.06	Debit card (Visa *9987)	Conf#: 465087021278864
Feb 25, 2025	\$80.00	Debit card (Visa *9987)	Conf#: 465056782969400

Exhibit 4



Billing summary

DIINELE DINAALI
4200 PARADISE RD
2028
LAS VEGAS, NV 89169-0000

Account: 0974209710-00001

Date	Amount
May 5 - Jun 4, 2026	\$0.00
Apr 5 - May 4, 2026	\$219.26
Mar 5 - Apr 4, 2026	\$219.26
Feb 5 - Mar 4, 2026	\$2.51
Jan 29 - Feb 4, 2026	\$2.51
Dec 30, 2025 - Jan 29, 2026	\$131.48
Nov 30 - Dec 29, 2025	\$124.45
Oct 30 - Nov 29, 2025	\$167.06
Sep 30 - Oct 29, 2025	\$80.00
Aug 30 - Sep 29, 2025	\$123.23
Jul 30 - Aug 29, 2025	\$1,538.94
Jun 30 - Jul 29, 2025	\$1,556.98
May 30 - Jun 29, 2025	\$328.34
Apr 30 - May 29, 2025	\$66.06
Mar 30 - Apr 29, 2025	\$87.06
Mar 1 - Mar 29, 2025	\$87.06
Jan 29 - Feb 28, 2025	\$87.06
Dec 30, 2024 - Jan 29, 2025	\$80.00
Nov 30 - Dec 29, 2024	\$80.00

Exhibit 5

Payment received, thanks!

Visible <visible@mail.visible.com>
To: "hi" <hi@diinele.email>

Wed, May 21, 2025 at 12:12 AM



[Shop](#) | [My Account](#)

Payment received, thanks!

Hey Diinele,

Just letting you know we charged \$39.00 to your PayPal Account on 05/21/2025, so your Visible service on xxx-xxx-3635 is good to go. If you'd like details, [log in to your account](#), then hit **Payment history**.

If you have any questions or concerns, please [reach out to our Care team](#).

Note: some financial institutions take a few days to post transactions, so you may not see the charge on your credit card or bank statement immediately.

Follow Visible:



 Have questions? [Connect with us.](#)

Download the Visible app



[Terms](#) | [Unsubscribe](#) | [Privacy Policy](#)
[California Privacy Notice](#) | [Your Privacy Choices](#)  
Verizon, One Verizon Way, Basking Ridge, NJ 07920
© 2025 Visible Service LLC

Exhibit 6



Diinele Dinaali
4160 W 182ND ST APT 217
TORRANCE, CA 90504

Affirm Loans Statement for December 24, 2024 - January 23, 2025

This statement lists all Affirm loan activity during the given date range. [Go to "Manage"](#) in your Affirm account for the most up-to-date information. For questions about loans not shown here, please visit the Affirm app or contact us at www.affirm.com/help.

Loans Summary

Loan ID	Merchant	Loan Date	Amount	Annual Percentage Rate	Opening Balance	Closing Balance	Payment Due	Payment Amount	Status
YAFP-1K79	Visible Online order	12/17/2024	\$1318.91	0.00%	\$1318.91	\$1282.27	02/17/2025	\$36.64	Active

Loans identified as "Affirm Card" or "Virtual Card" in the table above may take one or more additional statement periods to finish processing. During this time, any associated transactions may not be reflected in the Transactions Summary table. Adjustments to your loan amount, if applicable, will be reflected in subsequent statement periods. For loans with an "In dispute" status, payments are not required and will be paused until the dispute has been resolved.

Interest Charged

Loan ID	Merchant	Interest Paid
		Total Interest for this Period \$0.00
		Total Interest for Calendar YTD \$0.00

Total Interest for Calendar YTD includes interest charged on all loans, including those previously paid off in the calendar year, starting on Jan 1, 2025 through the end of the current statement period.

Transactions Summary

Date	Loan ID	Merchant	Description	Amount
01/17/2025	YAFP-1K79	Visible	Payment	\$36.64

What To Do If You Think You've Found A Mistake On Your Statement

If you think there is an error on your statement, or if you need more information about a transaction on your statement, write to us, as soon as possible, at:

Affirm, Inc.
ATTN: Billing Error Dispute
30 Isabella Street, Floor 4
Pittsburgh, PA 15212

In your letter, provide the following information:

- **Account information:** Your name and phone number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Loan ID:** If applicable, provide the loan ID of the transaction associated with the suspected error.
- **Problem description:** If you think there is an error on your statement, describe what you believe is wrong and, if you

can, why you believe it is a mistake. If you need more information, describe the item you are unsure about.

You must contact Affirm within 60 days after the error or problem first appeared on your statement.

You must notify Affirm of any potential errors *in writing*. You may call us, but a phone conversation alone will not preserve your rights. It will not initiate an investigation into potential errors, and you may still be required to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- Affirm cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and interest on that amount may continue to accrue. However, if we determine there was an error, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are still responsible for the remainder of your balance.
- Affirm can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Affirm Purchases

If you are dissatisfied with the goods or services that you have purchased with your Affirm account, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your Affirm account for the purchase.
3. You must not yet have fully repaid your loan for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Affirm, Inc.
ATTN: Billing Error Dispute
30 Isabella Street, Floor 4
Pittsburgh, PA 15212

While we investigate, the same rules apply to the disputed amount as discussed above for the error on or question about your statement. After we conclude our investigation, we will share our decision. At that point, if we determine you still owe an amount, and you do not pay, you may be reported as delinquent.

Exhibit 7

You paid \$36.64 on your Visible plan

Affirm <affirm-billing@affirm.com>
To: "hi" <hi@diinele.email>

Thu, May 21, 2026 at 6:33 AM



Your payment was successful

Nice job—you're making progress on your Visible plan.

Payment details for Visible

Payment amount	\$36.64
Payment date	May 17, 2026
Payment method	Bank Account *5403

See plan progress

Your next payment of \$36.64 is due on Jun 17, 2026

You approved this payment in the [AutoPay Authorization](#).

Your purchasing power is
\$4,750
[Shop now →](#)

Your purchasing power is
\$4,750
[Shop now →](#)

Purchasing power is an estimate and may include a down payment at checkout.
Approval is not guaranteed.

Loan ID: **YAFP-1K79**

If you need help, [visit our Help Center](#).

You are receiving this email because you conducted a transaction with Affirm. Visit us at affirm.com to view our [Terms of Service](#) or our [Privacy Policy](#).



Exhibit 8

Diinele, please complete your order.

3 messages

Fariba Owlya <fifiowlya@gmail.com>
To: "diinele" <hi@diinele.email>

Tue, May 20, 2025 at 7:43 AM

I got this from Verizon!

Thank you,
Fariba Owlya

Begin forwarded message:

From: Verizon Wireless <VZWMail@ecrmemail.verizonwireless.com>
Date: May 19, 2025 at 9:37:11 PM PDT
To: fifiowlya@gmail.com
Subject: Diinele, please complete your order.
Reply-To: ECRMOM+0+FF9E27A0-3D2A-7EC3-14A3-7CBB9274A184+BatchAWSE+76038367858@ecrmemail.verizonwireless.com

Verizon



[Shop](#) [Support](#) [My Verizon](#)

Your order is almost complete.

[Finish my order](#)

Hi Diinele,

Your recent order is pending acceptance of your Verizon Customer Agreement and Retail Installment Sale Agreement/Security Agreement. Please use the link above to complete your order by May 25, 2025 or you may need to place a new order. Acceptance is required for each line of service.

You can also accept these agreements by logging into [My Verizon](#) or calling 877-807-4646 and using your authorization number 929327.

To get performance details on your ordered internet or data services, and see our network management practices, view our [Broadband Internet Access Services Terms](#).

Order details

Order number:

216280

Order location code:

T329001

Order date:

5/18/2025

Mobile number(s):

xxx-xxx-3635

Contact us

>

Download the My Verizon app

>



Phones Tablets Accessories Plans myAccess Stores My Verizon App

 Account number ending in: 9710-1

© 2025 Verizon

This email was sent to fifiowlya@gmail.com. We respect your privacy. Please review our [Privacy Policy](#). If you think this email was sent in error or you'd like to update your contact information, please visit our [preference center](#).

Verizon, One Verizon Way, Mail Code: 180WVB, Basking Ridge, NJ 07920

diinele <hi@diinele.email>
To: "Fariba Owlya" <fifiowlya@gmail.com>

Tue, May 20, 2025 at 8:17 AM

Thank you. But I think it is already done and the phone is on its way.

Fariba Owlya <fifiowlya@gmail.com>
To: "diinele" <hi@diinele.email>

Tue, May 20, 2025 at 9:22 AM

Great!

Thank you,
Fariba Owlya

On May 20, 2025, at 8:17 AM, diinele <hi@diinele.email> wrote:

Thank you. But I think it is already done and the phone is on its way.



This site can't be reached

Check if there is a typo in ecrmemail.verizonwireless.com.

If spelling is correct, [try running Windows Network Diagnostics](#).

DNS_PROBE_FINISHED_NXDOMAIN

Reload

EXHIBIT 9

EXHIBIT 10

YOUR VERIZON WIRELESS CUSTOMER AGREEMENT

We're Verizon Wireless. Please carefully read this agreement, including the calling plan or plans you've chosen, before filing it in a safe place.



This agreement covers important topics such as when it begins, how long it lasts, fees for early termination and late payments, our rights to change this agreement and your wireless service, limitations of liability, use of information about you, and settlement of disputes by arbitration instead of in court. If you accept this agreement, it will apply to *all* your wireless service from us, including all lines in service from us and all your existing calling plans. Its provisions also apply to any other transactions or agreements between us. To the extent their terms and conditions conflict with this agreement, this agreement will govern.

■ **Your Calling Plans. YOUR CALLING PLANS BECOME PART OF THIS AGREEMENT.** The prices you pay, including activation fees, monthly access fees, monthly minutes of airtime included with an access fee, prices for additional minutes, roaming charges, and any per-minute charges for long distance service from us, may depend in part on how long—the minimum term—you're agreeing in advance to do business with us. Calling plans describe these prices and your minimum term.

■ **Your Rights To Refuse Or Cancel This Agreement. THIS AGREEMENT STARTS WHEN YOU ACCEPT.** Paragraphs marked "∞" continue after it ends. You accept when you do *any* of the following things after an opportunity to review this agreement:

- Give us a written or electronic signature;
- Tell us orally or electronically that you accept;
- Activate your service through your wireless phone;
- Open a package that says you are accepting by opening it; or
- Use your service after making any change or addition when we've told you that the change or addition requires acceptance.

IF YOU DON'T WANT TO ACCEPT, DON'T DO ANY OF THESE THINGS. You can cancel (if you're a new customer) or go back to the provisions of your former customer agreement (if you're already a customer) without additional fees if you tell us (and return to us in good condition any wireless phone you got from us with your new service) **WITHIN 15 DAYS** of accepting. You'll still be responsible through that date for the new service and any calls using it.

■ **Termination Fees And Your Rights To Change Or End This Agreement.** ∞ Except as explicitly permitted by this agreement, you must maintain service with us for your minimum term plus any additional time required by any promotions you accept. **IF YOU END YOUR SERVICE SOONER, OR WE TERMINATE YOUR SERVICE FOR GOOD CAUSE, YOU MUST PAY UP TO \$175 PER WIRELESS PHONE NUMBER AS AN EARLY TERMINATION FEE.** Periods of suspension of service don't count toward any minimum term. After your minimum term, you'll become a month-to-month customer under this agreement and can end it at any time by giving us notice. If federal law requires us to let you keep your wireless phone number after termination, we may charge a fee. If at any time you change your service, you'll be subject to any requirements, such as a new minimum term, we set for that change.

■ **Our Rights To Make Changes.** Your service is subject to our business policies, practices, and procedures, which we can change without notice. **WE CAN ALSO CHANGE PRICES AND ANY OTHER TERMS IN THIS AGREEMENT AT ANY TIME BY GIVING YOU WRITTEN NOTICE PRIOR TO THE BILLING PERIOD IN WHICH THE CHANGES WOULD GO INTO EFFECT. IF YOU CHOOSE TO USE YOUR SERVICE AFTER THAT POINT, YOU'RE ACCEPTING THE CHANGES. IF THE CHANGES HAVE A MATERIAL ADVERSE EFFECT ON YOU, HOWEVER, YOU CAN END THE AFFECTED SERVICE, WITHOUT ANY EARLY TERMINATION FEE, JUST BY CALLING US WITHIN 30 DAYS AFTER THE FIRST BILL WHEN THE CHANGES GO INTO EFFECT.**

■ **Your Wireless Phone.** Your wireless phone is any device equipped to receive our wireless voice or data service. It must comply with Federal Communications Commission regulations and be compatible with our network and your calling plan. **We may change a wireless phone's software or programming over the air without notice.** This might affect data stored on your wireless phone, or the way you've programmed it. Your wireless phone may also contain software that prevents it from being used with any other company's wireless service, even if you leave us.

■ **Your Wireless Phone Number And Caller ID.** You don't have any rights in any personal identification number, e-mail address, or identifier we assign you. (We'll tell you if we decide to change or reassign them.) The same is true of your wireless phone number, except for any rights federal law grants you. Your wireless phone number and name may show up when you call someone. You can block this "Caller ID" for most calls by dialing ★67 before each call, or by ordering per-line call blocking (dialing ★82 to unblock) where it's available. You can't block Caller ID to some numbers, such as toll-free numbers. Although it's illegal for unauthorized people to intercept your calls, such interceptions can occur. We may also monitor or record our calls with you for training or quality assurance.

■ **How Service Works.** Wireless phones use radio transmissions, so we can't provide service when your wireless phone isn't in range of one of our transmission sites, or a transmission site of another company that's agreed to carry our customers' calls, or if there isn't sufficient network capacity available at that moment. There are places, particularly in remote areas, with no service at all. Weather, topography, buildings, your wireless phone, and

other conditions we don't control may also cause dropped calls or other problems.

■ **Different Kinds Of Charges and Surcharges We Set.** ∞ You agree to pay all access, usage, and other charges and surcharges we bill you, even if you weren't the user of your wireless phone and didn't authorize its use. You may have to pay a fee to begin service or reconnect suspended service. Usage charges may vary depending on where, when, and how you call. We may charge higher airtime rates for calls made and received on our network outside your calling plan's home airtime rate area. You also have a local calling area (which may be different than your home airtime rate area). When you call from inside a local calling area to somewhere outside of it, or call from anywhere outside a local calling area, there may be toll, regional calling, or long distance charges in addition to air-time. (We provide or select the long distance service for calls on our network.) When you make a call inside your local calling area that uses a local phone company's lines (for example, a call to a typical home phone number), there may be a handling fee called a landline or connection fee. We charge airtime for most calls, including toll free and operator assisted calls. Additional features or services such as time, weather, operator or directory assistance, call dialing, calling card use, call forwarding, data calls, automatic call delivery, voice mail, Roadside Assistance, text messaging, and Mobile Web may have additional charges. We also charge monthly fees (such as universal service and regulatory fees) related to our governmental costs. These recurring fees aren't required by law and are subject to change.

■ **Taxes And Surcharges We Don't Set.** You agree to pay all taxes, surcharges, and fees set by the government. We may not always give advance notice of changes to these items. If you're exempt from some taxes, we need your exemption certificates. You agree to pay for any filings we make related to your exemptions.

■ **Roaming And Roaming Charges.** You're "roaming" whenever you make or receive a call using a transmission site outside your home airtime rate area, or using another company's transmission site. Your wireless phone may sometimes connect to and roam on another company's network even when you're near our transmission sites. There may be extra charges (including long distance or toll charges) and higher rates for calls made or received while roaming, depending on your calling plan.

■ **Cumulative Charges.** On any call you make or receive, a number of the different kinds of charges described above may apply. Charges may also apply to two or more calls simultaneously if you use call waiting, call forwarding, or three way calling.

■ **Your Bill.** ∞ Your bill is our notice to you of your fees and charges and other important information. You should read everything you receive with your bill. We bill applicable usage charges after calls are made or received. We bill some access fees and other charges in advance under some calling plans. If you choose internet billing (where available), you waive any right to paper bills or notices. If your calling plan doesn't include detailed billing, we may charge you for that service if you choose it. We may charge a fee for a bill copy or reprint.

■ **How We Calculate Your Bill.** Your bill reflects the fees and charges in effect under your calling plan at the time they're incurred. You can dispute your bill, but only within 90 days of receiving it. You must still pay any disputed charges until the dispute is resolved. Usage charges may vary by location based on where your wireless phone is when the call starts. If a charge depends on an amount of time used, we'll round up any fraction of a minute to the next full minute unless your calling plan says otherwise. Time starts when you first press "SEND" or the call connects to a network on outgoing calls, and when the call connects to a network (which may be before it rings) on incoming calls. Time may end several seconds after you press "END", or after the call otherwise disconnects. We bill for calls that connect, including calls answered by machines. In some areas we also bill for uncompleted calls that ring for a minute or more. Billing for roaming and any related charges may be delayed depending on when third parties bill us. Roaming airtime may be applied in the month it appears on your bill against airtime included in your calling plan for that month, rather than against airtime included in your calling plan for the month when you actually made or received the call. This may result in charges beyond your expected charges in the later month.

■ **Your Rights For Dropped Calls Or Interrupted Service.** If you get disconnected by our network from a call in your home airtime rate area, redial. If the same number answers within 5 minutes, call us within 90 days and we'll give you a 1 minute airtime credit. If service is interrupted in your home airtime rate area for more than 24 hours in a row due to our fault, call us within 90 days and we'll give you a pro rata daily credit, up to your monthly access charge, for that period. These are your only rights for dropped calls or interrupted service.

■ **Payments, Deposits, Credit Cards, And Checks.** ∞ Payment is due in full as stated on your bill. **IF WE DON'T RECEIVE PAYMENT IN FULL WHEN DUE, WE MAY, TO THE EXTENT PERMITTED BY LAW, CHARGE A LATE FEE OF UP TO 1½ PERCENT A MONTH (18 PERCENT ANNUALLY), OR A FLAT \$5 A MONTH, WHICHEVER IS GREATER, ON UNPAID BALANCES. WE MAY ALSO CHARGE FOR ANY COLLECTION AGENCY FEES BILLED TO US FOR TRYING TO COLLECT FROM YOU.** We may require an advance deposit (or an increased deposit) from you. We'll pay

simple interest on any deposit at the rate the law requires. Please retain your evidence of deposit. You agree that we can apply deposits, payments, or prepayments in any order to any amounts you owe us on any account. You can't use a deposit to pay any bill unless we agree. We won't honor limiting notations you make on or with your checks. We may charge you up to \$25 for any returned check, depending on applicable law. We refund final credit balances of less than one dollar only upon request.

■ **If Someone Steals Your Wireless Phone.** If someone steals your wireless phone, notify us, provide us with any documentation (such as a police report) we request, and we'll suspend your service for up to 30 days, or until you replace or recover your wireless phone, whichever comes first. Until you notify us, you're still responsible for all fees and charges.

■ **Our Rights To Limit Or End Service Or This Agreement.** You agree not to use (or to permit your wireless phone to be used) for any purpose that's illegal or not allowed by this agreement. **WE CAN, WITHOUT NOTICE, LIMIT, SUSPEND, OR END YOUR SERVICE OR ANY AGREEMENT WITH YOU FOR THIS OR ANY OTHER GOOD CAUSE,** including, but not limited to: (a) paying late more than once in any 12 months; (b) incurring charges larger than a required deposit or billing limit (even if we haven't yet billed the charges); (c) verbally or physically abusing our employees or agents; (d) lying to us; (e) interfering with network, customer service, or business operations; (f) becoming insolvent or going bankrupt; (g) breaching this agreement; (h) "spamming", "mail bombing", or other abusive messaging; (i) modifying your wireless phone from its manufacturer's specifications; (j) providing credit information we can't verify; (k) using your service in a way that adversely affects service to other customers; or (l) allowing anyone to steal or tamper with your wireless phone number. We can also *temporarily* limit your service for any business or governmental reason.

■ **Directories And Your Privacy.** ∞ Except as follows, we won't share personal information about you with others without your permission. We have a duty under federal law to protect the confidentiality of information about the quantity, technical configuration, type, destination, and amount of your use of our service, together with similar information on your bills. (This doesn't include your name, address, and wireless number. Unless you arrange otherwise with us and pay any required fee, we may list them in a public directory. We aren't responsible for mistakes in the listings.) We can, however, share and use this information as required by law, by legal process, by exigent circumstances, or to protect ourselves. By accepting this agreement, you're also consenting to let us use this information, and to share it with our affiliates, to communicate with you about other goods and services. You're consenting as well to let us share it with our agents and with vendors, but only to communicate with you about goods or services in connection with this agreement or that you requested. You can revoke these consents at any time by calling us. In addition, you've authorized us to investigate your credit history at any time and to share credit information about you with credit reporting agencies. If you ask, we'll tell you the name and address of any credit agency that gives us a credit report about you.

■ **Disclaimer Of Warranties.** ∞ **WE MAKE NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, TO THE EXTENT PERMITTED BY FEDERAL, STATE, AND LOCAL LAW, ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE CONCERNING YOUR SERVICE OR YOUR WIRELESS PHONE. WE CAN'T PROMISE UNINTERRUPTED OR ERROR-FREE SERVICE AND DON'T AUTHORIZE ANYONE TO MAKE ANY WARRANTIES ON OUR BEHALF. THIS DOESN'T DEPRIVE YOU OF ANY WARRANTY RIGHTS YOU MAY HAVE AGAINST ANYONE ELSE.**

■ **Waivers And Limitations Of Liability.** ∞ **UNLESS THE LAW FORBIDS IT IN ANY PARTICULAR CASE, WE EACH AGREE TO LIMIT CLAIMS FOR DAMAGES OR OTHER MONETARY RELIEF AGAINST EACH OTHER TO DIRECT DAMAGES. THIS LIMITATION AND WAIVER WILL APPLY REGARDLESS OF THE THEORY OF LIABILITY, WHETHER FRAUD, MISREPRESENTATION, BREACH OF CONTRACT, PERSONAL INJURY, PRODUCTS LIABILITY, OR ANY OTHER THEORY. THIS MEANS THAT NEITHER OF US WILL CLAIM OR SEEK ANY INDIRECT, SPECIAL, CONSEQUENTIAL, TREBLE, OR PUNITIVE DAMAGES FROM THE OTHER.** You agree we aren't liable for problems caused by you or a third party; by buildings, hills, network congestion, tunnels, weather, or other things we don't control; or by any act of God. If another wireless carrier is involved in any problem (for example, while you roam), you also agree to any limitations of liability in its favor that it imposes.

■ **Dispute Resolution And Mandatory Arbitration.** ∞ **INSTEAD OF SUING IN COURT, WE EACH AGREE TO SETTLE DISPUTES (EXCEPT CERTAIN SMALL CLAIMS) ONLY BY ARBITRATION. THE RULES IN ARBITRATION ARE DIFFERENT. THERE'S NO JUDGE OR JURY, AND REVIEW IS LIMITED, BUT AN ARBITRATOR CAN AWARD THE SAME DAMAGES AND RELIEF, AND MUST HONOR THE SAME LIMITATIONS IN THIS AGREEMENT, AS A COURT WOULD. TO THE FULLEST EXTENT PERMITTED BY LAW WE EACH AGREE THAT:**

1. THE FEDERAL ARBITRATION ACT APPLIES TO THIS AGREEMENT. ANY CONTROVERSY OR CLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT, OR ANY PRIOR AGREEMENT FOR WIRELESS SERVICE WITH US OR ANY OF OUR AFFILIATES OR PREDECESSORS IN INTEREST, OR ANY PRODUCT OR SERVICE PROVIDED UNDER OR IN CONNECTION WITH THIS AGREEMENT OR SUCH A PRIOR AGREEMENT, OR ANY ADVERTISING FOR SUCH PRODUCTS OR SERVICES, WILL BE SETTLED BY ONE OR MORE

NEUTRAL ARBITRATORS ON AN INDIVIDUAL BASIS BEFORE THE AMERICAN ARBITRATION ASSOCIATION ("AAA") OR BETTER BUSINESS BUREAU ("BBB") AS DESCRIBED BELOW. (IF YOUR LOCAL SMALL CLAIMS COURT OFFERS ARBITRATION, YOU MAY ALSO USE THAT PROCESS FOR ANY DISPUTE THAT QUALIFIES.) THIS DOESN'T CHANGE YOUR SUBSTANTIVE RIGHTS, JUST THE POTENTIAL FORUMS FOR RESOLVING DISPUTES. IN ADDITION, YOU CAN STILL BRING ANY ISSUES YOU MAY HAVE TO THE ATTENTION OF APPROPRIATE FEDERAL, STATE, OR LOCAL GOVERNMENT AGENCIES AND THEY CAN STILL, IF THE LAW ALLOWS, SEEK RELIEF AGAINST US ON YOUR BEHALF.

2. FOR CLAIMS OVER \$10,000, THE AAA'S WIRELESS INDUSTRY ARBITRATION ("WIA") RULES WILL APPLY. FOR CLAIMS BETWEEN \$2,500 AND \$10,000, THE AAA'S ARBITRATION RULES FOR THE RESOLUTION OF CONSUMER-RELATED DISPUTES (THE "CONSUMER RULES"), WHICH INCLUDE A SMALL CLAIMS COURT OPTION, WILL APPLY. FOR CLAIMS UNDER \$2,500, THE COMPLAINING PARTY CAN CHOOSE EITHER THE CONSUMER RULES OR THE BBB'S RULES FOR BINDING ARBITRATION. AN ARBITRATOR MAY, UNDER ANY OF THESE RULES, REQUIRE EACH OF US TO EXCHANGE RELEVANT EVIDENCE IN ADVANCE. IN LARGE/COMPLEX CASES UNDER THE WIA RULES, THE ARBITRATORS MUST APPLY THE FEDERAL RULES OF EVIDENCE AND THE LOSER MAY HAVE THE AWARD REVIEWED BY A PANEL OF 3 NEW ARBITRATORS.

3. YOU CAN OBTAIN RULES AND FEE INFORMATION FROM THE AAA (www.adr.org), THE BBB (www.bbb.org) OR FROM US. IF YOU CAN'T PAY THE REQUIRED ARBITRATION FEES, IF ANY THERE ARE FEE WAIVER PROGRAMS. EVEN IF YOU DON'T QUALIFY FOR A FEE WAIVER, WE'LL PAY ALL BUT \$100 OF ANY COMBINED FEES YOU'D BE REQUIRED TO PAY FOR FILING AND A FIRST DAY OF ARBITRATION IF YOU COMPLETE OUR MEDIATION PROGRAM. MEDIATION IS A PROCESS FOR MUTUALLY RESOLVING DISPUTES. A MEDIATOR CAN HELP PARTIES REACH AGREEMENT, BUT DOESN'T DECIDE THEIR ISSUES. IN OUR MEDIATION PROGRAM, WE'LL ASSIGN SOMEONE (WHO MAY BE FROM OUR COMPANY) NOT DIRECTLY INVOLVED IN THE DISPUTE TO MEDIATE. THAT PERSON WILL HAVE ALL THE RIGHTS AND PROTECTIONS OF A MEDIATOR. NOTHING SAID IN THE MEDIATION CAN BE USED IN A LATER ARBITRATION OR LAWSUIT. COMPLETING THE MEDIATION PROGRAM MEANS PARTICIPATING IN GOOD FAITH IN AT LEAST ONE TELEPHONIC MEDIATION SESSION. YOU CAN CONTACT US AT www.verizonwireless.com OR THROUGH CUSTOMER SERVICE TO FIND OUT MORE.

4. ONLY AN ARBITRATOR CAN DECIDE WHETHER AN ISSUE IS ARBITRABLE. AN ARBITRATOR CAN ALLOCATE THE FEES AND COSTS OF ARBITRATION IN AN AWARD. **IF AN APPLICABLE STATUTE PROVIDES FOR AN AWARD OF ATTORNEY'S FEES, AN ARBITRATOR CAN AWARD THEM, TOO.** ANY ARBITRATION AWARD MADE AFTER COMPLETION OF AN ARBITRATION IS FINAL AND BINDING AND MAY BE CONFIRMED IN ANY COURT OF COMPETENT JURISDICTION. AN AWARD AND ANY JUDGMENT CONFIRMING IT ONLY APPLIES TO THE ARBITRATION IN WHICH IT WAS AWARDED AND CAN'T BE USED IN ANY OTHER CASE EXCEPT TO ENFORCE THE AWARD ITSELF.

5. **IF FOR SOME REASON THESE ARBITRATION REQUIREMENTS DON'T APPLY, WE EACH WAIVE ANY TRIAL BY JURY.**

■ **About You.** ∞ You represent that you're at least 18 years old and have the legal capacity to accept this agreement. If you're ordering for a company, you're representing that you're authorized to bind it, and where the context requires, "you" means the company.

■ **About This Agreement.** ∞ A waiver of any part of this agreement in one instance won't be a waiver of any other part or any other instance. You can't assign this agreement or any of your rights or duties under it. We may assign all or part of this agreement without notice, and you agree to make all subsequent payments as instructed. NOTICES ARE CONSIDERED DELIVERED 3 DAYS AFTER MAILING TO THE MOST CURRENT BILLING ADDRESS WE HAVE ON FILE FOR YOU, IF BY US, OR TO THE CUSTOMER SERVICE ADDRESS ON YOUR MOST RECENT BILL, IF BY YOU. If any part of this agreement, including any part of its arbitration provisions, is held invalid, that part may be severed from this agreement. This agreement and the documents to which it refers form the entire agreement between us on their subjects. You can't rely on any other documents or statements on those subjects, and you have no other rights with respect to service or this agreement, except as specifically provided by law. This agreement isn't for the benefit of any third party except our parents, affiliates, subsidiaries, agents, and predecessors and successors in interest. It's governed by the laws of the state encompassing the area code assigned to your wireless phone number, without regard to the conflicts of laws rules of that state. It's also subject to any applicable tariffs.

EXHIBIT 11

Diinele, we received your order.

Verizon Wireless <VZWMail@ecrmemail.verizonwireless.com>
To: "HI" <HI@DIINELE.EMAIL>

Tue, May 20, 2025 at 4:55 PM

Verizon



Shop

Support

My Verizon

Thanks for your
order.

View receipt

Order summary

Order placed:	5/20/2025
Order number(s):	71136
Order location code:	X821401
Due today:	\$0.00
Bill to:	Diinele Dinaali 4200 Paradise Rd 2028 Las Vegas, NV 89169

Billing for mobile Service begins when your Service is activated, or, if your device is mailed to you, on your estimated delivery date; billing for Verizon Home Internet (Wireless) Service starts on your estimated delivery date, or day of in-store pickup or professional setup completion, whichever is earlier.

Documents and receipt

View today's receipt

Visit Documents and Receipts in My Verizon to view your receipt with additional details regarding today's charges and monthly charges for your plans, devices, and subscribed services that you may have.

View a summary of your next bill

for bill details, upcoming changes or credits to your monthly bill and important account information.

Review device protection brochure

for additional information about your device protection enrollment, select the appropriate brochure based on your wireless account billing address.

Review device installment privacy notice

Order details

Shipping

Track my order

We're preparing your order for shipping.

Devices



Apple iPhone 16 Pro Max

Mobile number ending in 0454

Ship by: 5/22/2025

Get step-by-step instructions on how to set up your new smartphone at [Verizon Smart Setup](#).

Shipping information

Ship to: Csoki
3825 South Maryland Parkway

Suite A
Las Vegas, NV 89119

Shipping type: Free 2 Day By 8pm
Estimated delivery date: 5/22/2025



See how to save on your monthly Verizon bill.

When you open a Verizon Visa® Card account and enroll in Verizon Auto Pay.



Turn on paper-free billing.

Enjoy more convenience and less clutter by viewing your bills online and through the app.



Contact us



Download My Verizon app





Phones Tablets Accessories Plans myAccess Stores My Verizon App

 Account number ending in: 9710-00001

In Massachusetts and Nevada, sales tax is computed on the higher of the device price or VZW's cost for the device. In California, when a device is purchased for a 2 Year Contract price, sales tax is computed on the retail price of the device.

We reserve the right to limit quantities. You cannot change your shipping address after you submit the order. Keep in mind that your signature is required at the time of delivery.

*VERIZON VISA CARD: Application required. Subject to credit approval. To apply, must be a Verizon Wireless Account Owner or Account Manager on an account with up to 12 phone lines max (depending on plan).

REWARDS: Purchases subject to credit approval. See the Verizon Visa® Credit Card [Rewards Program Terms & Conditions](#) in application for details and restrictions.

The Verizon Visa® Card is issued by Synchrony Bank pursuant to a license from Visa USA Inc.

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This email was sent to HI@DIINELE.EMAIL. We respect your privacy. Please review our [Privacy Policy](#). If you think this email was sent in error or you'd like to update your contact information, please visit our [preference center](#).

Verizon, One Verizon Way, Mail Code: 180WVB, Basking Ridge, NJ 07920

EXHIBIT 12

INSTALLMENT LOAN AGREEMENT/SECURITY AGREEMENT

CREDITOR:

Verizon Wireless Services LLC ("Verizon Wireless")
One Verizon Way, Basking Ridge, NJ 07920 (800)-922-0204

SELLER :

CELLULAR SALES LAS VEGAS MARYL
3825 S MARYLAND PKWY, VERIZON, LAS VEGAS, NV, 89119
Location Code : X821401
Transaction # : 71568
Application # : 393164489
Contract # : 1682228610
Transaction date: 06/01/2025

BORROWER'S NAME

DIINELE DINAALI

BORROWER'S PHONE NUMBER

310-346-3635

ACCOUNT OWNER'S ADDRESS

4200 PARADISE RD, 2028, LAS VEGAS, NV, 89169

DESCRIPTION OF GOODS

iPhone 16 Pro Max/MYW43LL/A ("**Device**")

RETAIL PRICE (before down
payment): \$1,210.00

DOWN PAYMENT (if applicable): \$0.00

YOU, meaning the Borrower named above, agree to pay the Creditor, Verizon Wireless, the Loan Amount disclosed in the itemization of Amount Financed below, pursuant to the terms of this Installment Loan Agreement/Security Agreement (the "Device Payment Agreement"). For purposes of this Device Payment Agreement, the terms "We," "Us," or "Our" means Verizon Wireless.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of Your credit at a yearly rate 0%	The dollar amount the credit will cost You \$0.00	The amount of credit provided to You or on Your behalf \$1,210.00	The amount You will have paid after making all payments as scheduled \$1,210.00

Your payment schedule will be:

Number of Payments : 36

Amount of Payments: Payment 1: \$33.65 Payment 2-36: \$33.61

When Payments are Due: monthly starting on 06/25/2025

SECURITY. You are granting to Creditor a security interest in the Device.

LATE CHARGE. Payments received 15 or more days after Your due date may incur a late payment fee of up to 5% or \$5, whichever is less.

ADDITIONAL INFORMATION. Please see Your Device Payment Agreement terms for any additional information about nonpayment, default, any required payment in full before scheduled payments dates, and prepayment terms.

ITEMIZATION OF AMOUNT FINANCED OF

(A) LOAN AMOUNT	\$1,210.00
(B) FINANCE CHARGE	\$0.00
(C) AMOUNT FINANCED	\$1,210.00

DEVICE PAYMENT AGREEMENT TERMS

1. **DEVICE PAYMENT AGREEMENT.** THIS DEVICE PAYMENT AGREEMENT REQUIRES THAT YOU MAINTAIN SERVICE WITH VERIZON WIRELESS UNDER YOUR CUSTOMER AGREEMENT. ALTHOUGH YOUR CUSTOMER AGREEMENT WITH VERIZON WIRELESS IS A SEPARATE DOCUMENT, EXCEPT AS PROHIBITED BY APPLICABLE LAW, THE WAIVERS AND LIMITATIONS OF LIABILITY, DISCLAIMER OF WARRANTIES, AND OTHER PROVISIONS OF YOUR CUSTOMER AGREEMENT ARE INCORPORATED BY THIS REFERENCE IN THIS DEVICE PAYMENT AGREEMENT, AND SHALL SURVIVE TERMINATION OF YOUR CUSTOMER AGREEMENT. ADDITIONALLY, ANY DISPUTES UNDER THIS DEVICE PAYMENT AGREEMENT (INCLUDING, WITHOUT LIMITATION, ANY DISPUTES AGAINST THE SELLER AND/OR VERIZON WIRELESS) SHALL BE RESOLVED IN ACCORDANCE WITH THE DISPUTE RESOLUTION PROVISIONS IN YOUR CUSTOMER AGREEMENT UNDER THE HEADING: "HOW DO I RESOLVE DISPUTES WITH VERIZON WIRELESS", WHICH TERMS ARE INCORPORATED BY REFERENCE. SPECIFICALLY, YOU AND VERIZON WIRELESS (AND/OR THE SELLER) BOTH AGREE TO RESOLVE ALL DISPUTES UNDER THIS DEVICE PAYMENT AGREEMENT ONLY BY ARBITRATION OR SMALL CLAIMS COURT AND YOU WAIVE ANY RIGHT TO A JUDGE OR JURY IN ANY ARBITRATION.
2. **PAYMENTS.** Payment is due as stated on Your Verizon Wireless bill. IF WE DO NOT RECEIVE PAYMENT WITHIN FIFTEEN (15) DAYS OF THE DUE DATE, WE MAY CHARGE YOU A LATE PAYMENT FEE OF UP TO 5% OF THE UNPAID BALANCE OF YOUR BILL OR \$5, WHICHEVER IS LESS, except where prohibited by law. Your specific payment schedule is provided on page 1. Returned checks will be subject to a fee of up to \$25, except where prohibited by law. Payments You make will be applied first to balances due under Your Customer Agreement and then to balances due under this Device Payment Agreement. If You have more than one device financing agreement with Verizon Wireless on Your account, payments will be applied to the oldest one first, and then to more recent ones in order of age; if two device financing agreements with Verizon Wireless are entered into on the same day, the one added to Our system first will be deemed older. Your payment schedule is determined by the date that You accept these terms and conditions, which allows Us to apply charges to Your bill. If You order a Device that is not available for shipment at the time of order, We will provide You with a payment schedule based on Our best estimate of when Your Device will be shipped. Your first payment will not be due until the Device is shipped. For any Device not available for shipment at the time of order, You agree that We may update the estimated payment schedule when Your Device is shipped, and We will provide the new payment schedule to You in writing. Additionally, if a delay in accepting this Device Payment Agreement or activating Your Device results in any charges becoming due on a date(s) later than the payment schedule, We will provide You with an updated payment schedule on Your bill. If You do not activate Your Device within thirty-five (35) days of receipt, it shall be considered an event of Default subject to Section 6 of this Device Payment Agreement. If Your Device qualifies for an early upgrade offer, visit verizonwireless.com/upgradeterms for further details, terms and conditions.
3. **PREPAYMENT:** You may pay the total amount due under this Device Payment Agreement at any time before the final scheduled payment is due, and You will not have to pay a penalty. If You pay more than the monthly payment due, any excess amount You pay will be credited to Your account, and applied to any future charges pursuant to Section 2 above.
4. **SECURITY INTEREST.** You are granting to Verizon Wireless a purchase money security interest ("PMSI") in the Device and any or all cash or non-cash proceeds of the Device (including, as applicable, any substitutions or replacements), to secure Your payment and performance of Your obligations under this Device Payment Agreement (collectively, the **"Secured Obligations"**). The PMSI You are granting to Verizon Wireless is subject to the Uniform Commercial Code in effect in the state of Your billing address indicated on this Device Payment Agreement at the time it is signed and will continue until Verizon Wireless has received payment in full of the Secured Obligations. We have no right to unlawfully enter Your premises or commit any breach of the peace to repossess goods (Device) purchased under this Device Payment Agreement. If You are in Default under this Device Payment Agreement, We may take possession of the Device and may sell, lease, or otherwise dispose of the Device to satisfy any unpaid Secured Obligations.
5. **RISK OF LOSS: INSURANCE.** You bear the entire risk of loss, theft or damage to the Device from any cause during the term of this Device Payment Agreement. Even if the Device is lost, stolen or damaged, You remain obligated for the Amount Financed. We recommend that You obtain property insurance on the Device. You may obtain property insurance from others for the Device purchased under this Device Payment Agreement.

6. **DEFAULT AND REMEDIES.** You are in default under this Device Payment Agreement if You fail to make any required payment when due or within fifteen (15) days of the due date; You terminate Your Customer Agreement; We terminate Your Customer Agreement for good cause; You breach any covenant, representation or warranty hereunder which is not cured within ten (10) days after written notice to You; or We terminate Your Service for breach (each a "**Default**"). To the extent permitted by applicable law, upon a Default We have the right to require You to pay immediately the entire remaining balance in full under this Device Payment Agreement, and to pay Us actual and reasonable costs of collection. In addition, to the extent permitted by applicable law, upon a Default We may (a) take possession of the Device, (b) sell, lease or otherwise dispose of the Device, and/or (c) exercise all other remedies available to a secured party under the Uniform Commercial Code in effect in the state of Your billing address indicated on this Device Payment Agreement at the time it is signed or other applicable law. We will give You notice of Our intent to exercise Our rights as required by applicable law.
7. **ASSIGNMENT.** We may, without Your consent, and without giving You notice, assign or transfer this Device Payment Agreement or any payment or any other sums due or to become due hereunder. In such event our assignee will have, to the extent transferred or assigned to it, all Our rights, powers, privileges and remedies under this Device Payment Agreement. You agree You will not assign this Device Payment Agreement or any interest in it and will not sell or transfer, or offer to sell or transfer or enter, or offer to enter, into any lease with respect to the Device covered by this Device Payment Agreement without Our prior written consent.
8. **MILITARY LENDING ACT DISCLOSURE.** If You are a member of the active military, or a spouse or dependent of the active military, the following apply (the federal government requires Us to provide this notice to You even though we do not assess any of the fees referenced below): Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please refer to the Truth In Lending Act disclosures in this Device Payment Agreement for information regarding Your monthly payments. To hear this statement of rights under the Military Lending Act, please call 800-922-0204 and mention Military Lending Act.
9. **ELECTRONIC ACCESS TO DEVICE PAYMENT AGREEMENT / OTHER COMMUNICATIONS.** By signing below, You acknowledge that You have access to Verizon Wireless' website at www.verizonwireless.com , where a copy of this Device Payment Agreement and related privacy and other communications will be provided to You. You also consent to receive account-related communications in an electronic format, such as by email. If You want a paper copy of this Device Payment Agreement, You may ask Your sales representative to email or print a copy for You.
10. **BORROWER'S RIGHT TO CANCEL.** If You do not want the Device purchased from the Seller under this Device Payment Agreement, You may cancel this Device Payment Agreement by contacting the Seller in person within thirty (30) days of Your acceptance. You must return Your Device pursuant to the Seller's return policy to obtain a refund. If You do not return Your Device within the return period, You will be charged for the Amount Financed for Your Device.
11. **SOUTH DAKOTA CUSTOMERS:** If there are any improprieties in the making or servicing of this Device Payment Agreement, please contact the South Dakota Division of Banking:
South Dakota Division of Banking
1714 Lincoln Ave, Suite 2
Pierre, SD 57501
(605) 773-3421
12. **ILLINOIS CUSTOMERS:** The Illinois Predatory Loan Prevention Act ("PLPA") prohibits an installment sales agreement that imposes a PLPA Annual Percentage Rate ("PLPA APR") exceeding 36% on the unpaid balance of the amount financed. Any installment sales agreement with a PLPA APR over 36% is null and void and may not be collected. Disclosed APR may be lower than PLPA APR.

I agree to all the terms and conditions of the Installment Loan Agreement/Security Agreement (ILA), including my obligation to make the monthly payments described on page 1 of my ILA, my right to cancel within thirty (30) days, and my grant of a security interest to Verizon Wireless in the device.

(Borrower's Signature)

06/01/2025
(Date)

Version 06/28/2024 -IND

Customer Agreement

I have read and agree to the Verizon Customer Agreement (CA) including settlement of dispute by arbitration instead of jury trial, as well as the terms of the plan, optional services I have agreed to purchase and the Verizon Privacy Policy ([verizon.com/about/privacy/full-privacy-policy](https://www.verizon.com/about/privacy/full-privacy-policy)). California customers view our California Privacy Notice ([verizon.com/californiaprivacy](https://www.verizon.com/californiaprivacy)). I authorize Verizon to obtain my credit report information in connection with this order. I understand that this check will appear on my credit report as a soft inquiry and will not impact my credit

Device Payment Agreement

I acknowledge that I was provided an opportunity to review my completed Installment Loan Agreement(s)/Security Agreement(s) (ILA(s)). I agree to all of the terms and conditions of the ILA(s), including my obligation to make the monthly payments described on page 1 of my ILA(s), my right to cancel within thirty (30) days, and my grant of a security interest to Verizon Wireless in the device(s). I understand that no one can make changes to the ILA(s) and that no handwritten markings or strikeouts are binding on Verizon Wireless.

I am aware that I can view the CA and the ILA(s) anytime at [verizonwireless.com](https://www.verizonwireless.com).

By signing below, I agree to the ILA, the CA and the Verizon Privacy Policy.



06/01/2025

Signature

(Date)

EXHIBIT 13

verizon
PO BOX 489
NEWARK, NJ 07101-0489

KEYLINE
|||||

DIINELE DINAALI
4200 PARADISE RD
2028
LAS VEGAS, NV 89169

Account: 974209710-00001
Invoice: 5285872002
Billing period: Jun 30 - Jul 29, 2025

Questions about your bill?
verizon.com/support
800-922-0204

Ways to pay

My Verizon app

You can check your bill easily with the My Verizon app available in App Store or Google Play.

Online

Go to go.vzw.com/bill and sign in to review your bill.

By phone

Simply dial #PMT (#768) on your phone and follow the instructions to pay.

Cash

Go to www.verizon.com/stores to find a Verizon Wireless store near you or find a Check Free Pay or Western Union near you to make a cash payment.

Your bill is overdue.

Snapshot of your bill

(details on page 3)

Balance from last bill	\$302.43
Late fee	\$13.09
This month's charges	\$1,241.46
Total due on Aug 21	\$1,556.98

If you don't pay the total charges due by the due date, you'll be charged 5% of the unpaid balance or \$7, whichever is greater, if allowed by law in the state of your billing address.

verizon

DIINELE DINAALI
4200 PARADISE RD
2028
LAS VEGAS, NV 89169

Bill date
Account number
Invoice number

July 29, 2025
974209710-00001
5285872002

Total Amount Due

Make check payable to Verizon Wireless.
Please return this remittance slip with payment.

\$1,556.98

\$, .

Please see back for instructions on writing to us.

PO BOX 660108
DALLAS, TX 75266-0108

|||||

52858720020109742097100000100000125455000001556980

NOTICE: Bank account and routing numbers will be retained to enable future payments by phone or online. To opt out, call 1.866.544.0401.

EXHIBIT 14

Diinele, your account requires action to avoid outside collections

Verizon Financial Services <donotreply@verizonfinancialservices.com>
To: "HI" <HI@DIINELE.EMAIL>

Wed, Sep 10, 2025 at 11:37 AM



Make a payment today

Hi Diinele,

Your Verizon account has an overdue balance of \$1,538.94. If payment is not received, your account may be sent to outside collections. Nonpayment may negatively impact your credit score, as you will be credit reported at our discretion.

You can [log in to My Verizon](#) to pay, or make a [one-time payment](#) if you do not yet have a My Verizon account.

[Pay now on My Verizon](#)

[Make a one-time payment](#)

If you've already paid the past due amount, thank you, and please disregard this message.

Privacy Legal Accessibility



Account number ending in ***71000001**
© 2025 Verizon

This email was sent to HI@DIINELE.EMAIL. We respect your privacy. Please review our Privacy Policy.

Verizon, One Verizon Way, Mail Code: 180WVB, Basking Ridge, NJ 07920

EXHIBIT 15

Thanks! We received your payment.

Verizon Wireless <VZWMail@ecrmemail.verizonwireless.com>

Sun, Sep 21, 2025 at 3:56 PM

To: "HI" <HI@DIINELE.EMAIL>

Verizon



[Shop](#) [Support](#) [My Verizon](#)

Payment confirmed

Here's your summary

[View payment history](#)

We've received your payment and appreciate you keeping your account up-to-date. Visit [My Verizon](#) to view your billing history or manage your payment settings any time.

Payment details

Payment amount: \$1538.94

Payment method: Visa Card ending in 5143



We got you covered

Manage notifications

↗

Set up Auto Pay

↗

Phones Accessories Plans Verizon Access My Verizon app Contact us



Account number ending in: 9710-00001

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Verizon, One Verizon Way, Mail Code: 180WVB, Basking Ridge, NJ 07920

EXHIBIT 16

Transaction history

The activity shown below indicates payments or adjustments on your account for the dates selected.

Transaction type *

All transactions

Start date *

05/04/2025

End date *

06/21/2026

Submit

Listing 11-14 of 14

Date	Description	Status	Amount
▶ 09/11/2025	Payment	Successful	\$90.00
▶ 08/16/2025	Payment	Successful	\$45.00
▶ 07/31/2025	Adjustment	Posted	-\$30.00
▶ 07/26/2025	Adjustment	Posted	-\$15.00

<< < 1 2 > >>

Billing and payment help

View billing support articles or chat with us 24/7

[Browse billing support](#)

[Let's chat](#)



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Limit the Use of My Sensitive Personal Information (CA Consumers)
Do Not Sell or Share My Personal Information



EXHIBIT 17

Diinele, we received your case request.

Verizon Wireless <VZWMail@ecrmemail.verizonwireless.com>
To: "HI" <HI@DIINELE.EMAIL>

Mon, Feb 2, 2026 at 3:05 PM

Verizon



Shop

Support

My Verizon

We're working on
your case.

View case status

Hi Diinele,

We received and opened a case. Please see your details below.

Case details

Reason:	Billing And Payments
Relating to:	Dispute Charges
Mobile number ending in:	7185
Case #:	MR-903204092-W01
Request opened:	2/2/2026

Download My Verizon app

Support



Phones Tablets Accessories Plans myAccess Stores My Verizon App

 Account number ending in: 9710-00001

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Verizon, One Verizon Way, Mail Code: 180WVB, Basking Ridge, NJ 07920

EXHIBIT 18

Diinele, your Verizon account needs your immediate attention!

Verizon Financial Services <donotreply@verizonfinancialservices.com>
To: "HI" <HI@DIINELE.EMAIL>

Tue, Feb 3, 2026 at 11:13 AM



Contact us immediately

Hi Diinele,

You may have less than 24 hours to pay \$124.45 before your account is sent to outside collections.

Please contact Verizon immediately to discuss your options with a representative.

[Pay now](#)

[Call Verizon](#)

If you've already paid the past due amount, thank you, and please disregard this message.

Privacy Legal Accessibility



Account number ending in ***71000001**

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EXHIBIT 19

Your Verizon bill is ready.

Verizon Wireless <VZWMail@ecrmemail.verizonwireless.com>
To: "HI" <HI@DIINELE.EMAIL>

Sat, May 9, 2026 at 12:51 PM



Shop Support My Verizon

Your latest bill is
ready to view

Set up My Verizon for easy account management.

View and pay my bill

Here’s a quick view of your bill this month. You can create a My Verizon account to view your bill details and bill history, make a payment and review changes to your bill anytime.

View our late fee policy [here](#).

Set up My Verizon

Bill summary

Total amount due:	\$219.26
Due by:	5/27/2026

We encourage you to create a My Verizon account. But you can also make a one-time payment online, at any Verizon store, or by calling us.



[Make an online payment](#)



[Find a store](#)



Call us at 800-922-0204 (assisted payment fee will apply)



We got you covered

Set up Auto Pay



Manage notifications



Phones Accessories Plans Verizon Access My Verizon app Contact us



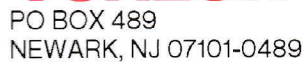
Account number ending in: 9710-00001

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Verizon, One Verizon Way, Mail Code: 180WVB, Basking Ridge, NJ 07920

EXHIBIT 20



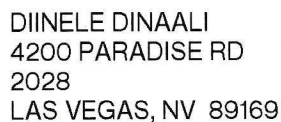
Billing period: May 5 - Jun 4, 2026

800-922-0204

DIINELE DINAALI
4200 PARADISE RD
2028
LAS VEGAS, NV 89169

If you don't pay the total charges due by the due date, you'll be charged 5% of the unpaid balance or \$10, whichever is greater, if allowed by law in the state of your billing address.

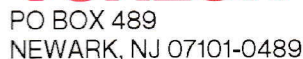
Total due on Jun 26	\$0.00
----------------------------	---------------



\$0.00

|||||

NOTICE: Bank account and routing numbers will be retained to enable future payments by phone or online. To opt out, call 1.866.544.0401.



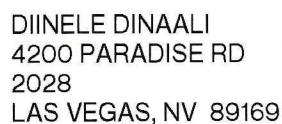
Billing period: May 5 - Jun 4, 2026

800-922-0204

DIINELE DINAALI
4200 PARADISE RD
2028
LAS VEGAS, NV 89169

If you don't pay the total charges due by the due date, you'll be charged 5% of the unpaid balance or \$10, whichever is greater, if allowed by law in the state of your billing address.

Total due on Jun 26	\$0.00
----------------------------	---------------



\$0.00

NOTICE: Bank account and routing numbers will be retained to enable future payments by phone or online. To opt out, call 1.866.544.0401.

EXHIBIT 21

Your Verizon bill is ready.

Verizon Wireless <VZWMail@ecrmemail.verizonwireless.com>
To: "HI" <HI@DIINELE.EMAIL>

Sat, May 9, 2026 at 12:51 PM



Shop Support My Verizon

Your latest bill is ready to view

Set up My Verizon for easy account management.

View and pay my bill

Here’s a quick view of your bill this month. You can create a My Verizon account to view your bill details and bill history, make a payment and review changes to your bill anytime.

View our late fee policy [here](#).

Set up My Verizon

Bill summary

Total amount due:	\$219.26
Due by:	5/27/2026

We encourage you to create a My Verizon account. But you can also make a one-time payment online, at any Verizon store, or by calling us.



[Make an online payment](#)



[Find a store](#)



Call us at 800-922-0204 (assisted payment fee will apply)



We got you covered

Set up Auto Pay



Manage notifications



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Account number ending in: 9710-00001

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