

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

Ez Wells, Inc				Zondra Houston Well Se	ervices	
Aerchant Legal Business Name			-	DBA Name		
85 Deerfield Cv				85 Deerfield Cv		
lailing Address			-	DBA Address (Physical, N	o PO Boxes)	
Somerville	Tennessee	38068		Somerville		Tennessee 38068
City	State	Zip	<u>.</u>	City		State Zip
9018706575				901-870-6575		
egal Phone #	Legal Fax #			DBA Phone #		DBA Fax #
474429264	6 yı _{Yrs.}	6 yr _{Mos.} New b	usiness 🗌 New owner 🛛 Seasona	l? 🗌 Yes 📃 No 🛛 List mont	ths	
ederal Tax ID # (Must be 9 digits)		wned				
			Business License	Date Opened:	Feb. 1, 2014	
erchant State registration		E-mail Address: Z	ondrahouston@aol.com Web s	ite Address:		
ny prior 📕 No 🛛	Voc If you	Doroonal Duoir	ness If yes, how long			
siness Type						
Retail 📃 Restaurant 📃 Lodgin	g 📃 Service 📃	Internet <u>%</u> N	1ail% 🗌 Tel	% 🔄 Bus-to-Bus	%	
scription of Business						
etailed Description of Business (including produ	icts/services; card ch	narging policies: delivery methods:	whether own/finance inver		
Well Services					ntoryprovide	separate pages if needed
		Location Contact:	Zondra Houston	Phone #	ntoryprovide	separate pages if needec 901-870-6575
_		Location Contact:			ntoryprovide	
_		Location Contact:			ntoryprovide	
		Location Contact:			ntoryprovide	
lailing Address (select 🛛 🗌 L		Location Contact:			ntoryprovide	
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ailing Address (select L fund/Return Policy No refund Refund in 30 days	egal DBA	rchandise	Zondra Houston	Phone #		901-870-6575
Mailing Address (select L Sfund/Return Policy No refund Refund in 30 days nerican Express Disclosur he "JetPay" party listed throughce	egal DBA	rchandise	Zondra Houston	Phone #		901-870-6575
Aailing Address (select L fund/Return Policy No refund Refund in 30 days nerican Express Disclosur he "JetPay" party listed throughor ehalf:	egal DBA	rchandise	Zondra Houston	Phone #		901-870-6575
Iailing Address (select L fund/Return Policy No refund Refund in 30 days nerican Express Disclosur he "JetPay" party listed throughd ehalf: etPay Merchant Services	egal DBA	rchandise	Zondra Houston	Phone #		901-870-6575
Iailing Address (select L fund/Return Policy No refund Refund in 30 days nerican Express Disclosur he "JetPay" party listed throughd ehalf: etPay Merchant Services 361 Boyington Drive, Suite 180	egal DBA	rchandise	Zondra Houston	Phone #		901-870-6575
Iailing Address (select L Ifund/Return Policy No refund Refund in 30 days nerican Express Disclosur he "JetPay" party listed throughd ehalf: etPay Merchant Services 361 Boyington Drive, Suite 180	egal DBA	rchandise	Zondra Houston	Phone #		901-870-6575
Mailing Address (select L Sfund/Return Policy No refund Refund in 30 days nerican Express Disclosur he "JetPay" party listed throughce	egal DBA	rchandise	Zondra Houston	Phone #		901-870-6575

Merchant initials Z H

license or othe	REQUIREMENTS nd record information me, physical addre r identifying docume	- To help on that ide ss, date o ents. Com	the government entifies each pers f birth, taxpayer plete Sections I	fight the fu son (includir identificatio and II and I	nding of terro ng business n number an III. (*In Sect	orism and entities) v d other ir <u>ion II, Dri</u>	I money laundering who opens an acco nformation that will a ver's License requi	activities, the unt. What this allow us to ide red use othe	USA Pa means f ntify you er ID only	triot Act requires or you: When yo . We may also a <mark>y if no Driver's Li</mark>	all finan ou open a isk to see icense is	cial institutions to an account, we will e your driver's sued.)
Section 1: Business Form of Identification			Applicable Items Reviewed:			Section II: Individual Form of Identification			Applicable Items Reviewed:			
			Business Nar	ne:								
Govt Issued Bu	usiness License		Date and Place	ce of		D	rivers License:	0664990386		Name:	2	Zondra Houston
Tax Return						St	tate ID:			Date of Birth:	(Oct. 1, 1970
Corporate Res			ID/Tax ID Nu	mber: 47	4429264		assport:			DL/ID#:		0664990386
Entity Agencies							ilitary ID:	-		Date of Issuan		
Business finan	cial Statement		Expiration Da	ite:			exican Consulate			State of Issuar	nce:	ΓN
Partnership Ag	reement									Expiration:		Sep 04, 2028
Castion III			Type Fin'l S't			R	esident Alien ID:			Address:	8	35 Deerfield Cv
Section III												
On site visit	done by Sales Rep)	Bus	siness Cons	sistent with A	pplicatior	n (including any e-C	commerce add	endums	(s))		
Address of l	ocation inspected:		DBA Address	Legal	Address	URL	listed in eCommerce	ce addendum		Other Addres	ss:	
	sted at business ma nave appropriate bu			Yes No	10		s inventory volume store hours posted?			er of employees:	/td>	
	nerchant's inventory		<u>, , , , , , , , , , , , , , , , , , , </u>	amples?	Yes No		ou get Interior/exteri			No	/lu>	
	consistent with me					Did yo	Comments:					
* Signature of 9	Sales Representativ	-	·				Date:					
* By signing ab	ove you hereby acl the case of inform	knowledge	e that the inform	ation listed I	herein is true	and acc	urate and was pers	onally observe	d on the	e indicated docur	ment, and	d at the indicated
					addendumu	sn moica	ted URL(S) as appli	cable				
				-commence	addendum(s	s)) Indica	ted URL(S) as appli	cable.				
Principal Infor	mation			-commerce	addendum(s)) Indica	ted URL(S) as appli	cable.				
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Principal Infor Principal's Name	mation Title		of Birth	Ownership % / Years		Social S	ecurity # (Processo concollection and use	r's privacy		Residential Addre	ess	
Principal's				Ownership	% of Time	Social S policy fo	ecurity # (Processo	r's privacy e of social			ess	
Principal's				Ownership	9 % of Time Spent In	Social S policy fo security	ecurity # (Processo or collection and use	r's privacy e of social		Residential Addre	ess	
Principal's Name	Title			Ownership % / Years	9 % of Time Spent In	Social S policy fo security www.se	ecurity # (Processo or collection and use numbers can be for curebancard.com)	r's privacy e of social	F	Residential Addre	ess)	Residential Phone #
Principal's				Ownership	9 % of Time Spent In	Social S policy fo security	ecurity # (Processo or collection and use numbers can be for curebancard.com)	r's privacy e of social	F	Residential Addre (City, State, Zip	ess)	
Principal's Name	Title			Ownership % / Years	9 % of Time Spent In	Social S policy fo security www.se	ecurity # (Processo or collection and use numbers can be for curebancard.com)	r's privacy e of social	F 85 Deer	Residential Addre (City, State, Zip	ess)	Residential Phone #
Principal's Name Zondra Houston	Title Owner			Ownership % / Years	9 % of Time Spent In	Social S policy fo security www.se	ecurity # (Processo or collection and use numbers can be for curebancard.com)	r's privacy e of social	F 85 Deer	Residential Addre (City, State, Zip	ess)	Residential Phone #
Principal's Name	Title Owner			Ownership % / Years	9 % of Time Spent In	Social S policy fo security www.se	ecurity # (Processo or collection and use numbers can be for curebancard.com)	r's privacy e of social	F 85 Deer	Residential Addre (City, State, Zip	ess)	Residential Phone #
Principal's Name Zondra Houston	Title Owner		of Birth	Ownership % / Years	 % of Time Spent In Business 	Social S policy fo security www.se	ecurity # (Processo or collection and use numbers can be for curebancard.com)	r's privacy e of social	85 Deer 38068	Residential Addre (City, State, Zip	ess)	Residential Phone # 9014663500
Principal's Name Zondra Houston Bank Informa	Title Owner		of Birth	Ownership % / Years 100/6 yrs	 % of Time Spent In Business 	Social S policy fo security www.se	iecurity # (Processo or collection and use r numbers can be for curebancard.com)	r's privacy e of social und at	85 Deer 38068	Residential Addre (City, State, Zip field Cv, Somervill	e, TN,	Residential Phone # 9014663500
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	3 of 6			Merchant initials	ZH
Processing Information					
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	Vis Ma	sterCard Credit Cards a a Credit Cards and Bus sterCard Debit cards on a Debit cards only I Based Debit/EBT Card	ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>3500.00</u> Annual \$ Projected Visa/MC/DISC/Amex High T <u>\$2500.00</u>	Electronic key-entered (wit Electronic card not present Touch-tone card not prese icket Touch-tone card not prese Mail/Telephone Order (car eCommerce (card not prese	th imprints) t (w/out imprints) OR ent (with imprints) ent (no imprints) rd not present)	98 % 2 % None % % 2 % None %	If	rty fulfillment? Yes ''yes'' and phone number:
	ernet: supply copy of print advertising, cat. o tape (Radio or IVR), and Web-page scre getting signature? INo Yes		s	Do you bill your customer pr hipped? If yes, how many o 3-30 days 31-60 days Dver 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow page	s 🗖 Telemarketing 🗖 Catalog 🔲 Internet	Word of mouth Pu	plications 🗌 Mass/Direc	ct mail 🗌 Other 💶	
statements. If you are a MO/TO or e-C Actual chargeback volume for most rec # of locations? If you No	efore? Yes No If Yes: Processor Nar ommerce merchant, please provide most i cent 3 months are affiliated with an existing account, ple cendent contractors or agents or merch	recent 6 months of proce 6 months \$ ease provide existing me	ssing statements.) chant ID#:		processing
Merchant 🗌 Owns 📃 Leases Location(s)?	How long at curr	ent locations(s)?:		
Name/address of mortgage holder/landlo	,				
Other significant Merchant Contacts with					
	· ·				
account. Existing AXP SE #:					XP # for this
If you currently accept AXP payments	in excess of \$1MM annually, please provid	de your existing AXP#, so	so we can convey this	to AXP on your behalf.	
	ayments, and your annual volume is less th	han \$1MM, if you reques	t AXP, we will assign yo	ou an AXP # for this accoun	it, so you can start
accepting AXP payments. AXP SE #:			16		
ii you do not currently have an AXP #,	and your annual volume is more than \$1N	viivi, we will contact AXP (on your benalf.		
offers or promotions of AXP products of	e than \$1MM annually, you may be moved or services from AXP via offline or on-line r it may take some time, consistent with app	means (such as tradition	al mail and telephone), I	please contact customer se	
Call Secure Bancard, LLC Customer S	ervice at: 1-855-271-1500				
•	I Card Association card types. Some Point sponsibility to enforce this. If you request <i>i</i>		•		
** Denotes Services and Programs li Merchant Bank has no responsibility	sted above or below in this Application, or liability therefor.	, which are provided by	Processor and its cor	ntractors and not by Merc	hant Bank.

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Merchant initials Z H

FEE SCHEDULE

** Equipment Option	ns													
Model				Qty	Purchase New		hase rbished	Rent	Purchase Other Source	Merchant Owned		Price		
Terminal						_					\$			
Terminal Printer											\$			
PIN Pad											\$			
Imprinter					Purchase Only		•				+			
Other	SOFTWARE	-									\$			
											\$			
Shinning handling a	nd tax will he	hilled in ac	Idition t	o the en	uinment nrice lister	ahove								
Shipping, handling and tax will be billed in addition to the equipment price listed above. Equipment Billing to:														
Ship Equipment to:				DBA Legal Agent Other:										
Send Welcome Kit to					A 📃 Legal 📃 Agen									
Merchant training provided by: Processor Agent Other:														
SERVICE ACCEPT	ANCE AND F	EE SCHEI	DULE											
				nt Rate	% Per Item S	\$	Associatio	n Dues & Asse	essments Pass Through					
Rate 1		%	Per Iter	n\$Ra	ite 2		%	Per Item \$	Rate 3		%	Per Item \$		
Visa Qual Credit		3.79			sa Mid-Qual Credit				Visa Non-Qual Credit					
Master Card Qual Credit		3.79			aster Mid-Card Qual Credi	it			Master Non-Card Qual Credit					
Discover Network - PayPal	Qual Credit	3.79			scover Netword - PayPal I		redit		Discover Network - PayPal Non-Q	Dual Credit				
American Express Qual Cro		3.79			nerican Express Mid-Qual	-		-	American Express Non-Qual Cred					
Visa Qual Debit	cuit	3.79			a Mid-Qual Debit	Cicuit			Visa Non-Qual Debit	an				
Master Card Qual Debit		3.79			aster Card Mid-Qual Debit			-	Master Card Non-Qual Debit					
Discover Network - PayPal	Qual Dahit	3.79			scover Network - PayPal N		ohit	-	Discover Network - PayPal Non-Q					
	Quai Debit	3.19		EB	,	viiu-Quai D	ebit	-		Zuai Debit	¢1			
Pin Debit				EB	1				Star		\$1 per mon	tn		
Visa Rewards (Discount Rate \$ 3.79 Per Item MC World Card (Discount Rate \$ 3.79 Per Item Amex Rewards (Discount Rate \$ 3.79 Per Item Discover Rewards (Discount Rate \$ 3.79 Per Item Non-Bankcard Types Accepted														
Miscellaneous Fees: Monthly Statement Fee \$ 24.95 Application/Setup Fee \$ None ACH Reject/Change Fee \$ 25.00 Online Merchant Portal \$ None monthly Chargeback/Retrieval Fee \$ 25.00/15 & 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 ** Administrative Maintenance Fee \$ None monthly ** PCI Non Compliance Fee \$ None monthly ** Gateway Fee \$ None monthly ** Other \$ per None per None Description ** Other \$ None per None Description Early Termination Fee: \$ None American Express \$ None MasterCard \$ None Discover \$														
	See Sect	ions 13.b.	iv and	18 of th	e Agreement for o	ther fee	s that may be as	sessed due	to the action or inaction	of Merchant.				

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Merchant initials Z H

Number of e-Commerce		(If more than 1	, complete, ir	nitial and attach an ac	lditional c	opy of this page for each	h additiona	l website)	
Website URL:		Website server IP		Website DB	1				
Customer Service: em	ail address:	Address: zondrahouston@aol.com	Telephone			List all links to other websites:			
Web Hosting Service		Zondranouston@uonoom	Address:			Contact Telephone:			
Fullfillment House Nar			Address:			Contact Telephone:			
How do you advertise:			/ luur 0001	(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									
Yes No What is your return/refund policy? Website Security Method:									
Digital Certificate Issu						- (-)			
				Digital Cert No(s)	Exp Date	e(S)		Ow Share	/enership ed Individual
For purposes of this	application "Proce	ssor" is Secure Bancard, LLC	1500 Abbo	/ Court Alpharatta (24 20004	and can be contacted a	+ 1 955 271		
	••		, 1500 Abbey	Court, Alpharetta, C	3A 30004	and can be contacted a	at 1-055-271	1-1500 anu i	VIETCHAIR DATK IS
Synovs Bank, 1125 First Avenue, Columbus, GA 31901, 706-484-900. Metrichant 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 redit references, and to obtain individual andro robusiness creative are requesting appoints 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 redived a report. Merchant Bank or Processor difference of BIN Information Addendum, Geach, an 'Addendum', 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 incorporatel herein by this reference, and agrees to be bound by and perform in accordance with all processor and its agents and Merchant Bank ('Merchant Afiliate Agreement currently exists or is exocuted, amended, or supplemented at some fluored barchant Bank ('Merchant Afiliate Agreement'), regardless of whether such Merchant Bank may rety upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or no copies or facsimiles of the Application resonand start and Guarantor(s)'s signatures, and tary sysch copies or facsimiles shall be treated for all purposes as originals of the Application or other document; and (6) certifies that Merchant Bank may rety upon copies or facsimiles of this Application fracting agencies including offering or facilitating internet gambling services, or establishing quasi-cash, credits or monetary value of any type that may be used to conduct gambli									
Guaranty by this refer		which Merchant Card Proces	Sing Agreen	ent, and this Applica	aiui		neu above	, are incorpo	
MERCHANT SIGNATU	IDES					SIGNATURES			
MERCHANTSIGNATO				GOA	ANTOR				
\sim	ATA	Nov. 12, 2020				ATA		N	ov. 12, 2020
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Principal/Owner for Merc	and nt	Date				ature (No Titles)		Dat	e
Zondra Houston		Owner			Ira Housto				
Print Name		Title		Print N	ame (No	Titles)			
X 2)				× 2)					
Principal/Owner for Merc	chant	Date		Guarar	ntor Signa	ature (No Titles)		Dat	e
Print Name		Title		Drint N	ame (No	Titles)			
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Principal/Owner for Merc	chant	Date		Guarar	ntor Signa	ature (No Titles)		Dat	e
Print Name		Title		Print N	ame (No	Titles)			
arcritante		THE		FILLIN	ane (110				
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X)				X)					
Accepted by Processor		Date		Accept	ed by Me	rchant Bank		Date	e

Print Name

Title

Print Name

Title

6 of 6

Merchant initials

ΖH

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): Nov. 12, 2020

Merchant Legal Name:	Zondra Houston	Merchant Federal Tax ID (as it appears on income tax return):	474429264	Merchant State of formation/Incorporation:
TN Merchant Address:	85 Deerfield Cv, So	nerville, TN, 38068	Mer	chant Entity Type

Corporation

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 Zondra Houston	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 85 Deerfield Cv	City, State, Zip Somerville, TN, 38068	Date of birth Oct. 1, 1970		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *****8885	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 Sept. 4, 2020	Expiration Date Sept. 4, 2028	Number on ID: 0664990386
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? U Yes INO	(SSN)/Individual Taxpayer Ide	entification No. (l	TIN):	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 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 Somerville, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes INO	(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:
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name Zondra Houston	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 85 Deerfield Cv	City, State, Zip Somerville, TN, 38068			Date of birth Oct. 1, 1970
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *****8885	entification No. (l'	TIN):	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 Sept. 4, 2020	Expiration Date Sept. 4, 2028	Number on ID: 0664990386

*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.

Nov. 12, 2020

Zondra Houston

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

ATA	Nov. 12, 2020
Merchant's Signature	Date
Zondra Houston	Owner
Merchant's Printed Name	Title