

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 Vaulted CNP

Business Information						
LAURELANNE LLC				LAURELANNE LLC		
/lerchant Legal Business Name				DBA Name		
2080 FEDERAL ROAD				2080 FEDERAL ROAD		
Mailing Address				DBA Address (Physical,	No PO Boxes)	
ROSWELL	Georgia	30075		ROSWELL	Georgia	a 30075
City	State	Zip		City	State	Zip
4045857664				6787734258		
Legal Phone #	Legal Fax #		_	DBA Phone #	DBA Fax	#
934799045	15 Yrs.	15 Mos. New b	business 📃 New owner	Seasonal? Yes No List mo	onths	
Federal Tax ID # (Must be 9 digits)	Length	Owned	D · · · ·		01 feb 2023	
			Business License	Date Opened		_
Merchant State registration		E-mail Address:	LAUREL@LAURELANNE.C	••••••••••••••••••••••••••••••••••••••	LAURELANNE	COM
Any prior	Voc If voc	- Dorsonal Rus	iness If yes, how long			
📕 Retail 📃 Restaurant 📃 Lodging	a Service	Internet %	Mail % 🗌 Te	% 🗌 Bus-to-Bus	%	
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	CT / Site Survey												
PATRIOT AC	T REQUIREMENTS -	To help t	he governme	nt fight the f	unding of terr	rorism an	nd money laundering	activities, the	USA Pa	triot Act requires	all financ	al insti	tutions to
ask for your na	T REQUIREMENTS - and record information ame, physical address er identifying docume	s, date of	birth, taxpaye	erson (includ er identificati	on number a	nd other	information that will a	int. What this illow us to ide	s means f entify you	or you: When yo . We may also a	ou open ar ask to see	i accou your dr	nt, we will iver's
license of othe	er identifying documer	its. Comp	Diete Sections	Tanu II anu	<u>III. (*III Sec</u>	uon II, D	inver's License requir	eu use oui	er iD only	I no Driver's Li	icense issi	Jea.)	
Section 1: Business Form of Identification			Applicable Items Reviewed:				Sectio Individua Identifi	Form of		lte	Applicat ems Revie		
			Business Na	ame:									
Govt Issued B	Business License		Date and Pl Issuance:	ace of		[Drivers License:	024713145		Name:	JC	SEPH	DAVIS
Tax Return			issuarioe.			:	State ID:			Date of Birth:	16	i jan 19	68
Corporate Res	solution		ID/Tax ID N	umber: 9	34799045		Passport:			DL/ID#:		47131	45
Entity Agencie	es						Military ID:			Date of Issuan	ice:		
Business finar	ncial Statement		Expiration D	Date:			Mexican Consulate ID:			State of Issuar	nce: No	one	
Partnership Ag	greement									Expiration:		n 16, 2	
			Type Fin'l S	't		F	Resident Alien ID:			Address:)80 FEI DAD	DERAL
Section III													
📃 On site visit	t done by Sales Rep		B	usiness Con	sistent with A	Applicatio	on (including any e-C	ommerce ad	dendums	(s))			
	location inspected:		DBA Address		l Address		L listed in eCommerc			Other Addres			
Address of	location inspected.		DA Audress	Leya	Auuress			e auuenuum			55.		
	osted at business mat				No		es inventory volume a						
	have appropriate bus			-			store hours posted?				/td>		
	merchant's inventory? / consistent with merc			Samples?	Yes No	Did y	vou get Interior/exterior Comments:	or photos?	Yes	No			
,													
* Signature of	Sales Representative	2:					Date:						
* By signing al	bove you hereby ackr	owlodge											
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address and (i	in the case of informa	tion listed	that the inform below in the	nation listed e-Commerc	herein is tru e addendum	e and ac (s)) indic	curate and was perso ated URL(s) as applic	onally observ cable.	ed on the	e indicated docur	ment, and	at the i	ndicated
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Principal Info	ormation												
Principal Info Principal's		Date of		Ownership	% of Time	Social S	ecurity # (Processor's	s privacy		Residential Addre	ess	Resi	dential
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Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	MasterCard Credit Ca Visa Credit Cards and MasterCard Debit car Visa Debit cards only PIN Based Debit/EBT	rds only
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>5000.00</u> Annual \$ Projected Visa/MC/DISC/Amex High * <u>\$500.00</u>	Electronic key-entered (with imp Electronic card not present (w/o OR Touch-tone card not present (w	100 9 put imprints) None 9 ith imprints) 9 o imprints) 9 present) None 9	Projected avarage % Visa/MC/DISC/Amex ticket size 200.0 % Do you use a 3rd party fulfillment? % No Yes % If "yes" % Contact name and phone num % Name:
	NOTE: TO	TAL (must equal 100%)	
	nternet: supply copy of print advertising, catalogs io tape (Radio or IVR), and Web-page screen pr o getting signature? INo I Yes		Do you bill your customer prior to goods bein shipped? If yes, how many days? 0-2 day 3-30 days 31-60 days 60-90 days Over 90 days
# of locations? If yo	ecent 3 months \$6	provide existing merchant ID#:	
# of locations? If yo		months \$	
# of locations? If yo None List the names of each of your inde	u are affiliated with an existing account, please pendent contractors or agents or merchant s	months \$ provide existing merchant ID#: servicers that will have access to ca	
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# of locations? If yo None If yo List the names of each of your inde If you Merchant Owns Leases Location Name/address of mortgage holder/land Other significant Merchant Contacts with American Express Existing Accounts: If you currently accept AXP payments account. Existing AXP SE #: If you currently accept AXP payments Accounts: If you do not currently accept AXP # payments New Accounts: If you do not currently accept AXP # payments If you do not currently accept AXP # payments If you do not currently accept AXP # payments If you do not currently have an AXP # In the event your volume exceeds moo offers or promotions of AXP products	u are affiliated with an existing account, please pependent contractors or agents or merchant set. (s)? (ord: h third parties: and your AXP volume is less than \$1MM annuels in excess of \$1MM annually, please provide your payments, and your annual volume is less than \$, and your annual volume is more than \$1MM, we re than \$1MM annually, you may be moved dire or services from AXP via offline or on-line mean t it may take some time, consistent with applicab	months \$ provide existing merchant ID#: servicers that will have access to ca How long at current locations(s)? How long at current locations(s)? ally, you must submit your existing AX ur existing AXP#, so so we can conve \$1MM, if you request AXP, we will assi we will contact AXP on your behalf. ctly to AXP. Opt out of AXP Offers and s (such as traditional mail and telepho	ardholder data:

Merchant initials_____JD

uSign Envelope ID: 8C6239E	38-0892-4	C32-BCE	A-C35B0C17DFA	cf e					ant initials	JD	
					CHEDUL	E		N			
** Equipment Options											
Madal		0	Purchase	Purc			Dont	Purchase	Merchant Owned		Drico
Model Terminal		Qty	/ New	Reiu	rbished		Rent	Other Source	Owned	\$	Price
Terminal										\$	
Printer PIN Pad										\$	
Imprinter			Purchase Only							φ	
Other										\$	
										\$	
Shipping, handling and tax will be Equipment Billing to:	e billed in ac										
Ship Equipment to:			Merchant Agent DBA Legal Agen		er:						
Send Welcome Kit to:			DBA Legal Agen	nt 🗌 N/A							
Merchant training provided by:			Processor Agent	Other:							
SERVICE ACCEPTANCE AND	FEE SCHE	DULE									
Discount Rates Interchange P	ass Through	Discount Ra	te% Per Item	\$	A	ssociation	Dues & Asse	essments Pass Through			
				·							Desk d
Rate 1	% 3.84	Per Item \$ 0.00	Rate 2 Visa Mid-Qual Credit			%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.84 3.84	0.00	Visa Mid-Qual Credit Master Mid-Card Qual Cred	lit				Visa Non-Qual Credit Master Non-Card Qual Cred	it		
Master Card Qual Credit Discover Network - PayPal Qual Credit	3.84	0.00	Discover Netword - PayPal		redit			Discover Network - PayPal 1			
American Express Qual Credit	3.84	0.00	American Express Mid-Qua					American Express Non-Qua	-		<u> </u>
Visa Qual Debit	3.84	0.00	Visa Mid-Qual Debit					Visa Non-Qual Debit			
Master Card Qual Debit	3.84	0.00	Master Card Mid-Qual Debi	it				Master Card Non-Qual Debi	t		
Discover Network - PayPal Qual Debit	3.84	0.00	Discover Network - PayPal	Mid-Qual De	ebit			Discover Network - PayPal	Non-Qual Debit		
Pin Debit			EBT					Star		\$1 per mon	th
Rewards Pricing											
Visa Rewards (Discount Rate \$_3.	^{.84} Per It	em 0.00			MC Worl	ld Card (E	Discount Ra	te \$ <u>3.84</u> Per Item 0.	00		
Amex Rewards (Discount Rate \$	^{3.84} Per	Item 0.00			Discover	Rewards	s (Discount	Rate \$_3.84 Per Item	0.00		
Non-Bankcard Types Accepted											
Non Bankoard Types Notepied											
JCB Card %	Diners	Carte Blai	nche%	_	America	n Expres	ss Discoun	t rate% C	DR		
Monthly Flat Fee: \$		Monthly Gr	oss Pay 📃 🛛 Daily	Gross Pa	ay 🗌 Re	etail \$	Trans Fe	e +% OR 🗌			
	Nono					Non	0				
Est. Annual Amex Volume: \$	None		Est. Av	verage Ai	mex Tick	et: \$	e				
AMEX Pay Frequency 📃 3	day	15 day						illed by American Exp	oress		
Miscellaneous Fees:											
Miscellaneous Fees.											
Monthly Statement Fee \$	Applica	tion/Setup	Fee \$ ACH Re	eiect/Cha	nae Fee S	0.00	Online Me	erchant Portal \$	monthly		
· · · · · · · · · · · · · · · · · · ·			· · · · ·	,					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Chargeback/Retrieval Fee \$ <u>1</u>	5.00/12. @ach	Monthly I	Minimum: \$ <u>0.00</u>	Voice Au	ith/ARU F	ee \$ <u>None</u>	ACH	Batch Fee \$ 0.00	each		
			0.00	0.00	<u> </u>		0.0	00 each Annual Fee \$	0.00		
ACH Debit \$1.00 Upon Accou	Int Approv	al AVS Fee	\$ each CVV2	⊢ee \$	each I c	okenizati	on ⊢ee \$	each Annuai Fee \$			
** Administrative Maintenanc	e Fee \$	month	ly ** PCI Non Complia	ance Fee	• \$ <u>0.00</u>	monthly	/ ** Gatewa	v Fee \$ month	nly		
0.00								· · ·			
Monthly bill minimum:											
None None					None	Nor	ne				
** Other \$ per	Descrip	tion	*	** Other \$	\$	per	Desc	ription			
** Other \$ per	Descrip	tion	*	** Other \$	None \$	per mor	nth Desc	ription			
Early Termination Fee: \$	** PC	I monthly F	0.00 Fee \$								
0.00 Authorization Fees: \$		n Express	0.00 \$ MasterCar	0.00 d \$	Visa	0.00 \$	Discover	\$			
See Sec	tions 13.b.	iv and 18 o	f the Agreement for o	other fee	s that ma	ıy be ass	essed due	to the action or inact	ion of Merchant		

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eCommerce Application Addendum		-			JV			
Number of e-Commerce websites:	(If more than 1, con	nplete	e, initial and a	ttach an additional co	py of this pag	e for each additio	nal website)	
Website URL: LAURELANNE.COM		No		Website DBA:				
Customer Service: email address:	LAUREL@LAURELANNE.COM		lephone:	4045857664		s to other webs	ites:	
Web Hosting Service Name: Fullfillment House Name:			dress: dress:		Contact Tel	•		
How do you advertise:		74		l mples; e.g., catalog		-	ing script)	
Do you bill customer's card before ship	ping product or performing servic	ce?	If Yes, how	v many days				
Ves No What is your return/refund policy?			before? Website S	ecurity Method:				
Digital Certificate Issuer:		_		t No(s)/Exp Date(s)			0.0	enership
				(-)/=(-)				d 🗌 Individu
For purposes of this application, "Proce		Abbey	y Court, Alph	aretta, GA 30004 and	can be conta	acted at 1-855-27	1-1500 and "M	lerchant Bank
Synovus Bank, 1125 First Avenue, Colum Merchant Signatures and Guarantor Signa								
requested, Merchant Bank or Processor name and address of the agency that fu ("Guaranty") contained within the Agreen (each, an "Addendum"), each of which d and conditions of the Agreement, the Gu any Merchant Card Processing Agreemm regardless of whether such Merchant Af agents and Merchant Bank may rely upd documents bearing Merchant's and Gua document; and (6) certifies that Merchar establishing quasi-cash, credits or more AMERICAN EXPRESS - In the event I a and am authorized to sign and submit th Express Agreement"), and that all inform Services Company, Inc. ("American Exp about me personally, including by reque Affiliates and other parties for any purpo inform me directly, or inform the entity at the name and address of the agency fur administrative purposes. I am able to rea http://www.americanexpress.com/privac I may opt out of marketing communication the application, the entity will beprovided Guaranty: The undersigned Guarantor(of this Application which precedes this C	rnished it); (3). acknowledges receip ment, and of the CNP Addendum, Sp ocuments is incorporated herein by uaranty, and each such Addendum; (ent between any Merchant Affiliate o filiate Agreement currently exists or on copies or facsimiles of this Applica rantor(s)'s signatures, and that any at does not and will not provide, offer tary value of any type that may be u and the ligible for NCR and Secure B is application for the above entity, w hation provided herein is true, compl ress") and American Express's ager sting reports from consumer reportir se permitted by law. I authorize and bove, about the contents of reports a nishing the report. I alsoauthorize An ad andunderstand the English langu y to learn more about howAmerican ons byvisiting this website or contact d with the American Express Agreem s), individually and severally, guarant guaranty) of each and all of Merchan	tt of th pecial this re (4) ag of Merris is exe ation I such (c or fa such (c or fa) such (c or f	ne Merchant I Services Ac eference, an grees to be b ichant and P beauted, amer bearing Merc copies or fac accilitate gamt o conduct ga ard's OptBlue agrees to be und accurate id Affiliates to encies from t at Secure Bar methat they an Express t Please read ess protects merican Exp and materials ne full and fa tites and obli	Card Processing Agr dendum and the Me d agrees to be bound ound by and perform rocessor and its ager nded, or supplemente chant's and Guaranto similes shall be treat oling services, includi umbling. Program for America bound by the America I authorize NCR, Se o verify the informatic inne to time, and discl cardand American E have requested from o use the reports on the American Expres your privacy and how ress at 1-800-528-52 welcoming it to Ameri ithful performance ar gations to Merchant I	eement ("Agr rchant Use ar I by and perfo in accordanc its and Merch d at some fut (s)'s signatu ed for all purp ng offering or an Express, b an Express, b an Express, b an Express cure Bancard cure Bancard is applied ose such info ixpress and A consumer re me from cons s Privacy Sta / American E 00. I understa rican Express d payment by Bank and Pro	eement") includii and Disclosure of l arm in accordance e with all terms, suant Bank ("Merco aure date; (5) agr res, or on copies joses as originals facilitating intern by signing below, Card Accep-tam I, and American E cation and receiv rimation to their a merican Express porting agencies sumer reporting a tement at xpress uses your and that upon Am s' Card acceptan y the Merchant (i cessor, as provid	ng the Contin BIN Informati ee with all pro- conditions an chant Affiliate rees that Proo- rees that Proo- s or facsimiles s of the Appli- net gambling s , I representth tace Agreemen Express Trave- ve and exchar agent, subcor s's agents an s. Such inform agencies for m r information. merican Expre- tace program. identified abo ded in Section	uing Guaranty on Addendum visions, terms d provisions of Agreement"), sessor and its s of other cation or other services, or at I have read at ("American el Related nge informatio tractors, d Affiliates to nation will inclu- narketing and I understand i ess' approval of ve in the portion n 25 of the
Merchant Card Processing Agreement, Guaranty by this reference.	which Merchant Card Processing Ag	reem	ient, and this	Application and the	Addendums n	nentioned above	, are incorpoi	ated into this
MERCHANT SIGNATURES				GUARANTOR SIG				
	12/13/2023			SOANANION SIC			12	/13/202
DocuSigned by:	Dec. 11, 2023			× 1) Joseph Davis				ec. 11, 2023
rincipal/OWHEFEND Merchant	Date			Cuarantor Signature	(No Titles)		Date	
JOSEPH DAVIS	OWNER			JOSEPH DAVIS			Date	
Print Name	Title			Print Name (No Title	es)			
				· ·)			
(2) Ninsing//Oursey for Morshort	Dete			X 2)				
rincipal/Owner for Merchant	Date			Guarantor Signature	(INO LITIES)		Date	3
Print Name	Title			Print Name (No Title	es)			
(3)				X 3)				
rincipal/Owner for Merchant	Date			Guarantor Signature	e (No Titles)		Date	3
Print Name	Title			Print Name (No Title	es)			
					- 1			
FOR INTERNAL USE ONLY								
				X)				
Accepted by Processor	Date			Accepted by Mercha	ant 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 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 forms and taxpayer identification forms and taxpayer 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 confirm the information. Secure Bancard's privacy policy can be found at http://www.securebancard.com/Privacy%20Po

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Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Dec. 11, 2023

Merchant Legal Name:	JOSEPH DAVIS	Merchant Federal Tax ID (as it appears on income tax return):	None	Merchant State of formation/Incorporation:
GAMerchant Address:	2080 FEDERAL RO	AD, ROSWELL, GA, 30075		Merchant 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 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 JOSEPH DAVIS	Title OWNER	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 2080 FEDERAL ROAD	City, State, Zip ROSWELL, GA, 30075	Date of birth 16 jan 1968		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider *******0838	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance GA	Expiration Date 16 jan 2026	Number on ID: 024713145	
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 INO	(SSN)/Individual Taxpayer Ider	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	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 INO	(SSN)/Individual Taxpayer Ider	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 ROSWELL, ,			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 Ider	ntification No. (I	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:
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name JOSEPH DAVIS	Title OWNER			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 2080 FEDERAL ROAD	City, State, Zip ROSWELL, GA, 30075		Date of birth 16 jan 1968	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ider *******0838	ntification No. (I	TIN):	Control Prong?
Id Type:*	State/Country of Issuance GA	Date Issued 08 jan 2018	Expiration Date 16 jan 2026	Number on ID: 024713145

*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 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.

	Dec. 11,	Joseph Davis Courseph Davis Coursepht DAVIS	12/13/2023	Joseph Davis	DocuSigned by: Anna Bourgeois	12/13/2023
Anna Bourgeois	2023	Authorized Signer Signature	Date Signed	Authorized Signer Printed Name	Processor's Rep. Signature	Date Signed

Processor's Rep. Printed Name

Merchant initials

VISA DISCLOSURE PAGE DocuSign Envelope ID: 8C6239B8-0892-4C32-BCEA-C35B0C17DFAC

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.
- A Visa Member must be a principal (signatory) to the Merchant Agreement. 2.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- The Visa Member is responsible for all funds held in reserve that are derived from settlement. 4.
- 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

DocuSigned by:	12/13/2023
Joseph Davis Merchant's Signature	Dec. 11, 2023
Merchant's Signature	Date
JOSEPH DAVIS	OWNER
Merchant's Printed Name	Title