

COMMON PLEAS COURT OF FRANKLIN COUNTY, OHIO
Clerk of Courts

INSTRUCTIONS FOR SERVICE

INTERIOR FEDERAL CREDIT UNION
PLAINTIFF(S)

CASE NO. _____

VS.

Kyle A Bonham
DEFENDANT(S)

TO THE CLERK OF COURTS, YOU ARE INSTRUCTED TO MAKE:

CERTIFIED MAIL SERVICE X ORDINARY MAIL SERVICE _____

PERSONAL SERVICE BY THE SHERIFF OF _____ COUNTY _____

RESIDENCE SERVICE BY THE SHERIFF OF _____ COUNTY _____

PERSONAL SERVICE BY PROCESS SERVER _____ RESIDENCE SERVICE BY PROCESS SERVER _____

OF THE FOLLOWING DOCUMENTS Complaint

UPON:

Kyle A Bonham

(NAME #1)
5166 Carbondale Dr

(ADDRESS)
Columbus OH 43232-4618

(CITY – STATE – ZIP CODE)

(NAME #2)

(ADDRESS)

(CITY – STATE – ZIP CODE)

(NAME #3)

(ADDRESS)

(CITY – STATE – ZIP CODE)

(NAME #4)

(ADDRESS)

(CITY – STATE – ZIP CODE)

Eden R. Sarver

(ATTORNEY NAME)
P.O. Box 182423

(ADDRESS)
Columbus, OH 43218-2423

(CITY - STATE - ZIP CODE)
0074919 (614) 898-5200

(ATT. REG. NO.) PHONE NO.

COST:
RECEIPT # _____
CLERK \$ _____ CLERK\$ _____
SHERIFF \$ _____ SHERIFF \$ _____
FOREIGN SHERIFF \$ _____ FOREIGN SHERIFF \$ _____

FRANKLIN COUNTY COMMON PLEAS COURT

INTERIOR FEDERAL CREDIT UNION

c/o Levy & Associates, LLC

P.O. Box 182423

Columbus, OH 43218-2423,

PLAINTIFF,

v.

Kyle A Bonham

5166 Carbondale Dr

Columbus OH 43232-4618

DEFENDANT.

Case # _____

COMPLAINT

OTHER CIVIL

☒ In accordance with Civil Rule 4.6(C) or
(D), Ordinary Mail Waiver Requested

COMPLAINT

1. Upon information and belief, Defendant(s) resides in Franklin County, Ohio.
2. On or about August 28, 2020, Defendant(s) executed and delivered to Plaintiff a Loan Agreement whereby Defendant promised to pay the sum of \$20,000.00 with interest thereon at the rate provided in the Loan Agreement. A copy of the Loan Agreement is attached.
3. Defendant breached the terms of Loan Agreement by failing to pay on the Loan Agreement.
4. As a result of said breach there is now due and owing to the Plaintiff from the Defendant the sum of Twenty-Three Thousand Seven Hundred Thirty and 50/100 Dollars (\$23,730.50). See payment History attached.

WHEREFORE, Plaintiff demands judgment against Defendant(s), jointly and severally if more than one, in the sum of Twenty-Three Thousand Seven Hundred Thirty and 50/100 Dollars (\$23,730.50), and court costs expended.

Respectfully submitted,

By: _____

- ☐ Erin Enderle (#0081407)
- ☐ Eden Sarver (#0074919)
- ☐ Frank Zamarly (#0093443)
- ☐ Crystal M. Duplay (#0084600)
- ☐ Hal Burke (#0069015)

Levy & Associates, LLC

P.O. Box 182423

Columbus, OH 43218-2423

Tel: (614) 898-5200

legal@levylawfirms.com

Attorneys for Plaintiff

E6-97362

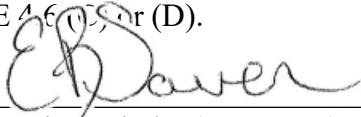
FRANKLIN COUNTY COMMON PLEAS COURT

INTERIOR FEDERAL CREDIT UNION)
C/O LEVY & ASSOCIATES, LLC)
P.O. BOX 182423)
COLUMBUS, OH 43218-2423) Case #
)
PLAINTIFF,)
)
v.)
KYLE A BONHAM)
5166 CARBONDALE DR)
COLUMBUS OH 43232-4618)

DEFENDANT(S).

INSTRUCTIONS TO CLERK FOR SERVICE OF SUMMONS BY ORDINARY MAIL
IF CERTIFIED MAIL IS RETURNED MARKED UNCLAIMED

IF SERVICE OF PROCESS BY CERTIFIED MAIL IS RETURNED BY THE
POSTAL AUTHORITIES WITH AN ENDORSEMENT OF "REFUSED"
OR "UNCLAIMED", THE UNDERSIGNED WAIVES NOTICE OF THE FAILURE
OF SERVICE BY THE CLERK AND REQUESTS ORDINARY MAIL SERVICE
IN ACCORDANCE WITH CIVIL RULE 4.6 or (D).

- 
-
- ☐ Erin Enderle (#0081407)
☐ Edin Sarver (#0074919)
☐ Frank Zarnary (#0093443)
☐ Crystal M. Duplay (#0084600)
☐ Hal Burke (#0069015)

Levy & Associates, LLC

P.O. Box 182423

Columbus, OH 43218-2423

Tel: (614) 898-5200

legal@levylawfirms.com

Attorneys for Plaintiff

E6-97362

Interior Federal Credit Union

cuScholar Private Student Loan

NON-NEGOTIABLE CREDIT AGREEMENT - THIS IS A CONSUMER CREDIT TRANSACTION**Borrower Information (the "Borrower"):**Student's Full Name (First/Middle/Last): Kyle A Bonham

Social Security # (last four digits):

Date of Birth (mm/dd/yyyy):

Permanent (Home) Address: 5166 Carbondale DrCity: Columbus State: OH Zip Code: 43232-4618**A. DEFINITIONS**

1. In this Credit Agreement, unless otherwise indicated, the words "I," "me," "my," and "mine" mean the person(s) who signed the Credit Agreement as Borrower and the person(s) who signed the Credit Agreement as Cosigner. The words "you," "your," "yours," and "lender" mean Lender, its successors and assigns, and any other assignee of this Credit Agreement.
2. "Application" means the request, either written or on your Website, that I make to you for a Loan.
3. "Capitalized Interest" means accrued and unpaid interest that you add to the outstanding Principal balance of a Loan.
4. "Credit Agreement" or "Agreement" means this agreement governing the terms of the Loan.
5. "Disbursement Date" means the date on which you lend money to me in consideration for this Credit Agreement by Loan check or electronic funds transfer payable to my school "for the benefit of" me or co-payable to my school and me.
6. "Disclosure Statements" means the Private Education Loan closed-end credit disclosures required by the federal Truth-in-Lending Act.
7. "Enrollment Verification" means a document providing a) proof that I am enrolled in school at least half-time in a degree granting program, b) School certification of my Educational Expenses (defined in Paragraph K(3) below), and c) my anticipated graduation date. Satisfactory documentation includes a school provided transcript, school provided schedule of classes or a letter from the school providing the information above.
8. "In-School Period" means, the period beginning on the Disbursement Date and ending on the date which is the earliest of (i) six months after I graduate or six months after I cease to be enrolled at least half time at an eligible school ("Grace Period"); or (ii) 60 months after the Disbursement Date for an Undergraduate program or 48 months after the Disbursement Date for a Graduate Program.
9. "Interest Only Repayment" means that during the In-School Period I am obligated to make monthly interest payments on the Loan when I have selected this repayment option, subject to a minimum required payment of \$25.00 where any amount paid greater than the current month interest due is applied to pay loan principal.
10. "Initial Interest Only" means, at your discretion, payment of the interest due on my Loan for up to the first twenty-four (24) months of the Repayment Period.
11. "Loan" means all Principal sums you disburse under the terms of this Credit Agreement, interest, interest on any Capitalized Interest, and any other charges and fees (including any prepaid finance charge or fee) that become due as provided in this Credit Agreement.
12. "NSF Fee" means charges you will assess against me if a payment I tender is rejected or incomplete due to my having insufficient funds available to make such a payment.
13. "Principal" means the loan amount you disburse, any unpaid fees you add to the outstanding loan balance, and any Capitalized Interest.
14. "Proactive Payment" means that I am obligated to make a \$25 monthly payment during the In-School Period when I have selected this repayment option. I understand that you may waive or reduce the Proactive Payment requirement on subsequent cuScholar Private Student Loans.
15. "Repayment Period" means the period beginning on the day that the In-School Period, if any, ends and continuing for a maximum of One hundred and Twenty (120) months. The maximum Repayment Period I am eligible for shall be 120 months reduced by one month for each month my combined In-School Period, Grace Period, and Forebearance Period exceeds a total of sixty (60) months. If there is no In-School Period, the Repayment Period begins on the initial Disbursement Date.
16. "Website" shall mean the web address <https://cuscholar15u.lendkey.com> or any other web address you may provide to me in the future.

B. PROMISE TO PAY

1. I promise to pay to you the amount of the Loan, including the Principal, together with the interest, late payment charges, and any other fees and charges as described in this Credit Agreement.

2. I acknowledge that my Loan will be based upon the amount I request from you for Educational Expenses (as defined in Paragraph K(3)). I understand that the amount of my Loan may be different from the amount I request from you and agree that the dates, amounts, and numbers of disbursements may be determined by you in your sole discretion. The rate and terms disclosed to me on the Application Disclosures and Approval Disclosures will not change prior to (i) the date of disbursement of the loan; or (ii) my acceptance of the loan (or the expiration of the 30-day acceptance period if I did not accept the loan in that time), whichever occurs first, except that: (A) the lender may withdraw an offer before consummation of the transaction if the extension of credit would be prohibited by law or if you have reason to believe that I have committed fraud in connection with the loan application; (B) the lender may change the interest rate based on adjustments to the index used for my loan; (C) the lender may change the interest rate and terms if the change will unequivocally benefit me; (D) the lender may reduce the loan amount based upon a certification or other information received from me or my school, indicating that my cost of attendance has decreased or my other financial aid has increased. The lender may make corresponding changes to the rate and other terms to the extent that I would have received those terms if I had applied for the reduced loan amount; or (E) the lender may change the rate or terms of the loan to accommodate a specific request by me. In this case, the lender will provide new disclosures and a new 30-day acceptance period.

C. PAYMENTS

1. In-School Period. During the In-School Period, if any, I may not be required to make regular principal and interest payments. However, I will be required to choose one of two repayment options during the In-School Period, the Proactive Payment option or the Interest Only Repayment option. If I choose the Proactive Payment option, I will be required to make a monthly minimum payment until I enter the Repayment Period. During the In-School Period you will post to my account on your Website (or as you may otherwise send to me) monthly statements showing the total of my Loan disbursements and the accrued interest on the Loan. You will add any interest that I do not pay during the In-School Period to the Principal balance, as described in Paragraph D(3).

2. Repayment Period. During the Repayment Period I agree to make consecutive monthly payments upon the payment due dates shown on the statements you post to my account on your Website (or as you may otherwise send to me), in the amounts indicated, until I have paid all amounts outstanding under my Loan and this Credit Agreement.

3. Repayment Terms. My monthly payment will be established when my Repayment Period begins based on the terms of this Credit Agreement. The amounts shown on my monthly statements will be consecutive monthly installments of principal and interest calculated each Change Date (as defined in Paragraph D(2)) to equal the amount necessary to amortize my Loan (as of the date of calculation) in equal monthly installments of principal and interest at the Variable Rate (as defined in Section D) then in effect over the number of months remaining in the Repayment Period. If I would like to select the Initial Interest Only Option, I must request this Repayment Period option from you within the six (6) months before my Repayment Period begins, acceptance of which is at your discretion. If you accept my request, my monthly payments for up to the first twenty-four (24) months of the Repayment Period will equal only the interest due on my Loan balance, as recalculated each Change Date. After the first 24 months of the Repayment Period, my monthly payments will include principal and interest and will be calculated as described above.

4. Minimum Payment. During the Repayment Period, I agree that my minimum monthly payment shall not be less than fifty dollars (\$50.00) or the unpaid Loan balance, whichever is less. I understand that this may result in my Loan being paid off sooner than the applicable term of the Credit Agreement.

5. Amounts Owed at the End of the Repayment Period. Since interest accrues daily upon the unpaid Principal balance of my Loan, if I make payments after my payment due dates, I may owe additional interest. If I have not paid my late charges, I will also owe additional amounts for those late charges. In such cases you will increase the amount of my subsequent monthly payments to the amount necessary to repay my Loan.

6. Payments. Payments will be applied first to late charges, other fees and charges, accrued interest, capitalized interest and the remainder to Principal.

7. Late Fees. Applies to Wisconsin residents only: If my payment is fifteen (15) days or more late, I will pay a late charge of five percent (5.0%) of the unpaid installment amount or ten dollars (\$10.00), whichever is less. Applies to all other borrowers: If any part of a monthly payment remains unpaid for a period of more than fifteen (15) days after the payment due date, I will pay a late charge of 5% of the unpaid installment amount.

8. NSF (non-sufficient funds) Fees. Applies to all borrowers: I will pay an NSF Fee of \$15.00 for each payment on this Credit Agreement returned because the drawer: (i) does not have an account with the drawee, (ii) does not have sufficient funds in his/her account, or (iii) does not have sufficient credit with the drawee.

9. Enrollment Verification. During the In-School Period you have the right to request that I provide Enrollment Verification once per semester or use a third-party verification service provider to confirm my enrollment status. If I fail to provide satisfactory Enrollment Verification within thirty (30) days of your request, you have the right to end the In-School Period and begin the Repayment Period immediately.

D. INTEREST

1. Accrual. Beginning on the Disbursement Date, interest on this Credit Agreement will be calculated at the Variable Rate (as defined below) and charged on the Principal balance disbursed, and on any unpaid interest added to the Principal balance according to paragraph D.3, below, until the Loan is paid in full. Interest will be calculated daily on the outstanding Principal. The daily interest rate will be equal to the annual interest rate in effect on that day, divided by 365 (366 in a leap year).

2. "Variable Rate" means a variable rate of interest which is equal to the greater of a) the sum of the Index and the Margin, and b) the Interest Rate Floor. The "Margin" is set forth in the Disclosure Statements and incorporated herein by reference. The Variable Rate will change on the 8th day of each month (the "Change Date(s)") if the Index changes.

The "Interest Rate Floor" is equal to 2.99%. The "Interest Rate Ceiling" is equal to 18.00%.

"Index" on a Change Date (or for any shorter period beginning on the Disbursement Date and ending on the first Change Date) is the 1-month London Interbank Offered Rate (LIBOR) published in The Wall Street Journal two business days before the Change Date as applied according to the following rules. If two days before the Change Date is not a business day, you will use the preceding business day to determine the Index. For purposes of this calculation, "business day" means any weekday the banks in New York are open for the transaction of business. You will round the Index to the nearest two decimal points. For example, 4.18751% will be rounded up to 4.19%. (This is an example and may not reflect the actual LIBOR.) The LIBOR is only a pricing index and is not necessarily the lowest interest rate index used by you or any other lender. If the LIBOR is no longer available, you will choose a comparable index.

3. Capitalization. You may, at your option, add all accrued and unpaid interest to the Principal balance of my Loan on the last day of the In-School Period and at the end of any Forbearance Period (as defined below). The sum is Capitalized Interest, and interest will accrue on the new Principal balance.

4. Automatic Payment Rate Reduction. You agree to decrease the Margin by 0.25% when I authorize you or the servicer to automatically draft loan payments from a personal checking or savings account. I understand that this rate reduction will be subject to the Floor Rate and will be removed upon any cancellation of the automatic payment or failed collection attempt. This rate reduction does not apply during any period of deferment or forbearance.

E. LOAN FEE

I will not be charged an origination fee for the Loan.

F. RIGHT TO PREPAY

I have the right to prepay all or any part of my Loan at any time without penalty. Any partial prepayment will be credited to the outstanding Principal balance of my Loan. If I prepay the amount that was disbursed or return the check you sent within thirty (30) days from the date you approved my Application, I will not be charged any interest or fees on the Loan.

G. FORBEARANCE

If I am unable to repay my Loan in accordance with the terms established under this Credit Agreement, I may request that you modify these terms. I understand that such modification would be at your option.

I understand that I will remain responsible for all interest accruing during any period of forbearance (a "Forbearance Period") and that you will add any interest that I do not pay during any forbearance period to the Principal balance as described in paragraph D.3. I may, at your discretion, receive up to 18 months of forbearance, consisting of three forbearance periods of six months duration. I understand that you may withhold any subsequent disbursements during a Forbearance Period.

H. WHOLE LOAN DUE

The following provisions apply to borrowers in Wisconsin:

I shall be in default under this Agreement if any of the following occur: (a) If an amount exceeding one (1) full payment due under this Agreement is more than ten (10) days late or if the first or last payment due under this Agreement is more than forty (40) days late; OR (b) I breach any term or condition of this Agreement, which breach materially impairs my ability to pay amounts when due.

Right to Cure Default: If I am in default under this Agreement, you must give a notice of default to me pursuant to Wisconsin Statutes Sec. 425.104 - 425.105. I shall have fifteen (15) calendar days from the date the notice is mailed to me to cure the default. In the event of an uncured default, you shall have all the rights and remedies for default provided under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law. You may waive any default without waiving any other subsequent or prior default by me.

No Right to Cure: Pursuant to Wisconsin Statutes Sec. 425.105(3), I shall not have the right to cure a default if the following occur twice during the preceding twelve (12) months: (a) I was in default on the credit agreement; (b) You gave me notice of the right to cure such previous default in accordance with Wisconsin Statutes Sec. 425.104; and (c) I cured the previous default.

Nothing in this Agreement shall be construed to restrict your ability to exercise your rights under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law.

Lender's Rights in the Event of Default: In the event of default, and if I have the right to cure the default pursuant to Wisconsin Statutes Sec. 425.105, Wis. Stats., if I fail to cure the default within 15 days after I am given notice of the default, the lender may declare the whole outstanding balance due under this Agreement payable at once and proceed to collect it, including commencing legal action.

The following provision applies to all other borrowers:

To the extent permitted by applicable law, I will be in default and you have the right to give me notice that the whole outstanding Principal balance, accrued interest, and all other amounts payable to you under the terms of this Credit Agreement, are due and payable at once (subject to any applicable law which may give me a right to cure my default or impose other limitations) if: (1) I fail to make any monthly payment to you when due, (2) Borrower dies, (3) I break any of my other promises in this Credit Agreement, (4) Any bankruptcy proceeding is begun by or against Borrower, or Borrower assigns any assets for the benefits of Borrower's creditors, (5) I make any false written statement in applying for this Loan or if I make a false written statement to you regarding this Loan at any time during the In-School Period or Repayment Period. If I default, I will be required to pay interest on this Loan accruing after default. The interest rate after default will be subject to adjustment in the same manner as before default.

I. NOTICES

1. I will send you notice of any changes to the information I provided in my Application within ten (10) calendar days of such change, including, but not limited to, any change to my name, address, telephone number, email address, or enrollment status at school (for example, if I withdraw from school or my attendance becomes less than full-time). I further agree to update information I have provided to you upon your request.

2. Any notice required to be given to me by you will be effective when such information is emailed to the email address I have given you if I have consented to receiving such notices electronically or, at your discretion, mailed by first class mail to the most recent address you have for me. Unless required by applicable law, you need not give a separate notice to the cosigner, if any.

J. PRIVACY

1. You may report information about my account to credit bureaus. Late payments, missed payments or other defaults on my account may be reflected in my credit report.

2. I authorize you from time to time to request and receive from others credit related information about me (and about my spouse if I live in a community property state).

I understand that the reporting of information about my account to credit bureaus may adversely affect my credit rating and my ability to obtain other credit. You may also provide the school with certain personally-identifiable information about me (such as my Social Security Number and my Loan ID number) and report the status of my loan and my payment history, including information about a late payment, missed payment or other defaults, to the school and others in accordance with applicable law.

K. ADDITIONAL AGREEMENTS

1. WHEN BOUND: I UNDERSTAND THAT WHEN YOU ACCEPT MY LOAN APPLICATION, AND THIS SIGNED CREDIT AGREEMENT, YOU ARE NOT AGREEING TO LEND ME MONEY. YOU ARE NOT OBLIGATED UNDER THIS CREDIT AGREEMENT UNTIL YOU HAVE APPROVED THE APPLICATION, YOU NOTIFY ME THAT YOU HAVE APPROVED THE APPLICATION, AND I TELL YOU THAT I ACCEPT THE LOAN BY FOLLOWING THE ACCEPTANCE PROCESS IN THE LOAN APPROVAL DISCLOSURE FORM THAT YOU PROVIDE ME. I AM NOT OBLIGATED UNDER THIS CREDIT AGREEMENT UNTIL AFTER YOU NOTIFY ME THAT YOU HAVE APPROVED THE APPLICATION AND I TELL YOU THAT I ACCEPT THE TERMS CONTAINED IN THIS CREDIT AGREEMENT BY FOLLOWING THE ACCEPTANCE PROCESS IN THE LOAN APPROVAL DISCLOSURE FORM THAT YOU PROVIDE ME. IN ADDITION, I WILL HAVE A RIGHT TO CANCEL THE LOAN AFTER I ACCEPT THE LOAN AS SET FORTH IN THE PRIVATE EDUCATION LOAN FINAL DISCLOSURE FORM THAT YOU PROVIDE ME.

2. I understand that you are located in Virginia and that this Credit Agreement will be entered into in the same state. CONSEQUENTLY, THE PROVISIONS OF THIS CREDIT AGREEMENT WILL BE GOVERNED BY FEDERAL LAW AND VIRGINIA LAW, WITHOUT REGARD TO CONFLICT OF LAW RULES. I agree that any action brought pursuant to this Agreement may be brought in the Federal or State Courts of the State of Virginia and expressly consent to personal jurisdiction within Virginia.

3. The proceeds of this Loan will be used only for "qualified higher educational expenses" as defined in 26 U.S.C. § 221(d)(2) or 20 U.S.C. § 1087I, including tuition, fees, books, supplies, and room and board (collectively "Educational Expenses"), at the school listed on the Application. The Cosigner, if any, will not receive any of the Loan proceeds. Borrower's failure to complete the educational program financed with the Loan does not relieve the Borrower or Cosigner from any obligations under this Credit Agreement.

4. I understand that I must repay this Credit Agreement though I may be less than 18 years of age when the Application is signed. If I am a Cosigner, I must be at least the age of majority in the state where I reside.

5. My responsibility to make monthly payments or to pay any amounts due under this Credit Agreement is unaffected by the liability of any other person to me or by your failure to notify me that a required payment has not been made. You may delay, fail to exercise, or waive any of your rights on any occasion without losing your entitlement to exercise the right at any future time, or on any future occasion. Without losing any of your rights under this Credit Agreement, you may accept late payments or partial payments. I WILL NOT SEND YOU PARTIAL PAYMENTS MARKED "PAID IN FULL", "WITHOUT RECOURSE", OR WITH OTHER SIMILAR LANGUAGE UNLESS THOSE PAYMENTS ARE MARKED FOR SPECIAL HANDLING AND SENT TO THE ADDRESS SPECIFIED ON YOUR WEBSITE OR TO SUCH OTHER ADDRESS AS I MAY BE GIVEN BY YOU IN THE FUTURE.

The following applies to all borrowers except Wisconsin Residents: You will not be obligated to make any demand upon me, send me any notice, present this Credit Agreement to me for payment or make protest of non-payment to me before suing to collect on this Credit Agreement if I am in default, and to the extent permitted by applicable law, I hereby waive any right I might otherwise have to require such actions.

6. You reserve the right to correct any errors, inaccuracies, or omissions related to my account without my approval.

7. As a Cosigner, I intend to be a principal to this Credit Agreement and not a surety. To the extent I am treated as a surety, I waive any and all notices to which I may be entitled by law, and all suretyship defenses. You shall not be required to exhaust your remedies against the Borrower before contacting me as Cosigner to make repayment. This provision shall not apply to Wisconsin residents if and to the extent it violates the Wisconsin Consumer Act.

8. I may not assign this Credit Agreement or any of its benefits or obligations. You may assign this Credit Agreement at any time and will inform me 30 days prior to any changes in my terms.

9. The terms and conditions set forth in this Credit Agreement, my Application, and the Disclosure Statements are intended to constitute the entire agreement between you and me, and there are no other written or oral understandings between us.

10. If any provision of this Credit Agreement is held invalid or unenforceable, that provision shall be considered omitted from this Credit Agreement without affecting the validity or enforceability of the remainder of this Credit Agreement. Wisconsin Borrowers: This provision shall apply only to the extent not prohibited by the Wisconsin Consumer Act.

11. A provision of this Credit Agreement may only be modified if jointly agreed upon in writing by you and me. Any modification will not affect the validity or enforceability of the remainder of this Credit Agreement.

12. I authorize any school that I may attend to release to you or any other persons designated by you, any requested information pertinent to my Loan (e.g. enrollment status, employment status, prior loan history, and current address).

13. By signing this Credit Agreement, I authorize you and your agents and independent contractors to: (1) investigate and verify my credit, employment, and other information bearing upon my ability to qualify for the Loan (including obtaining consumer reports about me); (2) advise my school of the status of my Application and Loan; (3) respond to inquiries from prior or subsequent lenders or holders with respect to my Credit Agreement and related documents; (4) release information and make inquiries to the persons I have listed in my Loan Application as references, for the purposes of learning my current address and telephone number; (5) request and obtain consumer reports about me from consumer reporting agencies and my employment history, and to make whatever inquiries and receive whatever information that you deem necessary in connection with the Loan and any disbursements, extensions, deferments, refinancing, or consolidations, or for any other lawful purpose, including (but not limited to) collection of my Loan and account review. I also authorize you to obtain information about me from third parties (including my school if I am the Borrower) to authenticate my identity.

14. Waiver by Lender: You waive (give up) any right to claim a security interest in any property to secure this Credit Agreement. This does not affect any right to your right to setoff as a matter of law.

15. DISCHARGEABILITY: I ACKNOWLEDGE THAT MY LOAN IS MADE PURSUANT TO AN EDUCATION LOAN PROGRAM. I UNDERSTAND THAT MY LOAN MAY BE SUBJECT TO THE LIMITATIONS ON DISCHARGEABILITY IN BANKRUPTCY ESTABLISHED BY SECTION 523(A)(8) OF THE U.S. BANKRUPTCY CODE AS AMENDED. THIS MEANS THAT EVEN IF MY OTHER DEBTS ARE DISCHARGED IN BANKRUPTCY, I MAY STILL HAVE TO PAY THIS LOAN.

16. To the extent that the Loan is to be disbursed on multiple days (also known as multiple disbursement), I understand that subsequent disbursement(s) may be withheld if I: (1) am no longer enrolled at least half-time in school, (2) am not in good academic standing, (3) failed to make required payments, (4) am in forbearance at the scheduled time of the subsequent disbursement, or (5) failed to comply with other provisions of the Credit Agreement.

17. Statutory Lien: I acknowledge and pledge to you a statutory lien in my shares and dividends on deposit in all joint and individual accounts and any monies held by you now and in the future to the extent of the loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

18. I agree that if I do not make payments on my account in accordance with this agreement, I will accept calls from you or your agent regarding my account at any telephone number I provided (including cellular telephones). In addition, I understand you or your agent may use pre-recorded voice messages or automatic dialing devices to contact me at any telephone number associated with my account. I agree such calls will not be "unsolicited" calls for the purpose of state and federal laws.

L. BORROWER/COSIGNER CERTIFICATION

I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. I certify that the information contained in the Application and Credit Agreement is true, complete and correct to the best of my knowledge and belief and is made in good faith. I certify that the proceeds of this Loan will be used for Educational Expenses and educational purposes for the academic period stated in the Loan Application at the school named on such Application. I understand that I am responsible for repaying immediately any funds that I receive which are not to be used or are not used for Educational Expenses related to attendance at the school for the academic period stated.

M. NOTICES

ALL APPLICANTS:

IMPORTANT FEDERAL LAW NOTICE—

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person 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.

IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS:

The following applies to members of the military and their dependents if: (a) at the time your loan is made, you are an active member of the military or you are a dependent of an active member of the military (as those terms are defined in the Military Lending Act, 10 U.S.C. 987 and its implementing regulations); and (b) your loan is unsecured or secured by personal property that you did not purchase with the proceeds of the loan.

NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any applicable fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call (888) 659-9485 during our normal business hours.

ARIZONA RESIDENTS: Notice: I understand that I may request that the initial disclosures prescribed in the Truth in Lending Act (15 United States Code sections 1601 through 1666j) be provided in Spanish before signing any loan documents.

AVISO PARA PRESTATARIOS EN ARIZONA: Puedo solicitar que las divulgaciones iniciales prescritas en la Ley Truth in Lending Act (15 Código de los Estados Unidos secciones 1601 hasta 1666j) sean proporcionadas en español antes de firmar cualesquiera documentos de préstamos.

IOWA RESIDENTS: For purposes of the following notice, the word "you" refers to the Borrower and the Cosigner, if applicable, not the lender): IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

KANSAS RESIDENTS (For purposes of the following notice, the word "you" refers to the Borrower and the Cosigner, not the lender): NOTICE TO CONSUMER. This is a consumer credit transaction.

1. DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ IT.

2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT.

3. YOU MAY PREPAY THE UNPAID BALANCE AT ANY TIME WITHOUT PENALTY AND MAY BE ENTITLED TO A REFUND OF UNEARNED CHARGES IN ACCORDANCE WITH LAW.

MISSOURI RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect me (borrower(s)) and you (creditor(s)) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NEBRASKA RESIDENTS: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

NEVADA RESIDENTS: This is a loan for study.

NEW JERSEY RESIDENTS: The section headings of this Credit Agreement are a table of contents and not contract terms. Portions of this Credit Agreement with references to actions taken to the extent of applicable law apply to acts or practices that New Jersey law permits or requires. In this Credit Agreement, acts or practices (i) by you which are or may be permitted by "applicable law" are permitted by New Jersey law, and (ii) that may or will be taken by you unless prohibited by "applicable law" are permitted by New Jersey law.

UTAH RESIDENTS: This Credit Agreement is the final expression of the agreement between the parties and may not be contradicted by evidence of any alleged oral agreement.

N. COSIGNER NOTICES:

1. For the purposes of this Section N (1) only, the words I, me, my and mine refer to the Cosigner only, not the Borrower. In the event the Borrower makes twenty four (24) consecutive timely full principal and interest payments, I may request that you release me from this Credit Agreement. I understand that in order for my release from this Credit Agreement to be considered by you, the Borrower must, alone, meet the credit criteria and the Borrower's account must be and remain current up until your decision has been made. I understand that I acknowledge that the decision to release me from this Credit Agreement will be made by you in your sole and absolute discretion. If you agree to release me from this Credit Agreement, I will have no further obligation or liability for this debt.

2. For the purposes of the following notices only, the words "you" and "your" refer to the Cosigner, where applicable, not to the lender:

FOR OBLIGORS COSIGNING IN IOWA, NEW YORK AND SOUTH CAROLINA: NOTICE TO COSIGNER:

You agree to pay the debt identified below although you may not personally receive any property, goods, services or money. You may be sued for payment although the person who receives the property, goods, services, or money is able to pay. You should know that the Total of Payments listed below does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, court costs or attorney's fees, or other charges that may be stated in the Credit Agreement or contract. You will also have to pay some or all of these costs and charges if the Credit Agreement or contract, the payment of which you are guaranteeing requires the borrower to pay such costs and charges. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the Credit Agreement or contract that obligates you to pay the debt. Read the Credit Agreement or contract for the exact terms of your obligation.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY

Name of Debtor: The Borrower and Cosigner identified on Page 1 of this Credit Agreement.

Name of Creditor: Interior Federal Credit Union, and its successors and assigns.

Date: If the Loan is disbursed by check, the date of the check. If the Loan is disbursed electronically, the date the creditor transmits the funds to the School.

Kind of Debt: Education loan.

Total of Payments: The estimated Total of Payments identified on Borrower's Private Education Loan Final Disclosure Form, together with any other sums disbursed under the terms of this Credit Agreement, interest, interest on any Capitalized Interest, and any applicable fees set forth in this Credit Agreement.

I have been given a completed copy of this notice and of each writing that obligates me or the Debtor on this debt.

(Cosigner Signature)

FOR OBLIGORS COSIGNING IN VERMONT: NOTICE TO COSIGNER:

YOUR SIGNATURE ON THIS CREDIT AGREEMENT MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you 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.

Warning: Any person who knowingly makes a false statement or misrepresentation on this form or the loan application is subject to penalties, which may include fines or imprisonment.

FOR OBLIGORS COSIGNING IN CALIFORNIA: NOTICE TO COSIGNER (Traducción en Inglés Se Requiere Por La Ley):

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record. This notice is not the contract that makes you liable for the debt.

AVISO PARA EL FIADOR (Spanish Translation Required by Law):

Se le está pidiendo que garantice esta deuda. Piénselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este préstamo no paga la deuda, usted tendrá que pagarla. Está seguro de que usted podrá pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad. Si la persona que ha pedido el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, mas los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma.

El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor. Los mismos métodos de cobranza que pueden usarse contra el deudor, podrán usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligación de pagar esta deuda, se puede incluir esa información en la historia de crédito de usted. Este aviso no es el contrato mismo en que se le echa a usted la responsabilidad de la deuda.

By my signature, I acknowledge that I have read and understand the information contained in this Credit Agreement and certify that the information supplied by me is true, accurate, and complete to the best of my knowledge and belief. I understand that any person who knowingly makes a false statement or misrepresentation to Lender in the Application or Credit Agreement is subject to penalties which may include fines or imprisonment. This Credit Agreement is signed under seal. If I sign this Credit Agreement electronically, I intend for my signature to be an electronic signature under federal and state law, agree to the use of electronic signatures, records, disclosures, and notices to do business with you, and agree that any printout of your electronic record of this Credit Agreement and related notices or Disclosure Statements shall be deemed an original document. I authorize you, any assignee of yours and any guarantor or insurer of this Loan to investigate my creditworthiness, to obtain consumer reports from consumer reporting agencies, and to furnish information concerning my Loan to consumer reporting agencies and other persons who may legally receive such information. I authorize you and/or your agents to obtain consumer reports from consumer reporting agencies, for any purpose permitted by law when any amounts are owed under this Credit Agreement. I authorize you to report on the status and performance of this Loan to any guarantor or insurer of this Loan. I have read, understand and agree to the terms of and undertake the obligations set forth in this Credit Agreement, including without limitation Paragraph L, "Borrower/Cosigner Certification," and if applicable, any "Notice to Cosigner" printed or referenced in the Application or this Credit Agreement. I agree that this Credit Agreement provides for the compounding of interest. The lender for this Credit Agreement is Interior Federal Credit Union ("Lender"), and its successors and assigns. I authorize you to consider the Application and this Credit Agreement as an application for the lowest cost Loan for which I am qualified. I agree that this Credit Agreement shall not be governed by Article 3 of the Uniform Commercial Code.

(For purposes of the following notice, the word "you" refers to the Borrower and the Cosigner, if applicable, not the lender): NOTICE TO CUSTOMER: (a) DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ THE WRITING ON EVERY PAGE, EVEN IF OTHERWISE ADVISED; (b) DO NOT SIGN THIS CREDIT AGREEMENT IF IT CONTAINS ANY BLANK SPACES; (c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature of Borrower

Approved by
Kyle D Bonham

Date: 6/4/2020

BF9DECA913D145C

LOAN #

Date	Event	Principal	Interest	Fees	Amount	Principal Balance	Interest Balance	Fee Balance	Balance
10/21/2023	Charge Off Late Fee	\$0.00	\$0.00	\$55.05	\$55.05	\$0.00	\$0.00	\$0.00	\$0.00
10/2/2023	Charge Off Interest	\$0.00	\$880.69	\$0.00	\$880.69	\$0.00	\$0.00	(\$55.05)	(\$55.05)
10/2/2023	Charge Off Principal	\$22,794.76	\$0.00	\$0.00	\$22,794.76	\$0.00	(\$880.69)	(\$55.05)	(\$935.74)
9/25/2023	Payment Applied to Interest	\$0.00	\$25.00	\$0.00	\$25.00	(\$22,794.76)	(\$880.69)	(\$55.05)	(\$23,730.50)
9/7/2023	Interest Accrual	\$0.00	(\$238.88)	\$0.00	(\$238.88)	(\$22,794.76)	(\$905.69)	(\$55.05)	(\$23,755.50)
9/7/2023	Late Fee	\$0.00	\$0.00	(\$18.72)	(\$18.72)	(\$22,794.76)	(\$966.81)	(\$55.05)	(\$23,516.62)
8/23/2023	Payment Applied to Interest	\$0.00	\$25.00	\$0.00	\$25.00	(\$22,794.76)	(\$966.81)	(\$36.33)	(\$23,497.90)
8/9/2023	Interest Accrual	\$0.00	(\$244.22)	\$0.00	(\$244.22)	(\$22,794.76)	(\$691.81)	(\$36.33)	(\$23,522.90)
8/9/2023	Late Fee	\$0.00	\$0.00	(\$18.35)	(\$18.35)	(\$22,794.76)	(\$447.59)	(\$36.33)	(\$23,278.68)
7/24/2023	Payment Applied to Interest	\$0.00	\$25.00	\$0.00	\$25.00	(\$22,794.76)	(\$447.59)	(\$17.98)	(\$23,260.33)
7/10/2023	Interest Accrual	\$0.00	(\$259.46)	\$0.00	(\$259.46)	(\$22,794.76)	(\$472.59)	(\$17.98)	(\$23,285.33)
7/10/2023	Late Fee	\$0.00	\$0.00	(\$17.98)	(\$17.98)	(\$22,794.76)	(\$213.13)	(\$17.98)	(\$23,025.87)
6/26/2023	Payment Applied to Interest	\$0.00	\$25.00	\$0.00	\$25.00	(\$22,794.76)	(\$213.13)	\$0.00	(\$23,007.89)
6/8/2023	Interest Accrual	\$0.00	(\$238.13)	\$0.00	(\$238.13)	(\$22,794.76)	(\$238.13)	\$0.00	(\$23,032.89)
5/23/2023	Payment Applied to Principal	\$25.00	\$0.00	\$0.00	\$25.00	(\$22,794.76)	\$0.00	\$0.00	(\$22,794.76)
5/21/2023	Capitalization of Interest To Principal	\$0.00	\$824.88	\$0.00	\$824.88	(\$22,819.76)	\$0.00	\$0.00	(\$22,819.76)
5/21/2023	Capitalized Principal From Interest	(\$824.88)	\$0.00	\$0.00	(\$824.88)	(\$22,819.76)	(\$824.88)	\$0.00	(\$23,644.64)
5/9/2023	Interest Accrual	\$0.00	(\$221.71)	\$0.00	(\$221.71)	(\$21,994.88)	(\$824.88)	\$0.00	(\$22,819.76)
4/24/2023	Payment Applied to Interest	\$0.00	\$25.00	\$0.00	\$25.00	(\$21,994.88)	(\$603.17)	\$0.00	(\$22,598.05)
4/10/2023	Interest Accrual	\$0.00	(\$241.26)	\$0.00	(\$241.26)	(\$21,994.88)	(\$628.17)	\$0.00	(\$22,623.05)
3/22/2023	Payment Applied to Interest	\$0.00	\$25.00	\$0.00	\$25.00	(\$21,994.88)	(\$386.91)	\$0.00	(\$22,381.79)
3/9/2023	Interest Accrual	\$0.00	(\$208.63)	\$0.00	(\$208.63)	(\$21,994.88)	(\$411.91)	\$0.00	(\$22,406.79)
3/7/2023	Payment Applied to Interest	\$0.00	\$25.00	\$0.00	\$25.00	(\$21,994.88)	(\$203.28)	\$0.00	(\$22,198.16)
2/9/2023	Interest Accrual	\$0.00	(\$228.28)	\$0.00	(\$228.28)	(\$21,994.88)	(\$228.28)	\$0.00	(\$22,223.16)
1/28/2023	Principal Adjustment	(\$0.32)	\$0.00	\$0.00	(\$0.32)	(\$21,994.88)	\$0.00	\$0.00	(\$21,994.88)
1/23/2023	Payment Applied to Interest	\$0.00	\$233.40	\$0.00	\$233.40	(\$21,994.56)	\$0.00	\$0.00	(\$21,994.56)
1/23/2023	Payment Applied to Principal	\$98.14	\$0.00	\$0.00	\$98.14	(\$21,994.56)	(\$233.40)	\$0.00	(\$22,227.96)
1/9/2023	Interest Accrual	\$0.00	(\$233.40)	\$0.00	(\$233.40)	(\$22,092.70)	(\$233.40)	\$0.00	(\$22,326.10)
12/27/2022	Payment Applied to Interest	\$0.00	\$217.21	\$0.00	\$217.21	(\$22,092.70)	\$0.00	\$0.00	(\$22,092.70)
12/27/2022	Payment Applied to Principal	\$107.10	\$0.00	\$0.00	\$107.10	(\$22,092.70)	(\$217.21)	\$0.00	(\$22,309.91)
12/8/2022	Interest Accrual	\$0.00	\$6.45	\$0.00	\$6.45	(\$22,199.80)	(\$217.21)	\$0.00	(\$22,417.01)
12/8/2022	Interest Accrual	\$0.00	\$4.88	\$0.00	\$4.88	(\$22,199.80)	(\$223.66)	\$0.00	(\$22,423.46)
12/8/2022	Interest Accrual	\$0.00	(\$205.88)	\$0.00	(\$205.88)	(\$22,199.80)	(\$228.54)	\$0.00	(\$22,428.34)
12/8/2022	Interest Accrual	\$0.00	(\$6.45)	\$0.00	(\$6.45)	(\$22,199.80)	(\$222.66)	\$0.00	(\$22,222.46)
12/8/2022	Interest Accrual	\$0.00	(\$4.88)	\$0.00	(\$4.88)	(\$22,199.80)	(\$16.21)	\$0.00	(\$22,216.01)
11/23/2022	Payment Applied to Interest	\$0.00	\$195.79	\$0.00	\$195.79	(\$22,199.80)	(\$11.33)	\$0.00	(\$22,211.13)
11/23/2022	Payment Applied to Principal	\$128.54	\$0.00	\$0.00	\$128.54	(\$22,199.80)	(\$207.12)	\$0.00	(\$22,406.92)
11/9/2022	Interest Accrual	\$0.00	(\$195.79)	\$0.00	(\$195.79)	(\$22,328.34)	(\$207.12)	\$0.00	(\$22,535.46)
10/24/2022	Payment Applied to Interest	\$0.00	\$206.54	\$0.00	\$206.54	(\$22,328.34)	(\$11.33)	\$0.00	(\$22,339.67)
10/24/2022	Payment Applied to Principal	\$109.68	\$0.00	\$0.00	\$109.68	(\$22,328.34)	(\$217.87)	\$0.00	(\$22,546.21)
10/11/2022	Interest Accrual	\$0.00	(\$206.54)	\$0.00	(\$206.54)	(\$22,438.02)	(\$217.87)	\$0.00	(\$22,655.89)
9/19/2022	Payment Applied to Interest	\$0.00	\$188.85	\$0.00	\$188.85	(\$22,438.02)	(\$11.33)	\$0.00	(\$22,449.35)
9/19/2022	Payment Applied to Principal	\$116.69	\$0.00	\$0.00	\$116.69	(\$22,438.02)	(\$200.18)	\$0.00	(\$22,638.20)
9/8/2022	Interest Accrual	\$0.00	(\$6.45)	\$0.00	(\$6.45)	(\$22,554.71)	(\$200.18)	\$0.00	(\$22,754.89)
9/8/2022	Interest Accrual	\$0.00	(\$188.85)	\$0.00	(\$188.85)	(\$22,554.71)	(\$193.73)	\$0.00	(\$22,748.44)

LOAN #									
Date	Event	Principal	Interest	Fees	Amount	Principal Balance	Interest Balance	Fee Balance	Balance
8/23/2022	Payment Applied to Interest	\$0.00	\$177.49	\$0.00	\$177.49	(\$22,554.71)	(\$4.88)	\$0.00	(\$22,559.59)
8/23/2022	Payment Applied to Principal	\$128.12	\$0.00	\$0.00	\$128.12	(\$22,554.71)	(\$182.37)	\$0.00	(\$22,737.08)
8/9/2022	Interest Accrual	\$0.00	(\$177.49)	\$0.00	(\$177.49)	(\$22,682.83)	(\$182.37)	\$0.00	(\$22,865.20)
7/27/2022	Capitalization of Interest To Principal	\$0.00	\$2,682.83	\$0.00	\$2,682.83	(\$22,682.83)	(\$4.88)	\$0.00	(\$22,687.71)
7/27/2022	Capitalized Principal From Interest	(\$2,682.83)	\$0.00	\$0.00	(\$2,682.83)	(\$22,682.83)	(\$2,687.71)	\$0.00	(\$25,370.54)
7/7/2022	Interest Accrual	\$0.00	(\$4.88)	\$0.00	(\$4.88)	(\$20,000.00)	(\$2,687.71)	\$0.00	(\$22,687.71)
7/7/2022	Interest Accrual	\$0.00	(\$136.70)	\$0.00	(\$136.70)	(\$20,000.00)	(\$2,682.83)	\$0.00	(\$22,682.83)
6/9/2022	Interest Accrual	\$0.00	(\$142.18)	\$0.00	(\$142.18)	(\$20,000.00)	(\$2,546.13)	\$0.00	(\$22,546.13)
5/10/2022	Interest Accrual	\$0.00	(\$144.92)	\$0.00	(\$144.92)	(\$20,000.00)	(\$2,403.95)	\$0.00	(\$22,403.95)
4/8/2022	Interest Accrual	\$0.00	(\$132.82)	\$0.00	(\$132.82)	(\$20,000.00)	(\$2,259.03)	\$0.00	(\$22,259.03)
3/9/2022	Interest Accrual	\$0.00	(\$121.30)	\$0.00	(\$121.30)	(\$20,000.00)	(\$2,126.21)	\$0.00	(\$22,126.21)
2/9/2022	Interest Accrual	\$0.00	(\$142.67)	\$0.00	(\$142.67)	(\$20,000.00)	(\$2,004.91)	\$0.00	(\$22,004.91)
1/7/2022	Interest Accrual	\$0.00	(\$129.70)	\$0.00	(\$129.70)	(\$20,000.00)	(\$1,862.24)	\$0.00	(\$21,862.24)
12/8/2021	Interest Accrual	\$0.00	(\$129.53)	\$0.00	(\$129.53)	(\$20,000.00)	(\$1,732.54)	\$0.00	(\$21,732.54)
11/8/2021	Interest Accrual	\$0.00	(\$138.16)	\$0.00	(\$138.16)	(\$20,000.00)	(\$1,603.01)	\$0.00	(\$21,603.01)
10/7/2021	Interest Accrual	\$0.00	(\$129.38)	\$0.00	(\$129.38)	(\$20,000.00)	(\$1,464.85)	\$0.00	(\$21,464.85)
9/7/2021	Interest Accrual	\$0.00	(\$125.38)	\$0.00	(\$125.38)	(\$20,000.00)	(\$1,335.47)	\$0.00	(\$21,335.47)
8/9/2021	Interest Accrual	\$0.00	(\$142.66)	\$0.00	(\$142.66)	(\$20,000.00)	(\$1,210.09)	\$0.00	(\$21,210.09)
7/7/2021	Interest Accrual	\$0.00	(\$120.74)	\$0.00	(\$120.74)	(\$20,000.00)	(\$1,067.43)	\$0.00	(\$21,067.43)
6/9/2021	Interest Accrual	\$0.00	(\$142.83)	\$0.00	(\$142.83)	(\$20,000.00)	(\$946.69)	\$0.00	(\$20,946.69)
5/7/2021	Interest Accrual	\$0.00	(\$129.86)	\$0.00	(\$129.86)	(\$20,000.00)	(\$803.86)	\$0.00	(\$20,803.86)
4/7/2021	Interest Accrual	\$0.00	(\$125.38)	\$0.00	(\$125.38)	(\$20,000.00)	(\$674.00)	\$0.00	(\$20,674.00)
3/9/2021	Interest Accrual	\$0.00	(\$121.35)	\$0.00	(\$121.35)	(\$20,000.00)	(\$548.62)	\$0.00	(\$20,548.62)
2/9/2021	Interest Accrual	\$0.00	(\$138.87)	\$0.00	(\$138.87)	(\$20,000.00)	(\$427.27)	\$0.00	(\$20,427.27)
1/8/2021	Interest Accrual	\$0.00	(\$69.46)	\$0.00	(\$69.46)	(\$20,000.00)	(\$288.40)	\$0.00	(\$20,288.40)
1/8/2021	Disbursement	(\$10,000.00)	\$0.00	\$0.00	(\$10,000.00)	(\$20,000.00)	(\$218.94)	\$0.00	(\$20,218.94)
12/7/2020	Interest Accrual	\$0.00	(\$60.59)	\$0.00	(\$60.59)	(\$10,000.00)	(\$218.94)	\$0.00	(\$10,218.94)
11/9/2020	Interest Accrual	\$0.00	(\$71.50)	\$0.00	(\$71.50)	(\$10,000.00)	(\$158.35)	\$0.00	(\$10,158.35)
10/7/2020	Interest Accrual	\$0.00	(\$62.99)	\$0.00	(\$62.99)	(\$10,000.00)	(\$86.85)	\$0.00	(\$10,086.85)
9/8/2020	Interest Accrual	\$0.00	(\$23.86)	\$0.00	(\$23.86)	(\$10,000.00)	(\$23.86)	\$0.00	(\$10,023.86)
2/28/2020	Disbursement	(\$10,000.00)	\$0.00	\$0.00	(\$10,000.00)	(\$10,000.00)	\$0.00	\$0.00	(\$10,000.00)