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 CP

Busine	ss Information								
3NR L	LLC					PORT CITY THROWS			
Mercha	ınt Legal Business Name			_	i	DBA Name			
34000	BELTLINE PARK DRIVE N					3250 AIRPORT BLVD	SUITE E2		
Mailing	Address			_		DBA Address (Physical,	, No PO Boxes)		
мові	ILE	Alabama	36617			MOBILE		Alabama	36606
City		State	Zip			City		State	Zip
25165	541000					2516541000			
Legal P	Phone #	Legal Fax #				DBA Phone #		DBA Fax #	
86340	08770	3 Yrs.	Mos. New b	ousiness 🗌 New owr	er Seasonal?	Yes No List mo	onths		
Federal	Tax ID # (Must be 9 digits)	Length C	Owned	Business Licens	<b>P</b>	Date Opened	01 jan 2021		
			s	SEAN.NICHOLAS@HE					
Mercha	ant State registration		_ E-mail Address:		Web site	e Address:			
Any pr	rior No 🗆	Yes If yes:	Personal Busi	ness If yes, how lo	ong				
Туре о	of Sole Prop	rietorship 🔳 L	LC Partnership	Ltd Partnership	Corp, check one	e: Public Private	Non	Other	
Busine	ss Type								
Reta	all 🔛 Restaurant 🔝 Lodging	Service _	Internet% N	Mail% [	Tel	%  Bus-to-Bus	%		
<b>Descri</b> p	ption of Business d Description of Business (ii		_					e separate p	ages if needed)
Descrip  Detailed	ption of Business  d Description of Business (in	ncluding produ	ucts/services; card cl	harging policies; deli	very methods; w	/hether own/finance inv			
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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 na license or othe	ame, physical address r identifying documen	, date of ts. Comp	birth, taxpaye lete Sections	r identification	n number a	nd other ir	offormation that ver's License re	will allow equired -	us to ide	entify you er ID only	. We may also a rif no Driver's Li	sk to see yo cense issue	our driver's
Section 1: Business Form of Identification			Applicable Items Reviewed:				Section II: Individual Form of Identification				Applicable Items Reviewed:		e ved:
Busines			Business Na	ame:									
Govt Issued B	usiness License		Date and Pl Issuance:	ace of		D	rivers License:	544	46686		Name:	KE	VIN MUSCAT
Tax Return						St	tate ID:				Date of Birth:	24 j	un 1970
Corporate Res	solution		ID/Tax ID N	umber: 86	3408770	P	assport:				DL/ID#:	544	6686
<b>Entity Agencie</b>	S						ilitary ID:				Date of Issuan	ce:	
Business finan	icial Statement		Expiration D	ate:		M	exican Consula	ite			State of Issuar	nce: Nor	ne
Partnership Ag	reement					12	•				Expiration:	Jun	24, 2026
			Type Fin'l S	't		R	esident Alien ID	)·			Address:		9 GULF CREEK
Section III			1,7001	`			001401117 111011 112				714410001	CIR	
On site visit	done by Sales Rep		☐ Bi	usiness Cons	sistent with A	Application	(including any	e-Comn	nerce add	dendums	(s))		
Address of I	ocation inspected:	D	BA Address	Legal	Address	URL	listed in eComn	nerce ad	ddendum		Other Addres	is:	
Does name no	sted at business mate	h name (	on application	Yes N	In	Doe	s inventory volu	me anne	par to he	cufficient	? Yes No		
	have appropriate busi				10						er of employees:	/td>	
	nerchant's inventory?			Samples?	Yes No		u get Interior/ex					rtu-	
	consistent with merch				1 100 == 140	Diayo	Comments:	wenor pr	10100.	100 = 1	10		
* Signature of	Sales Representative:						Date:						
* By signing at	oove you hereby acknown the case of informat	owledge t	that the inforr	nation listed	herein is tru	e and acci	urate and was p	ersonall	ly observe	ed on the	indicated docum	nent, and a	t the indicated
addioco and (	THE CASE OF MICHINAL		20.011 11.11.0	0 00	dadonadin	(5))	0.1.2(0) 4.0 4.	фричан	<u>.                                    </u>				
Principal Info	rmation												
Principal's Name	Title	Date of I	Birth	Ownership % / Years	% of Time Spent In Business	policy for security n	curity # (Process collection and u umbers can be f irebancard.com)	se of soc found at	•	F	Residential Addre (City, State, Zip		Residential Phone #
(EVIN MUSCAT	OWNER			100/3		******3131				5639 GULF CREEK CIR, THEODORE, AL, 36582		2517165365	
Bank Informa	tion												
Name of Finan				Account nun	phor		Routing #	D	hone #		Contact	Date Open	od
				******8310	ibei		065106619		HOHE #		Contact	Date Open	eu
Hancock Whitney	•			0310			002100019						
*AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK  Please select one for ACH account type listed above:  Checking account Savings account Bank GL account													
	ess References												
Trade Name		Accou	ınt #		Product S	old			Phone #' (No 800 #s)				
None		None						No	None None				
lone		None						No	one Non	е			
Other busin	nesses in which merc	chant or	a principal a	re now or pi	eviously ha	ave been	involved as ow	vner/ope	erator/dir	ector:			

Processing Information			<u> </u>		
Card Types Accepted:	All Dis JCB**	a/MasterCard/Discover Cards cover Cards can Express ** c/Carte Blanche**	Vis Ma	asterCard Credit Cards a ca Credit Cards and Bus asterCard Debit cards or ca Debit cards only N Based Debit/EBT Card	nly
Projected total annual sales \$ _		Electronic card-swiped transaction	orints)	90 % 10 %	Projected avarage Visa/MC/DISC/Amex ticket size 500
Projected Visa/MC/DISC/Amex Monthly \$200000.00Annual \$		Electronic card not present (w/ou OR Touch-tone card not present (wit		<u>None</u> %	Do you use a 3rd party fulfillment No Yes If "yes"
Projected Visa/MC/DISC/Amex \$2000.00	High Ticket	Touch-tone card not present (no Mail/Telephone Order (card not pe eCommerce (card not present)	imprints)	% None % None %	Contact name and phone nur Name: Phone:
		NOTE: TOT	TAL (must equal 1	L <b>00%)</b>	
If applicable, provide: video (TV	/), audio tape (Rad	ply copy of print advertising, catalogs dio or IVR), and Web-page screen prin	and brochures. nts/URL(Internet).	S	Do you bill your customer prior to goods be shipped? If yes, how many days? 0-2 da 3-30 days 31-60 days 60-90 days
Do you authorize carrier to deliv					Over 90 days
How do you advertise? Yello	w pages 🔲 Telem	narketing Catalog Internet Wo	ord of mouth Pu	blications Mass/Direc	ct mail Other
Have you ever accepted credit of statements. If you are a MO/TO	cards before? 🔲 🗅 or e-Commerce i	Yes No If Yes: Processor Name merchant, please provide most recent	t 6 months of proce	(Please provide the essing statements.)	ne most recent 3 months of processing
			•		
		ths \$6 n		shant ID#	
# of locations?None	If you are affiliat	ths \$ 6 n  ted with an existing account, please properties or agents or merchant se	provide existing me		older data:
# of locations?None	If you are affiliat	ted with an existing account, please pr	provide existing me		older data:
# of locations? None List the names of each of you	If you are affiliat ur independent co	ted with an existing account, please pr	orovide existing men		older data:
# of locations?None  List the names of each of you  Merchant Owns Leases Lo	If you are affiliat  If independent control  ocation(s)?	ted with an existing account, please pr	orovide existing men	have access to cardho	older data:
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# of locations? None  List the names of each of you  Merchant Owns Leases Lo  Name/address of mortgage holde  Other significant Merchant Contact	If you are affiliature independent control of the c	ted with an existing account, please prontractors or agents or merchant so	orovide existing men	have access to cardho	older data:
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# of locations? None  List the names of each of you  Merchant Owns Leases Lo  Name/address of mortgage holde Other significant Merchant Contact  American Express  Existing Accounts: If you currently accept AXP pay account. Existing AXP SE #:	If you are affiliated in independent control of the	ontractors or agents or merchant so	How long at curr	rent locations(s)?:	We will assign you a new AXP # for this
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# of locations? None  List the names of each of you  Merchant Owns Leases Lo  Name/address of mortgage holde Other significant Merchant Contact  American Express  Existing Accounts: If you currently accept AXP pay account. Existing AXP SE #:  If you currently accept AXP pay  New Accounts: If you do not currently accept AXP accepting AXP payments. AXP	If you are affiliated in independent control of the process of the	es:  AXP volume is less than \$1MM annua of \$1MM annually, please provide you and your annual volume is less than \$1	How long at curr ally, you must submur existing AXP#, so	rent locations(s)?:  nit your existing AXP#. Vocations of the state of	We will assign you a new AXP # for this so to AXP on your behalf.
# of locations? None  List the names of each of your description of the locations?  Merchant Owns Leases Location of Leases Loc	ocation(s)?  oration(s)?  orati	es:  AXP volume is less than \$1MM annual of \$1MM annual volume is less than \$1	How long at curr ally, you must submur existing AXP#, so  1MM, if you reques e will contact AXP of ctly to AXP. Opt outs (such as traditions	rent locations(s)?:  mit your existing AXP#. \ o so we can convey this est AXP, we will assign you on your behalf.  t of AXP Offers and Pro al mail and telephone),	We will assign you a new AXP # for this s to AXP on your behalf.  ou an AXP # for this account, so you can somotions: If you do not wish to receive futu please contact customer service at the ph
# of locations? None  List the names of each of your description of the locations?  Merchant Owns Leases Location of Leases Loc	If you are affiliated in independent control of the process of the	es:  AXP volume is less than \$1MM annual of \$1MM annually, please provide you and your annual volume is less than \$1MM, we am annually, you may be moved direct from AXP via offline or on-line means a some time, consistent with applicable some time, consistent with applicable annual volume.	How long at curr ally, you must submur existing AXP#, so  1MM, if you reques e will contact AXP of ctly to AXP. Opt outs (such as traditions	rent locations(s)?:  mit your existing AXP#. \ o so we can convey this est AXP, we will assign you on your behalf.  t of AXP Offers and Pro al mail and telephone),	We will assign you a new AXP # for this s to AXP on your behalf.  ou an AXP # for this account, so you can somotions: If you do not wish to receive future please contact customer service at the ph

<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.

# FEE SCHEDULE

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	—bs Merchant	initials <u> </u>	. IVI	
	Purchase	Merchant		
Rent	Other Source	Owned		Price

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.

—ps	Merchant initials
LA	

KM

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eCommerce Application Addendum									
Number of e-Commerc	ce websites:		(If more than 1, cor	nplete, ir	nitial and a	ttach an additional cop	py of this page for each additiona	al website)	
Website URL:		Website serv	er IP Address:			Website DBA:			
Customer Service: em	ail address:	SEAN.NICHO	DLAS@HEY.COM	Teleph	one:	2516541000	List all links to other websit	es:	
Web Hosting Service I	Web Hosting Service Name:		Addres	ss:		Contact Telephone:			
Fullfillment House Na	me:			Addres	ss:		Contact Telephone:		
How do you advertise	:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's card before shipping product or performing service?  Yes No					If Yes, how many days before?				
What is your return/refund policy?					Website Security Method:				
Digital Certificate Issuer:			Digital Cert No(s)/Exp Date(s)  Owenership  Shared Ind				venership ed ☐ Individual		

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

## Merchant Signatures and Guarantor Signatures

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

AMERICAN EXPRESS - In the event I am not eligible for NCR and Secure Bancard's OptBlue program for American Express, by signing below, I representthat I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Accep-tance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize NCR, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information inthis application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancardand American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about methat they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I alsoauthorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read andunderstand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about howAmerican Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications byvisiting this website or contacting American Express at 1-800-528-5200. I understand that upon American Express' approval of the application, the entity will beprovided 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	
	12/20/2023		12/20/2023
X 1) Lewin Muscat	Dec. 18, 2023	× 1) kevin Muscat	Dec. 18, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
KEVIN MUSCAT	OWNER	KEVIN MUSCAT	
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
Drint Name	Title	Print Name	Title

Merchant Beneficial Owner(s), of the Merchant Information Certification: The following information and certifications concerning 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 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 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.secu

Section 1: Merchant Ap Dec. 18, 2023	plication Information	(Must match information in Merchant Application); Date Application	ion Signed	(by Authorized Signer named below):
Merchant Legal Name:	KEVIN MUSCAT	Merchant Federal Tax ID (as it appears on income tax return): _	None	Merchant State of formation/Incorporation:
AL Merchant Address:	5639 GULF CREEK	CIR, THEODORE, AL, 36582		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 KEVIN MUSCAT	Title OWNER	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 5639 GULF CREEK CIR	City, State, Zip THEODORE, AL, 36582	Date of birth 24 jun 1970		
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 AL	Number on ID: 5446686		
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 Ide	ntification 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:
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	ntification 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	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 THEODORE, ,	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:
Control Prong (and/or ☐ additional Beneficial Owner) Legal Name KEVIN MUSCAT	ol Prong (and/or additional Beneficial Owner) Legal Name N MUSCAT  Title OWNER			
Individual's Home (Street) Address (No P.O. Box) 5639 GULF CREEK CIR	City, State, Zip THEODORE, AL, 36582			Date of birth 24 jun 1970
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Ide ******3131	ITIN):	Control Prong?	
Id Type:* ■ Driver's License □ Other State photo ID showing residence □ Passport □ Resident Alien ID □ Other ID ±	State/Country of Issuance AL	Date Issued 21 jun 2022	Expiration Date 24 jun 2026	Number on ID: 5446686

**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. 18,	Docustigned by: Lewin Muscat EF1720FF24A4AA. KEVIN MUSCAT	12/20/2023	Kevin Muscat	DocuSigned by:  Anna Bourgeois  78453822DCB1400	12/20/2023
Anna Bourgeois	2023	Authorized Signer Signature	Date Signed	Authorized Signer Printed Name	Processor's Rep. Signature	Date Signed
Processor's Rep. Printed N	lame					

<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
DocuSign Envelope ID: 4DD357DE-9DDB-4405-B209-3D7826DC840A

## Member Bank (Acquirer) Information:

Acquirer Name: Synovus Bank

Acquirer Address: 1125 First Avenue, Columbus, GA 31901

(706) 649-4900 Acquirer Phone:

## 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.
- 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.
- 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.
- Review and understand the terms of the Merchant Agreement. 3.
- 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:	12/20/2023	
Levin Muscat		
EF172D6FF24A44A	Dec. 18, 2023	
Merchant's Signature	Date	
KEVIN MUSCAT	OWNER	
Merchant's Printed Name	Title	