

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				
Jerry Glover Jr			G & G Repair	
Merchant Legal Business Name	1		DBA Name	
PO Box 154			3705 Jernigan Dr	
Mailing Address			DBA Address (Physical, No PO Bo	exes)
Somerville	Tennessee 38068		Somerville	Tennesse&8068
City	State Zip		City	State Zip
9018138279			9014654680	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
454218693	<b>10 10</b> New b	usiness New owner Seasor	nal? Yes No List months op	en
Federal Tax ID # (Must be 9 dig		Duningan Linguag May	Date Opened: Jan. 1, 20	10
			Date Opened:	
Merchant State registration No.	.: E-mail Addre	SS: tjoglover23@aol.com	Veb site Address:	
Any prior bankruptcies?	lo Yes If yes: Personal	Business If yes, how long a	ago?	
	-	-	, check one: 🗌 Public 🔲 Private 📗	1
	Toprictorship LLC rafther	onip <u> </u>	, check one rublic rilvate _	
Non Profit Other				
Business Type				
Description of Business  Detailed Description of Business separate pages if needed):  Repair	s (including products/services; <b>Repai</b> r	card charging policies; deliver	y methods; whether own/finance	inventoryprovide
Mailing Address (select one):	Legal DBA Location Cont	act: Jay Glover	Phone #	9014654680
Refund/Return Policy				
☐ No refund ☐ Refund in 30 da	ıys or less 🗌 Merchandise exch	nange 🗌 Other:		
American Express Disclos	sure			
The "JetPay" party listed throug Experess sales on your behalf: JetPay Merchant Services 3361 Boyington Drive, Suite 18 Carrollton, TX 75006		Merchant Agreement is your ac	quirer for American Express, or v	vill convey American
, , ,				

Merchant initials J G 2 of 6 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 Govt Issued Business License Drivers License: 070862417 Name: Jerry Glover Issuance: Tax Return State ID Date of Birth: May 23, 1972 ID/Tax ID Number: 070862417 Corporate Resolution 454218693 Passport: DL/ID#: **Entity Agencies** Military ID Date of Issuance: Mexican **Business financial Statement Expiration Date:** State of Issuance: TN Consulate ID Partnership Agreement Expiration: May 24, 2025 Type Fin'l S't Resident Alien ID: 5265 Jernigan Dr Address: Section III Business Consistent with Application (including any e-Commerce addendums(s)) On site visit done by Sales Rep Address of location inspected: ■ DBA Address Legal Address URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Yes 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 get Interior/exterior photos? Yes No Did you view merchant's inventory? Yes No Get Samples? Tyes 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 Social Security # (Processor's **Residential Address** Residential Title % of % / Years privacy policy for collection and (City, State, Zip) Phone # use of social security numbers can Spent In **Business** be found at www.securebancard.com) 5265 Jernigan Dr, Somerville, \*\*\*\*3962 9018340459 Jerry Glover Owner 100/10 years TN, 38068 **Bank Information** Name of Financial Institution Account number Routing # Phone # Contact Date Opened The Bank of Fayette County \*\*\*3697 084304337

\*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

**Product Sold** 

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

☐ Checking account ☐ Savings account ☐ Bank GL account

Phone #' (No 800 #s)

granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK

Please select one for ACH account type listed above:

Account #

Trade / Business References

Trade Name

		3 of 6		M	lerchant initials	J G
Processing Information						
Card Types Accepted:	All Disco	MasterCard/Discover Cards ver Cards n Express ** arte Blanche**	☐ Visa ☐ Mast ☐ Visa		•	у
					Projected avarage	
Projected total annual sales \$		Electronic card-swiped tran	sactions	20%	Visa/MC/DISC/Amex 300.00	
Projected Visa/MC/DISC/Amex Monthly \$ <u>1300.0</u> 0 Annual \$_		Electronic key-entered (with Electronic card not present <b>OR</b>	•	None % 80 %		Yes
Projected Visa/MC/DISC/Amex \$5000.00	High Ticket	Touch-tone card not presen Touch-tone card not presen Mail/Telephone Order (card eCommerce (card not prese	nt (no imprints) not present)	% % 80% None%		
		NOTE: TOTAL	. (must equal 100	<b>)%)</b>		
If processing via mail, pho If applicable, provide: video (1 Do you authorize carrier to de	TV), audio tape (F	Radio or IVR), and Web-page	ng, catalogs and bro screen prints/URL(	Internet).	Do you bill your custome being shipped? If yes, ho 0-2 days 3-30 days 50-90 days Over 90 da	w many days?
How do you advertise? Tell	ow pages 🗌 Tele	marketing Catalog Inte	rnet 🗌 Word of mo	uth Publications	☐ Mass/Direct mail ☐ Ot	her
Have you ever accepted credi processing statements. If you	it cards before?	Yes No If Yes: Processor e-Commerce merchant, plea:	Name se provide most red	(Please	provide the most recent occessing statements.)	3 months of
Actual chargeback volume for						
# of locations?		ated with an existing accoun				
List the names of each of y	•	_		•		 er data:
	•					
Merchant Owns Leases Lo	ocation(s)?		How long at curi	rent locations(s)?:		
Name/address of mortgage hold	der/landlord:					
Other significant Merchant Cont	tacts with third p	arties:				
	<u> </u>					
American Express						
Existing Accounts:  If you currently accept AXP pa  AXP # for this account. Existing				must submit your e	existing AXP#. We will as	sign you a new
If you currently accept AXP pa	syments in exces	s of \$1MM annually, please p	orovide your existin	ig AXP#, so so we	can convey this to AXP or	າ your behalf.
New Accounts:  If you do not currently accept account, so you can start account.			less than \$1MM, if	you request AXP, v	ve will assign you an AXF	a # for this
If you do not currently have a	n AXP #, and yoι	ır annual volume is more tha	an \$1MM, we will co	ontact AXP on your	behalf.	
In the event your volume exco wish to receive future offers of please contact customer serv process your opt-out request.	or promotions of A	AXP products or services from	n AXP via offline or	on-line means (suc	ch as traditional mail and	l telephone),
Call Secure Bancard, LLC Cust	tomer Service at:	1-855-271-1500				
Merchant has the right not to specific types of payment car Merchant Bank, will settle Am	ds; therefore, it is				•	•

<sup>\*\*</sup> 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.

				I	EE SCHEDU	JLE					
** Equipment Option	ons										
Model	5		Oty	Purchase New	Purchase Refurbishe	ed	Rent	Purchase Other Source	Merchant Owned		Price
Terminal										9	3
Terminal										9	
Printer										9	
PIN Pad				Purchase Only						9	5
Imprinter Other	SOFTWA	RF		Fulctiase Offig						9	
Other	30111171									9	
											· 1
Shipping, handling a		l be billed				ove.					
Equipment Billing to				rchant Agent							
Ship Equipment to:				A Legal Age							
Send Welcome Kit to Merchant training p				A Legal Age cessor Agent							
Merchant training p	rovided by	•	I PIO	cessor Agent	other.						
Discount Rates		e Pass Thro	ugh Discount R	Rate % Pe	r Item \$			Dues & Assessments Pa	ass Through		
Rate 1		%	Per Item \$ Rate			%	Per Item \$			%	Per Item \$
Visa Qual Credit		3.80		Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit		3.80	Mas	ster Mid-Card Qual Cre	dit			Master Non-Card Qual Cr	edit		
Discover Network - PayPal	Qual Credit	3.80	Disc	cover Netword - PayPa	l Mid-Qual Credit			Discover Network - PayP	al Non-Qual Credit		
American Express Qual Cr	edit	3.80	Ame	erican Express Mid-Qu	al Credit			American Express Non-Q	ual Credit		
Visa Qual Debit		3.80	Visa	Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit		3.80	Mas	ster Card Mid-Qual Deb	it			Master Card Non-Qual De	ebit		
Discover Network - PayPal	Oual Debit	3.80	Disc	cover Network - PayPal	Mid-Oual Debit			Discover Network - PayP	al Non-Oual Debit		
Pin Debit			EBT		-			Star	-	\$1 per me	onth
Visa Rewards (Disco Amex Rewards (Disco Non-Bankcard Type JCB Card %	count Rate	s \$ 3.80 P	er Item	nche%	Discov	er Rewa	rds (Discou	Rate \$ 3.80 Per Ite	Item		
Monthly Flat I	ex Volume			Est	t. Average A	mex Tic	Non ket: \$	Trans Fee +		Express	i
Miscellaneous Fees	5:										
								Online Merch			nthly
_								ACH Fee \$		each None	
ACH Debit \$1.00	-	_						None zation Fee \$e		e \$	
** Administrativ None	e Mainter Nor		e \$ mo	onthly ** PCI No				nthly ** Gateway I	ee \$ m	onthly	
** Other \$	_ per	Desc	ription	5.00	** Other	\$	per None	Description			
Early Termination		*	* PCI month erican Expre	5.00 ly Fee \$	No sterCard \$		None				

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.

Merchant	initials	J G

eCommerce Applica	tion Addendum								
Number of e-Comn websites:	nerce		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)						
Website URL:		Website se Address:	erver IP			Website DBA:			
Customer Service: address:	email	tjoglover2	3@aol.com	Telephon	e:	9018138279	List all links to other wel	sites:	
Web Hosting Servi	ce Name:			Address:			Contact Telephone:		
Fullfillment House	Name:			Address:			Contact Telephone:		
How do you advert	ise:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				ing script)
Do you bill customer's card before shipping product or performing service? Yes No If Yes, how many days before?									
What is your return/refund policy?				Website Security Method:					
Digital Certificate	lssuer:				Digital Cert No(s)/Exp Date(s)  Oweners  □ Shared □ I				enership d 🔲 Individual

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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 signatures, and that any such copies or facsimiles shall be treated for all purposes as originals of the Application or other document; and (6) certifies that Merchant does not and will not provide, offer or facilitate gambling services, including offering or facilitating internet gambling services, or establishing quasi-cash, credits or monetary value of any type that may be used to conduct gambling.

AMERICAN EXPRESS - In the event I am not eligible for JetPay and Secure Bancard's OptBlue program for American Express, by signing below, I represent that 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 Acceptance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize JetPay, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information in this 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 Bancard and American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about how American Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting 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		GUARANTOR SIGNATURES	
X1) / (	Mar. 12, 2020	X 1)	Mar. 12, 2020
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Jerry Glover	Owner	Jerry Glover	
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

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 "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 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 identity you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to confirm the information. Secure

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Mar. 12, 2020 Merchant Federal Tax ID (as it appears on income tax return): 454218693 Merchant State of Merchant Legal Name: \_\_\_\_Jerry Glover formation/Incorporation: <u>TN Merchant Address:</u> <u>5265 Jernigan Dr, Somerville, TN, 38068</u>

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 of those 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 Jerry Glover	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 5265 Jernigan Dr	City, State, Zip Somerville, TN, 38068	Date of birth May 23, 1972		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes ■ No	(SSN)/Individual Taxpayer *****3962	Identification I	No. (ITIN):	Control Prong?
Id Type:*  Driver's License  Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance Nate Issued Nay 24, 2017 And Nay 24, 2025			Number on ID: 070862417
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? ☐ Yes ☐ No	(SSN)/Individual Taxpayer	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? ☐ Yes ☐ No	(SSN)/Individual Taxpayer	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 Somerville, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government?   Yes No	(SSN)/Individual Taxpayer Identification No. (ITIN):			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 $\square$ additional Beneficial Owner) Legal Name Jerry Glover	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 5265 Jernigan Dr	City, State, Zip Somerville, TN, 38068	Date of birth May 23, 1972		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes ■ No	(SSN)/Individual Taxpayer *****3962	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 May 24, 2017	Expiration Date May 24, 2025	Number on ID: 070862417

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 is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity's equity interests whose information is not provided 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.

A ( )		
	Mar. 12, 2020	Jerry Glover

<sup>\*</sup>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.

# **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:

**Merchant Signature** 

- 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.

	Mar. 12, 2020
Merchant's Signature	Date
Jerry Glover	Owner
Merchant's Printed Name	Title