

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: Impact PaySystem CP

Business Information					
SouthGate Wig & Beauty				SouthGate Wig & Beaut	tv
Merchant Legal Business Name			_	DBA Name	7
1917 S 3rd St				1917 S 3rd St	
Mailing Address			_	DBA Address (Physical, N	No PO Boxes)
Memphis	Tennessee	38109		Memphis	Tennessee 38109
City	State	Zip	-	City	State Zip
9017750150				9017750150	
Legal Phone #	Legal Fax #		-	DBA Phone #	DBA Fax #
261293277	13 _{Yrs.}	13 Mos. New b	ousiness 📃 New owner 🛛 Seasona	al? 📃 Yes 📃 No 🛛 List mon	iths
Federal Tax ID # (Must be 9 digits)	Length C	Owned			Nov. 1, 2007
			Business License	Date Opened: .	
Merchant State registration		E-mail Address: 3	/jmoon1121@gmail.com Web s	site Address:	
Any prior	Yes If ves:	Personal Busi	iness If yes, how long		
	-				
Type of Sole Pro	prietorship 💻 L	LC Partnership	Ltd Partnership Corp, check o	one: Public Private	Non Other
Business Type	g 🗌 Service 🗌	Internet% 🗌 N	Mail% Tel	% 🗌 Bus-to-Bus 🔤	%
Description of Business					
Detailed Description of Business (Beauty and Wigs	including produ	ucts/services; card c	harging policies; delivery methods	; whether own/finance inve	entoryprovide separate pages if needed):
Mailing Address (select	egal 🗌 DBA 🗌	Location Contact:	Young Moon	_ Phone #	9017750150
Refund/Return Policy					
No refund Refund in 30 days	s or less 🗌 Me	rchandise	Other:		
,					
American Express Disclosur	e				
The "JetPay" party listed througho behalf:	ut this Applica	tion and the Mercha	nt Agreement is your acquirer for A	American Express, or will co	onvey American Experess sales on your
JetPay Merchant Services					
3361 Boyington Drive, Suite 180 Carrollton, TX 75006					
	V		Soon Moon / Owner		Jul. 29, 2020

Merchant initials S M

PATRIOT AC	T / Site Survey	To help 1	the government	fight the fu	nding of terro	orism and	I money laundering	activities, the	USA Paj	triot Act requires	s all finan	icial insti	tutions to
ask for your na	TREQUIREMENTS - Ind record information ame, physical address r identifying documer	that ide , date of its. Com	ntifies each pers birth, taxpayer plete Sections I	identificatio	ng business on number an III. (*In Sect	entities) v id other ir <u>ion II, Dri</u>	vno opens an acco formation that will ver's License requ	allow us to iden ired use othe	means fo ntify you er ID only	or you: When yo . We may also a <mark>y if no Driver's Li</mark>	ask to see icense is	an accou e your di <mark>sued.)</mark>	int, we will iver's
Section 1: Applicable Business Form of Identification Items Reviewe					Individu	tion II: al Form of ification		ite	Applica ems Rev	able viewed:			
			Business Nar	ne:									
Govt Issued B	usiness License		Date and Plac Issuance:	ce of		Di	rivers License:	091148307		Name:	Ś	Soon Mo	on
Tax Return							tate ID:			Date of Birth:		Feb. 12,	-
Corporate Res			ID/Tax ID Nur	mber: 26	1293277		assport:			DL/ID#:		0911483	07
Entity Agencie	S						ilitary ID:			Date of Issuan	ice:		
Business finan	icial Statement		Expiration Da	te:		ID	exican Consulate			State of Issuar	nce:		
Partnership Ag	greement									Expiration:	1	Nov 26, 3	2026
			Type Fin'l S't			R	esident Alien ID:			Address:	1	1135 Pa	mina Cv
Section III													
On site visit	done by Sales Rep		📃 Bus	siness Cons	sistent with A	pplicatior	n (including any e-	Commerce add	endums	(s))			
Address of	ocation inspected:	[]	OBA Address	🗌 Legal	Address	URL	listed in eCommer	ce addendum		Other Addres	SS:		
Does name no	sted at business mate	h name	on application	Yes N	10	Does	s inventory volume	annear to be s	ufficient	? Yes No			
	have appropriate busi			No	NU		store hours posted			er of employees:	/td>		
	nerchant's inventory?	-			Yes No		ou get Interior/exter			No	////		
	consistent with mercl					Diago	Comments:						
* Signature of	Sales Representative						Date:						
0	•												
* By signing at address and (i	pove you hereby ackn n the case of informat	owledge	that the information the e-	ation listed Commerce	herein is true addendum(s	and accu s)) indicat	urate and was pers ted URL(s) as app	sonally observe licable.	d on the	e indicated docur	ment, an	d at the	ndicated
						,,							
Principal Info			(-) -1			a a						Deside	dial Dhama
Principal's	Title	Date of	of Birth	Ownership			ecurity # (Processo	• •	F	Residential Addre		Reside	ntial Phone
Name				% / Years	Spent In Business		or collection and us numbers can be fo			(City, State, Zip)	#	
					DUSITIESS	-	curebancard.com)	unu at					
						www.se	curebancaru.com)					_	
Soon Moon	Owner			100/13 yrs		****3595			1135 Palmina Cv, Cordova, TN, 38018		a, TN,	901755	6402
									38018				
						1							
Bank Informa													
Name of Finan	cial Institution		A	ccount num	nber		Routing #	Phone #	C	Contact	Date Op	pened	
Region Bank			**:	****5417			064000017						
*AUTHORIZ	ATION FOR AUTOM	ATIC FL	JNDS TRANSF	ER (ACH):	The Mercha	int Bank ((defined below) is	authorized to i	nitiate o	r transmit credit	and/or d	lebit and	/or check
	e account identified re	0		unt for the	services con	templated	d under this Agree	ment. Said auth	ority is g	granted to Mercl	hant Ban	k's proce	essor and
their agents.	REQUIRED: ATTACH	VOIDED	CHECK										
Bloaco colo	ct one for ACH acco	unt tuno	listed above	Ch	ooking 2000	unt 🗖 S	avings account	Bank CL aco	ount				
Flease sele	ct one for ACH acco	unitiype	insteu above.		ecking accu	unt 🔤 Se	avings account		ount				
Trade / Busin	ess References					_			_			_	
Trade Name		Acco	unt #		Product So	bld		Phone #' (I	No 800 #	#s)			
								,					

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	3 of 6		Merchant initials <u>SM</u>
Processing Information			
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 		,
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>50000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High T <u>\$1000.00</u>	Electronic key-entered (with imp Electronic card not present (w/o OR Touch-tone card not present (w Touch-tone card not present (m Mail/Telephone Order (card not eCommerce (card not present)	prints) <u>None</u> put imprints) <u>2</u> ith imprints) <u>0</u> o imprints) <u>None</u> None	Projected avarage % Visa/MC/DISC/Amex ticket size 30.00 % Do you use a 3rd party fulfillment? % No Yes % If "yes" % Contact name and phone number: % Name:
	NOTE: TO	TAL (must equal 100%)	
	ternet: supply copy of print advertising, catalogs o tape (Radio or IVR), and Web-page screen pr getting signature?		Do you bill your customer prior to goods being shipped? If yes, how many days? 0-2 days 3-30 days 31-60 days 60-90 days Over 90 days
How do you advertise? 🗌 Yellow page	es 🗖 Telemarketing 🗖 Catalog 🗖 Internet 🗐 W	/ord of mouth 🗌 Publications 🔲 Mass	/Direct mail 🔲 Other
statements. If you are a MO/TO or e-C Actual chargeback volume for most red # of locations? If you No	before? Yes No If Yes: Processor Name Commerce merchant, please provide most recent a months \$6	nt 6 months of processing statements. months \$ provide existing merchant ID#:	- -
Merchant Owns Leases Location((s)?	How long at current locations(s)?:	
Name/address of mortgage holder/landlo	ord:		
Other significant Merchant Contacts with	third parties:		
account. Existing AXP SE #:	and your AXP volume is less than \$1MM annu		
New Accounts:	ayments, and your annual volume is less than \$		ign you an AXP # for this account, so you can start
If you do not currently have an AXP #,	and your annual volume is more than \$1MM, w	e will contact AXP on your behalf.	
In the event your volume exceeds mor offers or promotions of AXP products of	re than \$1MM annually, you may be moved dire	ctly to AXP. Opt out of AXP Offers an is (such as traditional mail and telepho	d Promotions: If you do not wish to receive future one), please contact customer service at the phone request.
Call Secure Bancard, LLC Customer S	Service at: 1-855-271-1500		
			ohibit the acceptance of specific types of payment I not Merchant Bank, will settle American Express.
** Denotes Services and Programs li Merchant Bank has no responsibility	sted above or below in this Application, whic or liability therefor.	ch are provided by Processor and in	ts contractors and not by Merchant Bank.

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Merchant initials S M

FEE SCHEDULE

** Equipment Options												
				Purchase		hase			Purchase	Merchant		
Model		Qt	y N	New	Refu	rbished	1	Rent	Other Source	Owned		Price
Terminal Terminal											07	
Printer											4	
PIN Pad					Ē						4	
Imprinter			F	Purchase Only				_				
Other											4	
											4	5
Shipping, handling and tax will be	e billed in a	ddition to th	e equip	pment price listed a	above.							
Equipment Billing to:												
Ship Equipment to:				Legal Agent		er:						
Send Welcome Kit to: Merchant training provided by:				Legal Agent O								
			FIUCE	Agent 🔤 O	uiei.							
SERVICE ACCEPTANCE AND Discount Rates Interchange F			ate 0.30	0 % Per Item \$ (0.10	Associa	tion D	oues & Asse	ssments Pass Through			
Rate 1	%	Per Item \$	Rate 2	2		%		Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit			Visa N	Mid-Qual Credit					Visa Non-Qual Credit			
Master Card Qual Credit	0.30	0.10	Maste	er Mid-Card Qual Credit					Master Non-Card Qual Credit			
Discover Network - PayPal Qual Credit			Discov	ver Netword - PayPal Mid	l-Qual C	redit			Discover Network - PayPal Non	-Qual Credit		
American Express Qual Credit	0.05	0.10	Amerio	ican Express Mid-Qual Cr	redit				American Express Non-Qual Cr	edit		
Visa Qual Debit			Visa N	Mid-Qual Debit					Visa Non-Qual Debit			
Master Card Qual Debit	0.05	0.10	Maste	er Card Mid-Qual Debit					Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit			Discov	ver Network - PayPal Mid	l-Qual D	ebit			Discover Network - PayPal Non	-Qual Debit		
Pin Debit	0.05	0.10	EBT						Star		\$1 per mor	nth
JCB Card % Diners Carte Blanche% American Express Discount rate% OR												
Est. Annual Amex Volume: \$ AMEX Pay Frequency 🔲 3		🗌 15 day			•	mex Ticket: \$_		tion are bi	lled by American Expre	<u>ss</u>		
Miscellaneous Fees:	-			-								
Monthly Statement Fee \$ None Application/Setup Fee \$ ACH Reject/Change Fee \$ Online Merchant Portal \$ None monthly Chargeback/Retrieval Fee \$ None/Noneach Monthly Minimum: \$ None Voice Auth/ARU Fee \$ 1.95 ACH Fee \$ None each ACH Debit \$1.00 Upon Account Approval AVS Fee \$ None each CVV2 Fee \$ None each Tokenization Fee \$ None each Annual Fee § None each Annual Fee												
** Administrative Maintenance Fee \$												
** Other \$per	Descrip	otion			Other :	None f \$per	None		iption			
Early Termination Fee: \$ Nor		CI monthly	Fee \$	e	None	Non	e					
Authorization Fees: \$	America				\$	Visa \$		Discover	\$ to the action or inactior	of Merchant	_	
366 360				rigiteement for Oth		S that may be		uce une	to the usual of machon		•	

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eCommerce Application Addendum

Merchant initials S M

Number of e-Commerce	e websites:	(If more than .	1, complete, ir	nitial and atta	ch an additional d	copy of this page for each additiona	al website)	
Website URL:		Website server IP Address:		Website DBA:				
Customer Service: em		yjmoon1121@gmail.com	Telephone:	90177	50150	List all links to other websites:		
Web Hosting Service N		,j	Address:			Contact Telephone:		
Fullfillment House Nam			Address:			Contact Telephone:		
How do you advertise:			Address.	(Attach sau	nnles: e.a. cat	catalog/print/broadcast/telemarketing script)		
		ing product or performing	a service?	•	many days		ing script)	
Yes No		31	J	before?				
What is your return/ref				Website Se	ecurity Method		1	
Digital Certificate Issue	er:			Digital Cer	t No(s)/Exp Dat	te(s)		wenership
_							Shar	ed 🔲 Individual
For purposes of this a	application, "Proces	sor" is Secure Bancard, LLC	C, 1500 Abbey	/ Court, Alpha	aretta, GA 30004	and can be contacted at 1-855-27	1-1500 and "	Merchant Bank" is
		us, GA 31901, 706-649-4900.						
Merchant Signatures an	d Guarantor Signat	ures						
			.,		,	nd owner(s) (1) certifies, under pe		
				. ,		nk, Processor and their respective	•	
•	•					requesting reports from consume ank or Processor whether or not a		•
			•	·		port, Merchant Bank or Processor		•
						g Agreement ("Agreement") includi	•	
("Guaranty") contained	d within the Agreem	ent, and of the CNP Adden	dum, Special	Services Ad	dendum and the	e Merchant Use and Disclosure of	BIN Informa	tion Addendum
· · ·			,		0	ound by and perform in accordance		,
	0		, () 0		, ,	form in accordance with all terms,		
						agents and Merchant Bank ("Merc nented at some future date; (5) ag		•
•		• • •				rantor(s)'s signatures, or on copies		
•		•		•		treated for all purposes as origina		
•						cluding offering or facilitating inter		
establishing quasi-cas	sh, credits or monet	ary value of any type that m	nay be used t	o conduct ga	mbling.			
	c In the event Ler	n not oligible for lotDay and	d Coouro Bon	oord'o OntBlu	in program for (Amorican Express by signing bala	w I roproco	at that I have read
		• •				American Express, by signing belo nerican Express® Card Acceptan		
	•			•		Pay, Secure Bancard, and America	•	
						nation in this application and rece	•	
about me personally,	including by reques	ting reports from consumer	reporting age	encies from ti	me to time, and	disclose such information to their	agent, subco	ontractors,
	, , ,					can Express and American Expres	•	
			•			I from consumer reporting agencie		
	•				•	le reports on me from consumer re he American Express Privacy Stat		icles for
•						d how American Express uses you		n. I understand
				•		00-528-5200. I understand that up		
approval of the applica	ation, the entity will	be provided with the Ameri	can Express .	Agreement a	nd materials we	Icoming it to American Express' C	ard acceptar	nce program.
	•				•	ce and payment by the Merchant (nant Bank and Processor, as provi		
		.,			,	the Addendums mentioned above		
Guaranty by this refer			Joing / Green	ent, and this	r ppiloaion and	ale / lachading mentioned above	, are moorpo	
MERCHANT SIGNATU	IRES				GUARANTOF	RSIGNATURES		
X1)	v) v	Jul. 29, 2020			X 1)	er v) v	J	ul. 29, 2020
Principal/Owner for Merc	hant	Date	_		Guarantor Sign	ature (No Titles)	Da	
Soon Moon	and th	Owner			Soon Moon		Da	
Print Name		Title			Print Name (No	Titles)		
X 2)					X 2)			
Principal/Owner for Merc	hant	Date	-			ature (No Titles)	Da	te
,						× · · ·	- 4	
			_					
Print Name		Title			Print Name (No	Titles)		
X 3)					X 3)			
Principal/Owner for Merc	hant	Date	-			ature (No Titles)	Da	te
					- action orgin		Da	
Print Name		Title			Print Name (No	Titles)		
FOR INTERNAL USE (ONLY							
X)					X)			
Accepted by Processor		Date			Accepted by Me	erchant Bank	Da	te
Print Name		Title	-		Print Name		Titl	e
							. 10	-

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Merchant initials

SΜ

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 (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 representative.) The beneficial ownership/management information and certification including any patriot Act/customer identification including any other Patriot Act/customer identification on 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 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 co

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Jul. 29, 2020

Merchant Legal Name:	Soon Moon	_Merchant Federal Tax ID (as it appears on income tax return	: 261293277	_ Merchant State of formation/Incorporation:
TN Merchant Address:	1135 Palmina Cv, C	ordova, TN, 38018	Me	rchant Entity Type

LLC

Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the Merchant legal entity identified above. If the total ownership interests of individuals does not exceed 50% of the equity interests of the Merchant, provide the information below on additional beneficial owners so that the total ownership interests of individuals for which information is provided below exceeds 50%. (Use extra copies if needed.) Information must be provided for one individual with significant responsibility for managing the legal entity listed in Section 1, a "Control Prong". Examples of a Control Prong include, but are not limited to: Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer. If no other Beneficial Owner identified below is identified in the right column as the Control Prong, the Control Prong section below must be completed.

Beneficial Owner Legal Name Soon Moon	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 1135 Palmina Cv	City, State, Zip Cordova, TN, 38018	Date of birth Feb. 12, 1974		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *****3595	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance TN	Date Issued Oct. 22, 2019	Expiration Date Nov. 26, 2026	Number on ID: 091148307
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ide	entification No. (I⁻	ΓIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title			% 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 Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes I No	(SSN)/Individual Taxpayer Ide	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Cordova, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ide	entification No. (I⁻	ΓIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name Soon Moon	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 1135 Palmina Cv	City, State, Zip Cordova, TN, 38018			Date of birth Feb. 12, 1974
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ide *****3595	entification No. (I	ΓIN):	Control Prong?
Id Type:*	State/Country of Issuance TN	Date Issued Oct. 22, 2019	Expiration Date Nov. 26, 2026	Number on ID: 091148307

*For US persons provide unexpired Driver's License unless there is none; for non-US persons ID Type may be unexpired Resident Alien ID, or Passport/Other ID± and Country of issuance. ± Specify type of "Other ID", which may be any other unexpired government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Certifications and Signatures:

Certifications and Signatures: The undersigned Authorized Signer, listed above as a Beneficial Owner or Control Prong, who has signed the Merchant Application on behalf of the Merchant, hereby certifies that he/she is authorized to open accounts for the Merchant at financial institutions, that all information provided above about the Merchant legal entity is complete and correct and that, to the best of his/her knowledge, all information provided above about each individual listed above. The Authorized Signer and the Processor's Representative, each hereby certify that the information listed above regarding the identity and the identification document of each individual listed above, is complete and correct and was personally observed on the indicated document.

GOON X Jul. 29, 2020

Soon Moon

Authorized Signer Signature

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

Date Signed

Processor's Rep. Printed Name

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

_ (non x) V	Jul. 29, 2020
Merchant's Signature	Date
Soon Moon	Owner
Merchant's Printed Name	Title