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SMEDLEY INSURANCE GROUP, INC.  
Smedley Insurance Group, Inc. DBA I  
1445 Hillside Dr.  
GRAYSON GA 30017-1008

## Transaction History on Reverse

### STATEMENT PERIOD

5/22/23 - 6/19/23

ACCOUNT INFORMATION	
SBA LOAN	
ACCOUNT NUMBER	2151217005
INTEREST RATE	10.7500%
PRINCIPAL BALANCE	\$110,854.97
CREDIT LIMIT	\$200,000.00
AVAILABLE CREDIT	\$0.00
MATURITY DATE	2/12/28
YTD INTEREST PAID	\$5,923.19

PAYMENT INFORMATION	
PAYMENT DUE DATE	7/05/23
PRINCIPAL DUE	\$1,547.49
INTEREST DUE	\$979.47
ESCROW DUE	\$0.00
LATE CHARGES DUE	\$0.00
OTHER CHARGES DUE	\$0.00
TOTAL CURRENT DUE	\$2,526.96
PAST DUE AMOUNT	\$0.00

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BAYFIRST NATIONAL BANK  
700 CENTRAL AVE  
MAIL CODE 206  
ST PETERSBURG, FL 33701

ADDITIONAL PRINCIPAL:

\$

AMOUNT ENCLOSED:

\$

DATE	DESCRIPTION OF TRANSACTIONS	AMOUNT	PRINCIPAL BALANCE
5/22/23	PREVIOUS PRINCIPAL BALANCE		112,356.10
6/05/23	Interest Payment Split Out	1,025.83	112,356.10
6/05/23	Principal Payment Split Out	1,501.13	110,854.97

**BILLINGS ERROR RIGHTS**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. We are required to send this notice to you annually.

Notify us in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us but doing so will not preserve your rights.

In your letter, give us the following information:

- (1) Your name and account number
- (2) The dollar amount of the suspected error
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE**

We must acknowledge your letter within thirty (30) days unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount your question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date on which it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.

**THE FOLLOWING INFORMATION APPLIES ONLY TO HOME EQUITY LINES OF CREDIT**

We figure the FINANCE CHARGE on your account by applying the periodic rate to the 'daily balance' of your account (including current transactions). To get the 'daily balance', we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily finance charges during the billing cycle to arrive at the total FINANCE CHARGE for the billing cycle.

