

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

usiness Information							
Bothwells Southern Kitchen LLC				Bothwell's Southe	rn Kitchen		
Merchant Legal Business Name			_	DBA Name			
1034 Sand Valley Rd				1034 Sand Valley I	Rd		
Nailing Address			_	DBA Address (Physi	ical, No PO Boxes)		
Oneonta	Alabama	35121		Oneonta		Alabama	35121
ity	State	Zip		City		State Z	ip.
2052371146				2052371146			
egal Phone #	Legal Fax #			DBA Phone #	ı	DBA Fax #	
883807725	Nev _{Yrs.}	Nev _{Mos.} New b	usiness New owner	Seasonal? Yes No Lis	t months		
ederal Tax ID # (Must be 9 digits)	Length O	Owned	Duningan Lineman	Data One	01 may 2024		
			Business License	Date Ope	ned:		
erchant State registration		_ E-mail Address: _	othwell.brittany@yahoo.co	Web site Address:			
ny prior No	Yes If yes:	Personal Busi	ness If yes, how long				
ype of Sole Prop	vietovelsia 🖃 :	I C Doute out to	Ltd Doutsoughin . O	check one: Public Priva	ata 🗆 Nan 💢 🖂	Other	
siness Type							
	Service	Internet% N	1ail% ☐ Tel	% 🔲 Bus-to-Bu	s%		
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_	ncluding produ				e inventoryprovide	separate pag	ges if needec
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None None

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 7581314 Govt Issued Business License Drivers License: Name: **Brittany Bothwell** Tax Return State ID: Date of Birth: 07 aug 1988 Corporate Resolution ID/Tax ID Number: 883807725 Passport: DL/ID#: 7581314 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Sep 03, 2027 1034 Sand Valley Rd Type Fin'l S't Resident Alien ID: 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 inventory volume appear to be sufficient? Yes No Does name posted at business match name on application Yes No Are store hours posted? Yes No Number of employees:/td> Does location have appropriate business signage Yes No Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business? Tyes 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 Title Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Residential % / Years (City, State, Zip) Phone # Name Spent In policy for collection and use of social Business security numbers can be found at www.securebancard.com) 1034 Sand Valley Rd, Oneonta, AL, *****2900 Brittany Bothwell Owner 100/New 2052371146 **Bank Information** Name of Financial Institution Account number Phone # Contact Routing # Date Opened iberty Bank ****1182 062201847 *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 Trade / Business References **Trade Name** Account # **Product Sold** Phone #' (No 800 #s) None None

None

None

None

None

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

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	3 of 6		Merchant initials	ВВ
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards a Visa Credit Cards and Busi MasterCard Debit cards on Visa Debit cards only PIN Based Debit/EBT Card	iness Cards only lly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$5000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$4000.00	Electronic key-entered (with imprints Electronic card not present (w/out im OR Touch-tone card not present (with im ricket Touch-tone card not present (no imp Mail/Telephone Order (card not prese eCommerce (card not present)	prints)	It	arty fulfillment? Yes f "yes" and phone number:
	NOTE: TOTAL	(must equal 100%)		
If applicable, provide: video (TV), audico (ternet: supply copy of print advertising, catalogs and o tape (Radio or IVR), and Web-page screen prints/L getting signature? No Yes Bes Telemarketing Catalog Internet Word of perfore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent 6 m cent 3 months \$ 6 months are affiliated with an existing account, please provide pendent contractors or agents or merchant service.	of mouth Publications Mass/Direct (Please provide the norths of processing statements.) the \$	e most recent 3 months o	days? 0-2 days s 60-90 days
Merchant Owns Leases Location((s)?	ow long at current locations(s)?:		
Name/address of mortgage holder/landlo	. ,	3		
Other significant Merchant Contacts with				
account. Existing AXP SE #: If you currently accept AXP payments New Accounts: If you do not currently accept AXP # payments. AXP SE #:	in excess of \$1MM annually, please provide your exi	isting AXP#, so so we can convey this I, if you request AXP, we will assign yo	to AXP on your behalf.	

** 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.

Merchant has the right not to accept all Card Association card types. Some Point Of Sale software and programs cannot prohibit the acceptance of specific types of payment cards; therefore, it is the merchant's responsibility to enforce this. If you request AXP and qualify, NCR as processor, and not Merchant Bank, will settle American Express.

number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

Call Secure Bancard, LLC Customer Service at: 1-855-271-1500

			4	010						Merchani	HIIIII			
				FEE S	CHEDULI	E								
** Equipment Options														
··· Equipment Options			Purchase	Purc	hase			P	urch	nase	Mer	chant		
Model		Qt			rbished		Rent			Source	Owi			Price
Terminal Terminal													9	
Printer													9	
PIN Pad Imprinter			Purchase Only											;
Other			Fulchase Only										9	;
													9	3
Shipping, handling and tax will be	billed in ad	ddition to th	e equipment price liste	ed above.										
Equipment Billing to:			Merchant Agent											
Ship Equipment to: Send Welcome Kit to:			DBA Legal Age		er:									
Merchant training provided by:			Processor Agent											
SERVICE ACCEPTANCE AND F	FE SCHE	DULF												
SERVICE / ROSE / I/II/SE / II/B /		DOLL												
Discount Rates Interchange Pa	ss Through	n Discount R	ate % Per Item	า \$	As	ssociation [Dues & A	ssessme	ents	Pass Through				
Rate 1	%	Per Item \$	Rate 2			%	Per Item	\$ Rate	9 3				%	Per Item \$
Visa Qual Credit	3.37		Visa Mid-Qual Credit							Qual Credit				
Master Card Qual Credit	3.37		Master Mid-Card Qual Cre	edit				Mas	ter No	on-Card Qual Credit				
Discover Network - PayPal Qual Credit	3.37		Discover Netword - PayPa	al Mid-Qual C	redit			Disc	over l	Network - PayPal Non-0	Qual Cred	dit		
American Express Qual Credit	3.37		American Express Mid-Qu	ıal Credit						Express Non-Qual Cre	dit			
Visa Qual Debit	3.37		Visa Mid-Qual Debit	t. ta				_		Qual Debit				
Master Card Qual Debit Discover Network - PayPal Qual Debit	3.37		Master Card Mid-Qual Deb Discover Network - PayPa		phit			_		ard Non-Qual Debit Network - PayPal Non-0	Qual Deb	it		
Pin Debit	5.57		EBT	a wiid Quai D	DDIC			Star		vetwork 1 dyr di 140ii 4	Quai Deb		\$1 per moi	ith
								l e						
Rewards Pricing														
Visa Rewards (Discount Rate \$ 3.3	7 Per I	tem			MC World	d Card (Di	scount	Rate \$	3.37	Per Item				
America Bernande (Bierenne Bete de 3	37				Di	D	(D:	D - 4 -	ф 33	37				
Amex Rewards (Discount Rate \$ 3	Per_	Item			Discover	Rewards	(DISCOL	int Rate	\$	Per Item				
Non-Bankcard Types Accepted														
JCB Card %	Diner	s Carte Bla	ınche%	_	America	n Express	Disco	unt rate	e%_	OR				
Monthly Flat Fee: \$		Monthly G	ross Day Daily	Gross D	ay Re	tail ¢	Tranc	E00 ±		% OP				
■ Monthly Flat Fee. \$		MOHILINY G	loss Pay 🗀 Dally	GIUSS P	ау 🗀 Ке	tan 	_ IIalis	ree +_		70 OK 🗆		_		
	one			_		None								
Est. Annual Amex Volume: \$_			Est. A	verage A	mex Ticke	et: \$				_				
AMEX Pay Frequency 2 3	day	15 day	30 day Ame	x Fees di	sclosed ir	1 this sec	tion ar	e billed	by A	American Expres	<u>is</u>			
Miscellaneous Fees:														
Miscellaneous Fees.														
Monthly Statement Fee \$	Applica	ation/Setur	None Fee \$ ACH Re	eiect/Cha	nge Fee \$	25.00	Online	Mercha	ant F	Portal \$ m	onthly			
menuny cuntement to \$	7.66		<u> </u>				•							
Chargeback/Retrieval Fee \$_25	. <u>00/15</u> .@ach	Monthly	Minimum: \$ None	Voice Au	ıth/ARU F	ee \$ None	AC	H Batc	h Fe	ee \$ None	each	1		
			None	Nor	ne.			None		Nor	ne .			
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS Fee	each CVV2	Fee \$	each To	kenizatio	n Fee S	ea	ich /	Nor Annual Fee \$				
	Nor				None				N	lone				
** Administrative Maintenance	Fee \$	month	nly ** PCI Non Compl	iance Fee	\$	monthly	** Gate	way Fe	e \$_	monthly				
Monthly bill minimum: None														
** Other \$ per None	Descrip	otion		** Other !	None S	per None	De	scriptio	on			_		
** Other \$ per	Descrip	otion		** Other \$	None S	per	th De	scriptio	on_			_		
Early Termination Fee: \$ None	** PC	I monthly	None Fee \$											
Authorization Fees: \$ None		an Express	None \$MasterCa	None rd \$	Visa \$	None 	Disco	er\$						

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.

5 of 6	Merchant initials	BB

eCommerce Application	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, com	plete, ir	nitial and at	ttach an additional cop	y of this page for each additiona	al website)	
Website URL:		Website serv	er IP Address:		Website DBA:				
Customer Service: em	ail address:	bothwell.brittany@yahoo.com		Telep	hone:	2052371146	List all links to other websit	ist all links to other websites:	
Web Hosting Service I	Name:			Addre	ess:		Contact Telephone:		
Fullfillment House Na	ne:				ess:		Contact Telephone:		
How do you advertise	:				(Attach	samples; e.g., catalo	g/print/broadcast/telemarket	ing script)	
Do you bill customer's Yes No	you bill customer's card before shipping product or performing service Yes No		/ice?	If Yes, how many days before?					
What is your return/refund policy?			Website Security Method:						
Digital Certificate Issu	er:				Digital C	ert No(s)/Exp Date(s	5)		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	
x1) 5 = 0+hv	Aug. 20, 2024	XI) HERDAHU	Aug. 20, 2024
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Brittany Bothwell	Owner	Brittany Bothwell	
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)	
EOD INTERNAL LIGE ONLY			
FOR INTERNAL USE ONLY			
X)		X)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

Merchant initials_____BB_

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 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/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 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

will allow us to identity yo	u. We may also	is means for you: When you open o ask to see your driver's license of s privacy policy can be found at http:	or other identifying documents. Ir	n some instanc		
Section 1: Merchant Appli Aug. 20, 2024	cation Informa	tion (Must match information in Mer	chant Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
	Brittany Bothwell	Merchant Federal Tax ID (as it ey Rd, Oneonta, AL, 35121	appears on income tax return): N		rchant State of forn nt Entity Type	nation/Incorporation:
arrangement, understanding individuals does not exceed individuals for which informa managing the legal entity lis Chief Operating Officer, Mar	g, relationship of 50% of the equation is provided sted in Section 1 naging Member	nagement Information. Provide the rotherwise, owns 25% or more of the lity interests of the Merchant, provide below exceeds 50%. (Use extra cop., a "Control Prong". Examples of a C, General Partner, President, Vice Prong section below must be complete.	e equity interests of the Merchant le e the information below on additiona pies if needed.) Information must be Control Prong include, but are not lin resident or Treasurer. If no other Be	egal entity identiful I beneficial own I provided for on	ied above. If the tot ers so that the total e individual with sic	al ownership of those ownership interests of unificant responsibility for
Beneficial Owner Legal No Brittany Bothwell	ame		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 1034 Sand Valley Rd	Address (No P.C	D. Box)	City, State, Zip Oneonta, AL, 35121			Date of birth 07 aug 1988
Individual has a Social Second Number issued by US Gove		Individual Taxpayer Identification	(SSN)/Individual Taxpayer Id	entification No. ([ITIN]:	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residence	State/Country of Issuance AL	Date Issued 05 sep 2023	Expiration Date 03 sep 2027	Number on ID: 7581314
Beneficial Owner Legal N	ame		Title			% of Legal Entity OwnerShip: None %
Individual has a Social Second Number issued by US Gove		Individual Taxpayer Identification es ■ No	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien	_	te photo ID showing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame		Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.C	D. Box)	City, State, Zip			Date of birth None
Individual has a Social Seconomous Number issued by US Gove		Individual Taxpayer Identification es ■ No	(SSN)/Individual Taxpayer Id	entification No. ([ITIN]:	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame	-	Title	L		% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.C	D. Box)	City, State, Zip Oneonta, ,			Date of birth None
Individual has a Social Seconomous Number issued by US Government		Individual Taxpayer Identification	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Brittany Bothwell	additional Ben	neficial Owner) Legal Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 1034 Sand Valley Rd	Address (No P.C	D. Box)	City, State, Zip Oneonta, AL, 35121			Date of birth 07 aug 1988
Individual has a Social Section Number issued by US Gove	•	Individual Taxpayer Identification	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residence	State/Country of Issuance AL	Date Issued 05 sep 2023	Expiration Date 03 sep 2027	Number on ID: 7581314
*For US persons provide un Country of issuance. ± Spec photograph or similar safegu	cify type of "Othe	E License unless there is none; for no er ID", which may be any other unex	on-US persons ID Type may be une pired government-issued document	xpired Resident evidencing natio	Alien ID, or Passpo onality or residence	ort/Other ID± and and bearing a
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more Representative, each hereb correct and was personally of	d Signer, listed a open accounts open accounts open knowledge, a continuity of the Merchally certify that the	above as a Beneficial Owner or Cont for the Merchant at financial institution all information provided above about nt legal entity's equity interests whos e information listed above regarding to indicated document.	ons, that all information provided above each individual listed above is comple information is not provided above	ove about the Mo plete and correct . The Authorized	erchant legal entity t and there is no ind I Signer and the Pro	is complete and correc dividual who directly or ocessor's
5年0Hhu	Aug. 20, 2024	Brittany Bothwell				_
	ZUZ 4	Authorized Signer Date Signature	e Signed Authorized Signer Printed	Name Process Signatu		Date Signed

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	
	Aug. 20, 2024
Merchant's Signature	Date
P. Steen Prof. of	
Brittany Bothwell	Owner
Merchant's Printed Name	Title