

Secure Bancard, LLC 1500 Abbey Court | Alpharetta, GA 30004 1-855-271-1500

# APPLICATION FOR MERCHANT AGREEMENT

SYNOVUS BANK (Merchant Bank) 1125 First Avenue, Columbus, GA 31901 706-649-4900

Processor's Sales Rep Name: iBuxx Impact

Jay E. Hypes, DMD, P.C.					
				Jay E. Hypes, DMD, P.C.	
Merchant Legal Business Name				DBA Name	
52 Valley Rd				52 Valley Rd	
Mailing Address				DBA Address (Physical, No PO Boxes)	
Oneonta	Alabama	35121		Oneonta	Alabama 35121
ity	State	Zip		City	State Zip
2052742184				2052742184	
egal Phone #	Legal Fax #			DBA Phone #	DBA Fax #
630769354			usiness New owner Seasonal	? Yes No List months	
ederal Tax ID # (Must be 9 digits)	Length C	Owned	Business License	Date Opened: 01 jan 2004	
Involvent Ctate varietystics		C mail Address, ja	yhypes@gmail.com	to Address.	
erchant State registration		_ E-mail Address: J	web si	te Address:	
ny prior No 🗌	Yes If yes:	Personal Busin	ness If yes, how long		
ype of Sole Propri	etorship 🔲 L	LC Partnership	Ltd Partnership 🔲 Corp, check or	ne: Public Private Non	Other
siness Type					
scription of Business etailed Description of Business (inc	cluding produ	ucts/services; card ch	narging policies; delivery methods;	whether own/finance inventoryprovid	le separate pages if need
_	gal 🗌 DBA 📗	Location Contact:	Jay Hypes	Phone #	2052742184
fund/Return Policy					
fund/Return Policy No refund  Refund in 30 days o	or less	erchandise	Other:		
No refund ☐ Refund in 30 days o		erchandise	Other:		
No refund Refund in 30 days on the refund Express Disclosure				erican Express, or will convey Americar	n Exper ss sales on your
No refund ☐ Refund in 30 days on the refund Express Disclosure	his Applicatio			erican Express, or will convey Americar	n Exper ss sales on your

2 of 6 Merchant initials\_\_\_\_ PATRIOT ACT / Site Survey PATRIOT ACT REQUIREMENTS - To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Complete Sections I and II and III. (\*In Section II, Driver's License required -- use other ID only if no Driver's License issued.) Section II: Individual Form of Identification Section 1: Business Form of Identification Applicable Items Reviewed: Applicable Items Reviewed: **Business Name:** Date and Place of 6660281 Govt Issued Business License Drivers License: Name: Jay Hypes Tax Return State ID Date of Birth: 26 jul 1971 Corporate Resolution ID/Tax ID Number: 630769354 Passport: DL/ID#: 6660281 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Jun 10, 2024 Type Fin'l S't Resident Alien ID: 52 Valley Rd Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business? 
Yes Comments: \* Signature of Sales Representative: Date \* By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, and at the indicated address and (in the case of information listed below in the e-Commerce addendum(s)) indicated URL(s) as applicable. Principal Information Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Residential Phone % / Years Name Spent In policy for collection and use of social (City, State, Zip) Business security numbers can be found at www.securebancard.com) 52 Valley Rd, Oneonta, AL, 100/20 Years \*\*\*\*\*5076 2054461753 Jay Hypes Owner 35121 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened Hometown Bank \*\*3506 062206444 \*AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK

☐ Checking account ☐ Savings account ☐ Bank GL account

Phone #' (No 800 #s)

None

None None

Product Sold

Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

Please select one for ACH account type listed above:

Account #

None

Trade / Business References

Trade Name

None

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Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards a Visa Credit Cards and Bus MasterCard Debit cards on Visa Debit cards only PIN Based Debit/EBT Card	siness Cards only nly	
Projected total annual sales \$Projected Visa/MC/DISC/Amex Sales Monthly \$20000.0 Annual \$Projected Visa/MC/DISC/Amex High 1 \$6000.00	Electronic key-entered (with impr Electronic card not present (w/ou  OR  Touch-tone card not present (with Touch-tone card not present (no Mail/Telephone Order (card not present)	ints)		ex ticket size 200.00  carty fulfillment?  yes  If "yes"  and phone number:
If applicable, provide: video (TV), audi  Do you authorize carrier to deliver w/o  How do you advertise?  Yellow page  Have you ever accepted credit cards I statements. If you are a MO/TO or e-C  Actual chargeback volume for most re  # of locations?  If you None	es Telemarketing Catalog Internet Wo pefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Direction Mass/Direct	he most recent 3 months o	y days? 0-2 days rs 60-90 days
	· · ·	<u></u>		
Merchant Owns Leases Location	. ,	How long at current locations(s)?:		
Name/address of mortgage holder/landle Other significant Merchant Contacts with				
account. Existing AXP SE #:  If you currently accept AXP payments  New Accounts:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1	r existing AXP#, so so we can convey this	s to AXP on your behalf.	
If you do not currently have an AXP #,	and your annual volume is more than \$1MM, we	will contact AXP on your behalf.		

\*\* Denotes Services and Programs listed above or below in this Application, which are provided by Processor and its contractors and not by Merchant Bank. Merchant Bank has no responsibility or liability therefor.

number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

Call Secure Bancard, LLC Customer Service at: 1-855-271-1500

In the event your volume exceeds more than \$1MM annually, you may be moved directly to AXP. Opt out of AXP Offers and Promotions: If you do not wish to receive future offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone

Merchant has the right not to accept all Card Association card types. Some Point Of Sale software and programs cannot prohibit the acceptance of specific types of payment cards; therefore, it is the merchant's responsibility to enforce this. If you request AXP and qualify, NCR as processor, and not Merchant Bank, will settle American Express.

				1	FEE S	CHEDU	LE						
** Equipment Options													
Model		Purchase Qty New				hase Irbished		Rent	Purchase Other Source		Merchant Owned		Price
Terminal		4.	•		110.0				<u> </u>			\$	
Terminal												\$	
Printer												\$	
PIN Pad				Purchase Only								\$	
<u>Imprinter</u> Other				Fulctiase Offig								\$	
Other												\$	
Shipping, handling and tax will be	hilled in a	ddition to th	e en	uinment nrice listed	ahove								
Equipment Billing to:	bilicu iii ac	adition to th		rchant Agent O									
Ship Equipment to:				A Legal Agent		er:		•					
Send Welcome Kit to:			DBA	A Legal Agent	N/A								
Merchant training provided by:			Pro	cessor Agent C	Other:								
SERVICE ACCEPTANCE AND F	EE SCHE	DUE											
Discount Rates Interchange Pa	ass Through	Discount R	_	% Per Item \$			Association	Dues & Asse	essment Rate 3	s Pass Through		%	Per Item \$
Visa Qual Credit	3.79		Visi	a Mid-Qual Credit					Visa No	on-Qual Credit			
Master Card Qual Credit	3.79		Ma	ster Mid-Card Qual Credit					Master	Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.79		Dis	cover Netword - PayPal Mi	d-Qual C	redit			Discove	er Network - PayPal Non-	-Qual Credit		
American Express Qual Credit	3.79		Am	nerican Express Mid-Qual C	Credit				Americ	an Express Non-Qual Cr	edit		
Visa Qual Debit	3.79		Vis	a Mid-Qual Debit					Visa No	on-Qual Debit			
Master Card Qual Debit	3.79		+	ster Card Mid-Qual Debit						Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		+	cover Network - PayPal Mi	d-Oual D	ebit				er Network - PayPal Non	-Oual Debit		
Pin Debit			EB						Star		<b>4</b>	\$1 per mon	th
												1	
Amex Rewards (Discount Rate \$ 3 Non-Bankcard Types Accepted  JCB Card %  Monthly Flat Fee: \$  Est. Annual Amex Volume: \$ 2	Diners	Item s Carte Bla		e% □ Daily Gi		Americ ay□ F	an Expres		: rate%	5 OR			
AMEX Pay Frequency 3	day	15 day		30 day Amex F	ees di	sclosed	in this se	ction are bi	lled by	/ American Expre	<u>ss</u>		
Miscellaneous Fees:													
Monthly Statement Fee \$ 24.95	Applica	tion/Setup	Fee	None sACH Reje	ct/Cha	ınge Fee	\$ 25.00	Online Me	rchan	t Portal \$ n	nonthly		
Chargeback/Retrieval Fee \$ 25	<u>.00/15</u> . <b>@ach</b>	Monthly									each		
ACH Debit \$1.00 Upon Accoun	nt Approv		• \$ <del></del>				okenizati	ion Fee \$	ne eacl	No n Annual Fee \$	one		
** Administrative Maintenance	Fee \$	month	ıly **	* PCI Non Complian	ice Fe	e \$ None	monthly	y ** Gatewa	y Fee	None \$ monthly			
Monthly bill minimum: None													
** Other \$ per	Descrip	tion		**	Other	None \$	per	ne Descr	iption				
None month  ** Other \$ per	Descrip	tion		**	Other	None \$	per	nth Descr	iption				
Early Termination Fee: \$	** PC	I monthly	Fee :	None \$									
Authorization Fees: \$	America	ın Express	No \$	one MasterCard	None \$	Visa	None \$	Discover	\$				

See Sections 13.b.iv and 18 of the Agreement for other fees that may be assessed due to the action or inaction of Merchant.

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eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more th	an 1, complete, in	nitial	and attach an additiona	l copy of this page for each additiona	l website)	
Website URL:		Website server IP Address:		'	Website DBA:				
Customer Service: em	ail address:	jayhypes@g	mail.com	Telephone:	2	2052742184	List all links to other websites:		
Web Hosting Service	Name:			Address:			Contact Telephone:		
Fullfillment House Nar	ne:			Address:			Contact Telephone:		
How do you advertise:	:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's card before shipping product or performing service? If Yes, how many days before?									
What is your return/re	fund policy?				We	ebsite Security Metho	d:		
Digital Certificate Issu	er:				Dig	gital Cert No(s)/Exp Da	ate(s)		enership ed Individual

For purposes of this application, "Processor" is Secure Bancard, LLC, 1500 Abbey Court, Alpharetta, GA 30004 and can be contacted at 1-855-271-1500 and "Merchant Bank" is Synovus Bank, 1125 First Avenue, Columbus, GA 31901, 706-649-4900.

#### Merchant Signatures and Guarantor Signatures

Agreement Signature: By signing below, each of the Merchant and Guarantor(s) and Merchant principal(s) and owner(s) (1) certifies, under penalty of perjury, that all information and documents submitted with this Application are true and complete; (2) authorizes Merchant Bank, Processor and their respective agents to verify any of the information given, including credit references, and to obtain individual and/or business credit reports, including requesting reports from consumer reporting agencies on persons signing below as a principal or owner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it); (3). acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, and of the CNP Addendum, Special Services Addendum and the Merchant Use and Disclosure of BIN Information Addendum (each, an "Addendum"), each of which documents is incorporated herein by this reference, and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement currently exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of other documents bearing Merchant's and Guarantor(s)'s sig

AMERICAN EXPRESS - In the event I am not eligible for NCR and Secure Bancard's OptBlue program for American Express, by signing below, I representthat I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Accep-tance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize NCR, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information inthis application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancardand American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about methat they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I alsoauthorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read andunderstand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about howAmerican Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications byvisiting this website or contacting American Express at 1-800-528-5200. I understand that upon American Express' approval of the application, the entity will be provided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

Guaranty: The undersigned Guarantor(s), individually and severally, guarantee the full and faithful performance and payment by the Merchant (identified above in the portion of this Application which precedes this Guaranty) of each and all of Merchant's duties and obligations to Merchant Bank and Processor, as provided in Section 25 of the Merchant Card Processing Agreement, which Merchant Card Processing Agreement, and this Application and the Addendums mentioned above, are incorporated into this Guaranty by this reference.

MERCHANT SIGNATURES		<b>GUARANTOR SIGNATURES</b>	
X1)	Apr. 10, 2024	XII OTT	Apr. 10, 2024
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Jay Hypes	Owner	Jay Hypes	
Print Name	Title	Print Name (No Titles)	
X 2)		X 2)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
X 3)		X 3)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
FOR INTERNAL USE ONLY			
X)		X)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

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Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of beneficial owner(s), of the Merchant identified in the Merchant Application referenced below, must be provided for the Merchant if a legal entity includes a corporation, limited liability company or other entity that is formed by filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States). (This form need not be used for a Merchant identified in the Merchant Application as a "sole proprietor" or "sole proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith reflect such sole proprietorship status and are completed and executed by such sole proprietor and the Processor's regresentative.) The beneficial ownership/management information and certification in this form is in addition to, not a substitute for, the information and certifications regarding the Merchant legal entity required elsewhere in the prescribed form of Merchant Application including any other Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith. Notice: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to

entities) who opens an ac will allow us to identity yo	count. What t	his means for you: When so ask to see your driver	you open a s license or	o obtain, verify and record into in account we will ask for your other identifying documents. I www.securebancard.com/Privacy	name, address, In some instanc	date of birth, and	other information that
Section 1: Merchant Appli Apr. 10, 2024	cation Inform	ation (Must match informa	tion in Merch	nant Application): Date Application	n Signed (by Autl	norized Signer nam	ed below):
Merchant Legal Name:J			ax ID (as it a	ppears on income tax return):			mation/Incorporation:
AL Merchant Address:	52 valley Ru, C	Oneonta, AL, 35121			werchar	nt Entity Type	
Section 2: Beneficial Own arrangement, understanding individuals does not exceed individuals for which inform managing the legal entity lis	g, relationship 50% of the eq ation is provide ted in Section naging Membe	or otherwise, owns 25% or juity interests of the Merch dd below exceeds 50%. (Us 1, a "Control Prong". Exan er, General Partner, Presid	more of the cant, provide to see extra copies of a Colent, Vice Pres	nformation below on each individule quity interests of the Merchant I he information below on addition se if needed.) Information must be ntrol Prong include, but are not listident or Treasurer. If no other Bd.	egal entity identif al beneficial own e provided for on mited to: Chief E	ied above. If the tot ers so that the total e individual with sig kecutive Officer, Ch	tal ownership of those ownership interests of gnificant responsibility fo nief Financial Officer,
Beneficial Owner Legal N Jay Hypes	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) / 52 Valley Rd	Address (No P	O. Box)		City, State, Zip Oneonta, AL, 35121			Date of birth 26 jul 1971
Individual has a Social Sec Number issued by US Gove			tification	(SSN)/Individual Taxpayer Id	dentification No.	(ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport ■ Resident Alier	_		lence 🗌	State/Country of Issuance AL	Date Issued 15 jun 2020	Expiration Date 10 jun 2024	Number on ID: 6660281
Beneficial Owner Legal N	ame			Title		1	% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gove			tification	(SSN)/Individual Taxpayer Id	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier			lence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title		1	% of Legal Entity OwnerShip: None %
Individual's Home (Street) /	Address (No P	O. Box)		City, State, Zip			Date of birth None
Individual has a Social Sec Number issued by US Gove			tification	(SSN)/Individual Taxpayer I	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier		ate photo ID showing resid	lence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) /	Address (No P	O. Box)		City, State, Zip Oneonta, ,			Date of birth None
Individual has a Social Sec Number issued by US Gove			tification	(SSN)/Individual Taxpayer Id	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier		,	ence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Jay Hypes	additional Be	neficial Owner) Legal Na	me	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) / 52 Valley Rd	Address (No P	O. Box)		City, State, Zip Oneonta, AL, 35121			Date of birth 26 jul 1971
Individual has a Social Sec Number issued by US Gove	,		tification	(SSN)/Individual Taxpayer Id ******5076	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier			ence 🗌	State/Country of Issuance AL	Date Issued 15 jun 2020	Expiration Date 10 jun 2024	Number on ID: 6660281
*For US persons provide un Country of issuance. ± Spec photograph or similar safegi	cify type of "Otl	's License unless there is r her ID", which may be any	none; for non- other unexpi		expired Resident at evidencing nation	Alien ID, or Passpo onality or residence	ort/Other ID± and and bearing a
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	d Signer, listed open accounts ter knowledge, e of the Mercha y certify that the observed on the Apr. 10,	s for the Merchant at finance all information provided at ant legal entity's equity inte ne information listed above	ial institution: love about ea rests whose	ol Prong, who has signed the Mer s, that all information provided at ach individual listed above is con information is not provided above e identity and the identification do	pove about the M aplete and correcte. The Authorized	erchant legal entity t and there is no ind I Signer and the Pr	is complete and correct dividual who directly or ocessor's
	2024	Authorized Signer Signature	Date S	Signed Authorized Signer Printed	d Name Process		Date Signed

## **VISA DISCLOSURE PAGE**

## Member Bank (Acquirer) Information:

Acquirer Name: Synovus Bank

Acquirer Address: 1125 First Avenue, Columbus, GA 31901

Acquirer Phone: (706) 649-4900

#### Important Member Bank (Acquirer) Responsabilities:

- 1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
- 2. A Visa Member must be a principal (signatory) to the Merchant Agreement.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- 4. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
- 5. The Visa Member is responsible for educating Merchants on any Visa International Operating Regulations with which Merchants must comply during the course of operation.

# Important Merchant Responsibilities:

- 1. Ensure compliance with cardholder data security and storage requirements.
- 2. Maintain fraud and chargebacks below thresholds.
- 3. Review and understand the terms of the Merchant Agreement.
- 4. Comply with Visa International Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

Merchant Signature	
	Apr. 10, 2024
Merchant's Signature	Date
Jay Hypes	Owner
Merchant's Printed Name	Title