

COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO
CASE NO:

BANKERS HEALTHCARE GROUP, LLC
c/o Slovin & Council Co., L.P.A.
2060 Reading Road Ste. 420
Cincinnati, OH 45202
PLAINTIFF

☒ In accordance with civil rule 4.6 (C) or
(D) and 4.6 (E), an ordinary mail waiver is
requested

COMPLAINT UPON A PROMISSORY NOTE
\$45,008.54

VS.

MOHAMMED B HUSSEIN
384 MONTEREY DRIVE
DUBLIN, OH 43017
DEFENDANT(S)

NOW COMES the Plaintiff, BANKERS HEALTHCARE GROUP, LLC, and for its Complaint alleges
and states as follows:

1. Plaintiff duly acquired rights to pursue the Promissory Note of Defendant(s). The original Creditor was PINNACLE BANK.
2. Defendant(s) executed the Promissory Note (hereinafter the 'Note') attached hereto and labeled Exhibit 'A'.
3. Plaintiff and/or predecessor in interest fully and completely performed all of its obligations under the note.
4. Despite demand for payment and the requirement to do so under the note, Defendant(s) has/have failed to make payments due and owing to Plaintiff in the amount of \$45,008.54.
5. By failing and refusing to perform its obligations as described under the terms of the note, Defendant(s) has/have breached its contractual obligations to Plaintiff, causing substantial damage to Plaintiff.



* Q 2 1 4 4 7 1 F C O M 1 - *

6. As a direct and proximate result of Defendants' breach, Plaintiff has suffered damages and will continue to suffer damages in the amount of \$45,008.54.
7. Defendant(s) owe Plaintiff the principal sum of \$45,008.54, plus statutory interest from the date of judgment, plus costs expended herein, and for all other proper relief.

WHEREFORE, Plaintiff prays for judgment against Defendant(s) in the amount of \$45,008.54, plus statutory interest from the date of judgment, plus costs expended herein, and for all other proper relief.

Respectfully submitted,

By: 

Brad A. Council Bar# 0081342
Jon V. Connor Bar# 0097098
Slovin & Council Co., L.P.A.
2060 Reading Road Ste. 420
Cincinnati, OH 45202
Phone 513-683-9000/877-456-1324
Fax 513-683-9073
Email sclpa@sclpa.com

Bankers Healthcare Group, LLC

Plaintiff,

vs.

MOHAMMED B. HUSSBIN

Defendant(s)

AFFIDAVIT

STATE OF NEW YORK)

COUNTY OF ONONDAGA) ss:

The undersigned states as follows:

1. I am over 18 years old and competent to make this Affidavit. I am a Custodian of Records, authorized Officer, and employee of Bankers Healthcare Group, LLC. I am duly authorized to make this Affidavit, and because of the scope of my job responsibilities, I am familiar with the manner and method by which Plaintiff maintains its normal business books and records, including computer records or accounts in default.
2. These books and records, including specifically Promissory Notes/Loan Agreements, are made in the course of regularly conducted business activity; (1) at or near the time the events they purport to describe occurred; by a person with knowledge of the acts and events; or (2) by a computer or other similar digital means, which contemporaneously records and event as it occurs.
3. The contents of this Affidavit are believed to be true and correct based upon my personal knowledge of the processes by which Plaintiff maintains its business books and records.
4. The books and records of Plaintiff show that Defendant signed a Promissory Note/Loan Agreement payable to the above named Plaintiff, or a predecessor in interest, for the purpose of obtaining immediate funds, and did thereafter accept or authorize the acceptance of said funds.
5. Further, the Defendant has failed to timely remit payment to the above named Plaintiff or a predecessor in interest in accordance with the terms of the Promissory Note/Loan Agreement, and is therefore in default thereof. After all credits and offsets to which Defendant is entitled, there is a total balance owing from Defendant to Plaintiff of \$45,008.54, plus all costs and attorney fees incurred in the course of collection, plus post judgment interest to accrue at highest rate allowed by contract or statute.
6. The above named Plaintiff is the current holder and/or servicer and payee of the Promissory Note/Loan Agreement.
7. The books and records of Plaintiff show that credit has been given to Defendant for all just and lawful offsets, payments, and credits as of the date hereof, and the entire remaining balance on

the Promissory Note/Loan Agreement as set forth in Plaintiff's Complaint now remains due and owing.

8. Demand for payment of the balance owing was made more than thirty (30) days prior to making this Affidavit, after which the attorneys representing the above named Plaintiff were retained for the purpose of collecting on the Promissory Note/Loan Agreement referenced above.

9. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date: MARCH 17, 2025

Affiant Name (Printed): Daniel Johnston

Affiant Name (Signature): [Signature]

Title of Affiant: Senior Manager

Personally known to me, subscribed and sworn to before me, a notary public for the state of

New York, County of Queens, this 17 day of MARCH, 2025.

[Signature]

Notary Public

Notary Registration Number:

My Commission Expires: 1 / 1 / 2026

WHITNEY J. BASTEDO
Notary Public, State of New York
Qualified in Madison County
Reg. No. 01BA0428368
My Commission Expires 1/16/2026

2985457



* Q 2 1 4 4 7 1 R A F F 1 - *

DocuSign Envelope ID: B2DBB106-4DE9-49EE-A492-70BAE495A16C
(the "Lender")
150 Third Avenue South, Suite 900
Nashville, TN 37201
1-866-297-4664

THIS IS A COPY
of a copy view of the Authenticated Copy held
(Collectively and individually known as the "Borrower")
by the designated user(s)
Loan Number: 1122958
384 Monterey Drive
Dublin, OH 43017

Federal Electronic Signatures in Global and National Commerce ("E-SIGN") Act Disclosure and Consent

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent ("Disclosure and Consent") carefully and retain a copy for your records. By providing your signature below, you consent to the electronic delivery of any account statements, disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the "Documents") that we provide to you relating to any present or future accounts that you establish with Lender.

Requesting Paper Delivery of Documents

You have the right to request a paper copy of Documents, however, after signing this Disclosure and Consent, Lender will not provide you with paper (non-electronic) copies of any Documents unless specifically requested by you. To request paper copies of any Documents, please contact us by either email at esignrequest@bhg-inc.com, telephone at 1-866-297-4664, or regular mail at Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY, 13204. Please be sure to specifically state what Documents you are requesting (disclosures, notices, etc.). Lender will not charge you a fee for paper copies of Documents.

Hardware and Software System Requirements to Access and Retain Information

To receive and retain an electronic copy of a Document you must have the following equipment and software:

Operating Systems	Windows® XP, Windows Vista®, Windows 7®, Mac OS® X
Browsers	Final release versions of Internet Explorer® 7.0 or above (Windows only); Mozilla® Firefox® 3.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac OS only); Google Chrome® 5.0 or above.
Mobile Application	Apple iOS® 4.0 and above.
Mobile Sending	Apple iOS 4.0 or above, Android™ 2.2 or above.
Mobile Signing	Apple iOS 4.0 or above, Android 2.2 or above.
PDF Reader	Acrobat® or similar software may be required to view and print PDF files.
Screen Resolution	1024 x 768 minimum
Enabled Security Settings	Allow for session cookies Users accessing the Internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection.

Terms of Consent

This consent applies to this particular loan transaction as well as documents related to future transactions you may have with us.

Updating Information or Withdrawal of Electronic Acceptance of Disclosures and Notices

You may update your information that Lender uses to contact you electronically or withdraw your consent to receive statements in electronic form by contacting us by email at esignrequest@bhg-inc.com, telephone at 1-866-297-4664, or regular mail at Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY, 13204. Any withdrawal of your consent to receive electronic Documents will be effective only after we have a reasonable period of time to process your withdrawal. Lender will not charge you a fee and there are no consequences for withdrawing your consent.

Termination / Changes

We reserve the right, in our sole discretion, to terminate or change the terms and conditions on which we provide electronic Documents. We will provide you with notice of any such termination or change as required by law.

By signing below, Borrower acknowledges receiving and reading a completed copy of this E-SIGN Disclosure and Consent and consents to the electronic delivery of any Documents that we provide to you relating to your account.

DocuSigned by:

Mohammed B. Hussein

5/25/2022

Borrower's Signature

Date

Borrower's Signature

Date

UNSECURED PROMISSORY NOTE

Loan No.: 1122958

PINNACLE BANK
(the "Lender")150 Third Avenue South
Suite 900
Nashville, TN 37201

Mohammad B. Hussain

(Collectively and
individually known as the
"Borrower")384 Monterey Drive
Dublin, OH 43017

Principal Amount	Funding Date	Maturity Date	Annual Interest Rate	Loan Number
\$56,180.00	06/03/2022	06/05/2029	7.900000%	1122958

PROMISE TO PAY. Mohammed B. Hussain (Collectively and individually known as the "Borrower") hereby promises to pay to Pinnacle Bank ("Lender"), or its Order, in lawful money of the United States of America, the principal sum of Fifty-Six Thousand, One Hundred Sixty DOLLARS and NO CENTS (\$56,180.00), together with interest due on the unpaid principal balance hereunder from the funding date of this Note until the maturity date of this Note.

INTEREST. This is a loan with a fixed rate. The Annual Interest Rate, stated in the above table, for this Note is computed on a 360/360 basis. Interest will begin to accrue on the funding date. Borrower is required to pay interest based on the number of days remaining in the month that the Note is signed which such amount will be deducted from the loan proceeds.

PAYMENT. Borrower will pay regular monthly payments of unpaid principal and accrued interest in the amount of one thousand one hundred eighty dollars & 3/100 (\$1,180.03) commencing on 07/05/2022, on the same day of each successive month thereafter until 06/05/2029, at Lender's address listed above or at such other location as otherwise designated by Lender. If the monthly payment is due on the 29th, 30th, or 31st of the month, and a payment is required during a month that does not have 29th, 30th, or 31st day, the monthly payment will be due on the last day of the month in which the payment was due.

NUMBER OF PAYMENTS	MONTHLY PRINCIPAL AND INTEREST	COMMENCING ON
84	\$1,180.03	07/05/2022

PAYMENT OPTIONS. By completing the preauthorized Automated Clearing House ("ACH") debit disclosure form, Borrower authorizes Lender to debit Borrower's designated account by preauthorized ACH debit for the amount of each payment due on each due date. Borrower may also elect to make payments by personal check by regular mail at Pinnacle Bank, 150 Third Avenue South, Suite 900, Nashville, TN 37201. If Borrower elects to make payments by check, Borrower acknowledges and agrees that there will be a \$20 check processing fee per payment, subject to applicable law. This authorization does not affect Borrower's obligations to pay when due all amounts payable under this Note, whether or not there are sufficient funds therefore in such accounts. With respect to payments made by ACH debit, Borrower has the right to stop payment of ACH debit or revoke Borrower's prior authorization for ACH debit by notifying Borrower's financial institution at least three (3) banking days before the scheduled date of transfer. Borrower will notify Lender of the exercise of Borrower's right to stop a payment or revoke Borrower's authorization for ACH debit at least three (3) banking days before the scheduled date of transfer.

APPLICATION OF PAYMENTS. All payments are to be applied first to the payment of all fees, expenses and other amounts due to Lender (excluding principal and interest), then to accrued interest, and the balance on account of outstanding principal; provided, however, that after an Event of Default (as defined below), payments will be applied to Borrower's obligations as Lender determines in its sole discretion.

LATE CHARGE. If a payment is 15 days or more late, Borrower may be charged 5.00 % of the outstanding payment or \$40.00, whichever is less. These fees may be collected using ACH transfers initiated by us from Borrower's designated account. Any such late fee assessed is immediately due and payable. Any payment received on a day that is not a Business Day or after 5:00 P.M. Eastern Time, on a Business Day, shall be deemed to have been received on the next Business Day. A Business Day is defined as Monday through Friday, excluding federal holidays and any day that banks in Tennessee are closed.

OTHER FEES AND CHARGES. Borrower agrees to pay Lender a non-refundable origination fee in an amount of 4.00% of the principal balance.

The non-refundable origination fee will be added to Borrower's loan amount. Borrower acknowledges that the origination fee will be considered part of Borrower's principal loan amount and will be deducted as a prepaid finance charge for disclosure purposes. Borrower also acknowledges that the principal loan amount, which includes the non-refundable origination fee, is subject to the accrual of interest.

Borrower agrees to pay a fee of \$20 if preauthorized ACH debits or checks are returned or fail due to insufficient funds in Borrower's account or for any other reason as permitted by applicable law. Borrower acknowledges that the bank that holds Borrower's designated account may charge an additional fee. Each attempt to collect a payment is considered a separate transaction, so an unsuccessful payment fee will be assessed for each failed attempt.

PREPAYMENT. Borrower has the right to pay, without penalty, all of the amount owed on this Note earlier than it is due. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law.

USE OF FUNDS. Borrower agrees that the loan proceeds will not be used to fund any illegal activity.

COLLATERAL. This loan is unsecured.

BORROWER'S REPRESENTATIONS, WARRANTIES AND AGREEMENTS. Borrower represents, warrants and agrees that all information supplied and statements made by Borrower in any financial, credit or accounting statement or application for credit prior to, contemporaneously with, or subsequent to the execution of this Note are and shall be true, correct, complete, valid and genuine.

DEFAULT. Borrower will be deemed in default (each, an "Event of Default") of Borrower's obligations under this Note if Borrower (i) fails to pay timely any amount due under this Note; (ii) files or has instituted against Borrower any bankruptcy or insolvency proceedings or makes any assignment for the benefit of creditors; (iii) dies; (iv) commits fraud or makes any material misrepresentation in this Note; (v) fails to abide by the terms of this Note; (vi) defaults on any note(s) or other agreement(s) Borrower currently has, or any note(s) or agreement(s) Borrower may have in the future, with Lender, or (vii) if any guarantor, endorser, surety or accommodation party of any of the indebtedness under this Note has instituted against him/her any bankruptcy or insolvency proceeding or makes any assignment for the benefit of creditors, dies or becomes incompetent, or revokes or disavows the validity of any guaranty under, any guaranty of the indebtedness evidenced by this Note. Upon the occurrence of an Event of Default, Lender may exercise all remedies available to it under applicable law, including demand upon Borrower to immediately pay all amounts due under this Note. Borrower agrees to pay all costs of collecting any delinquent payments, including reasonable attorneys' fees, as permitted by applicable law.

INTEREST AFTER DEFAULT. Upon the occurrence of an Event of Default, Lender reserves the right to increase the interest rate on this Note by the maximum interest rate allowable under applicable law.

TIME IS OF THE ESSENCE. Time is of the essence hereunder. Upon the occurrence of an Event of Default hereunder the holder hereof may exercise all rights and remedies provided for herein, and hereby including, but not limited to, the right to make all principal remaining on this Note and all other sums under or in respect of this Note immediately due and payable without notice of default, presentment or demand for payment, protest or notice of nonpayment or dishonor, or other notices or demands of any kind or character except as specified herein.

TERMINATION. Upon payment in full of all principal, interest and other amounts as provided in this Note, this Note shall be deemed cancelled and terminated.

ASSIGNMENT. Borrower hereby agrees that following Note consummation Lender may, without notice to Borrower, assign this Note as well as all Lender right, title and interest under this Note. Borrower understands, acknowledges and agrees that Lender may sell, assign or transfer all associated documents and information related to this Note without consent of or notice to Borrower.

RIGHT OF SETOFF. Borrower agrees, to the extent permitted by applicable law, that Lender reserves a right of setoff in all Borrower's accounts with Lender, other than any IRA or Keogh accounts, or trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the debt against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided herein.

FORM 4506-T: "REQUEST FOR TRANSCRIPT OF TAX RETURN". During the term of this Note Borrower agrees that upon request of Lender, its successors or assigns, Borrower will furnish a signed Form 4506-T: "Request for Transcript of Tax Return". Further, Borrower acknowledges and agrees that Lender, its successors and assigns have the right to, at Lender's discretion, request and review Borrower's Transcript of Tax Return during the term of this loan.

INACCURATE INFORMATION REPORTED TO CONSUMER REPORTING AGENCIES. Borrower agrees to notify Lender in writing if Lender reports any inaccurate information about Borrower's Note(s) to a consumer reporting agency. The written notice describing the specific inaccuracy(ies) should be sent to Lender at Pinnacle Bank, 150 Third Avenue South, Suite 900, Nashville, TN 37201.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Borrower does not agree or intend to pay, and Lender does not agree or intend to contract for, charge, collect, take, reserve, or receive (collectively referred to herein as "charge or collect"), any amount in the nature of interest or in the nature of a fee for this loan, which would in any way or event cause Lender to charge or collect more for this loan than the maximum Lender would be permitted to charge or collect by federal law or applicable state law. Any such excess or partial payment is not permitted and shall, instead of anything stated to the contrary, be refunded to Borrower. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. Borrower and any other person who signs, guarantees, or endorses this Note, to the extent allowed by law, waive presentment; demand for payment; and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as Lender or

Borrower, shall be released from liability. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns and shall inure to the benefit of Lender and its successors and assigns.

MISCELLANEOUS. Borrower hereby waives demand, notice of non-payment, protest, and all other notices or demands whatsoever, and hereby consents that without notice to and without releasing the liability of any party, the obligations evidenced by this Note may from time to time, in whole or part, be renewed, extended, modified, accelerated, compromised, settled or released by Lender. Any changes to this Note must be in writing signed by Borrower and Lender. Notices to Borrower will be mailed to the addresses provided by Borrower.

ENTIRE AGREEMENT. This Note represents the entire agreement between Borrower and Lender. Any modifications must be in writing and signed by both Borrower and Lender.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and construed in accordance with and governed by the laws of the State of Tennessee. This Note has been accepted by Lender in the State of Tennessee.

CONSENT TO JURISDICTION. The parties agree that any legal action or proceeding concerning this Note or any of the obligations of the parties will be brought in a court of competent jurisdiction located in Davidson County, Tennessee. By the execution of this Note, Borrower waives any claim that Davidson County, State of Tennessee is not a convenient forum or proper venue for any such suit, action or proceeding.

WAIVER OF JURY TRIAL. Borrower gives up any right Borrower may have to a trial by jury in any lawsuit by Lender against Borrower or by Borrower against Lender in any matter arising out of the terms and conditions contained in this Note.

PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. BORROWER AGREES TO THE TERMS OF THE NOTE. BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

DocuSigned by:

Muhammad B. Hussein

5/25/2022

Borrower: Muhammad B. Hussein

Date

Borrower:

Date

COPY

VIEW

Pinnacle Bank
(the "Lender")
150 Third Avenue South, Suite 900
Nashville, TN 37201
1-866-297-4864

Mohammed B. Hussein
(Collectively and Individually known as the "Borrower")
Loan Number: 1122958
384 Monterey Drive
Dublin, OH 43017

**Unsecured Consumer Installment Loan
Truth in Lending Disclosure**

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small>
19.410160 %	\$45,178.65	\$53,943.87	\$99,122.52

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
84	\$1,180.03	The 5th of every month commencing 07/05/2022 until 06/05/2029.

Security: You are not required to give a security interest, as this note is unsecured.

Late Charge: If a payment is 15 days or more late, you will be charged \$40.00 or 5.00% of the payment, whichever is less.

Prepayment: If you pay off early, you:

- ☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

ITEMIZATION OF AMOUNT FINANCED

Date: 06/03/2022

Total Amount Financed \$53,943.87
Amount Given to You Directly \$ 53,943.87

Prepaid Finance Charges

Origination Fee \$ 2,160.00
Per Diem Interest \$ 58.13

Total prepaid finance charges \$ 2,218.13

Loan Amount \$56,160.00

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the schedule date, and prepayment refunds and penalties.

"e" means an estimate

By signing below, Borrower acknowledges receiving and reading a completed copy of this Truth in Lending Disclosure and Itemization of Amount Financed.

DocuSigned by:

Mohammed B. Hussein

5/25/2022

Borrower's Signature

Date

Borrower's Signature

Date

Statement of Intent to Pay Taxes

I, Mohammed B. Hussein, have applied for a consumer loan with Pinnacle Bank. I understand and acknowledge that \$2,761.81 of the proceeds will be used to pay outstanding tax liabilities within a reasonable time after funding.

I understand that I will be responsible to use the proceeds of the loan, if funded, in accordance with this "Statement of Intent to Pay Taxes" and that Pinnacle Bank has reasonably and justifiably relied on this Statement of Intent to Pay Taxes in connection with reviewing and considering my loan application for approval and funding.

Date: May 24, 2022

By:

Designated by:

Mohammed B. Hussein (Signature)

DocuSign Envelope ID: B2DBB106-4DE9-49EE-A492-70BAE495A18C

Mohammed B. Hussein

COPY VIEW

Pinnacle Bank
(the "Lender")
150 3rd Ave. South Ste. 900
Nashville, TN 37203

THIS IS A COPY

This is a copy view of the Authoritative Copy held
by the designee, **Muhammad P. Hussein**
(Collectively and individually known as the "Borrower")
Loan Number: 1122958
384 Monterey Drive
Dublin, OH 43017

Pinnacle Bank**Your Credit Report and the Price You Pay for Credit**

Your credit score	717 Source: TransUnion Date: 05/12/2022
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
The range of scores	Scores range from a low of 300 to a high of 850
Key factors that adversely affect your credit score	<ul style="list-style-type: none"> •Proportion of loan balances to loan amounts is too high •Amount owed on revolving accounts is too high •Too many accounts with balances •Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high
If you want more information about your credit score	<p>If you have any questions regarding your credit score, you should contact TransUnion that provided the credit score at:</p> <p>TransUnion P.O. Box 1000 Crum Lynn, PA 19022 Call: 1-800-916-8800</p>

Pinnacle Bank
(the "Lender")
150 3rd Ave. South Ste. 900
Nashville, TN 37203

THIS IS A COPY

This is a copy view of the Authoritative Copy held
by the designated custodian
Mohammed B. Hussein
(Collectively and individually known as the "Borrower")
Loan Number: 1122958
384 Monterey Drive
Dublin, OH 43017

Pinnacle Bank

Your Credit Report and the Price You Pay for Credit

What is a credit report?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.						
How did Pinnacle Bank use your credit report?	<p>We used information in your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>						
What if there are mistakes on my credit report?	<p>You have the right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact TransUnion which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>						
How can you obtain a free credit report?	<p>Under Federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact TransUnion:</p> <table><tr><td>By telephone:</td><td>1-800-916-8800</td></tr><tr><td>By mail:</td><td>TransUnion P.O. Box 1000 Crum Lynn, PA 19022</td></tr><tr><td>On the web:</td><td>www.transunion.com</td></tr></table>	By telephone:	1-800-916-8800	By mail:	TransUnion P.O. Box 1000 Crum Lynn, PA 19022	On the web:	www.transunion.com
By telephone:	1-800-916-8800						
By mail:	TransUnion P.O. Box 1000 Crum Lynn, PA 19022						
On the web:	www.transunion.com						
How can you get more information about credit reports and your rights under federal law?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .						

(the "Lender")

150 Third Avenue South, Suite 900
Nashville, TN 37201
1-866-297-4664

THIS IS A COPY of the original copy held by the designated institution.
Mohammed B. Hussein
(Collectively and individually known as the Borrower)
Loan Number: 1122958
384 Monterey Drive
Dublin, OH 43017

Automatic Payment (ACH) Authorization Form

Instructions: Please complete and sign this form. Be sure to include a voided check or letter from your depository financial institution that contains the name on the account, the account number, and the routing number, and return it to:

Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204.

(If you do not have your account information available at the time of signing, your signature below will authorize us to use the information from the voided check provided.)

Please retain a copy of this form for your records. Once your account has been set up for ACH payments, payments will be automatically debited beginning on your next payment date. If you change depository financial institutions, you must submit a new form to authorize the automated debit from the new account. Please check one of the boxes below:

☒ New ACH Authorization Form

☐ Request to Change Information on Current ACH Authorization

Borrower Information

Name: Mohammed B. Hussein Loan Account Number: 1122958
Address: 384 Monterey Drive Dublin, OH 43017
Home Phone: _____ Call Phone: 1-837-0259
Work Phone: _____ E-mail Address: mhussein990@hotmail.com

Financial Institution Information

Name: MORGAN STANLEY PRIVATE BANK
Name on Account: MOHAMMED B. HUSSEIN Joint Name on Account: _____
Account Type: ☒ Checking ☐ Savings ☐ Other: _____
Account Number: _____ Routing Number: 256072691

I understand and agree that Lender will not be responsible or liable for any penalties or charges assessed by any other financial institution if my account at the depository financial institution listed above does not have sufficient funds to make my loan payment. I understand that Lender will assess penalties if my loan payment is not made as a result of my account at the depository financial institution listed above having insufficient funds.

For loan balance information, to terminate this authorization, please contact Lender at 1-866-297-4664. In the event of an unauthorized or erroneous ACH transfer, please contact Lender and your financial institution as soon as possible.

I hereby authorize Lender and/or its agent or assigns (collectively, Lender) to initiate on or about, but never earlier than, the date each month on which payment is due, DEBIT entries and/or correction entries to my (our) CHECKING account at the DEPOSITORY FINANCIAL INSTITUTION identified above and evidenced by the enclosed VOIDED check. This authorization shall remain in full force and effect until either all sums due to Lender have been paid in full or I (We) provide notice of termination, whichever occurs first. I (We) agree that I (We) shall provide Lender and DEPOSITORY with written notification from me (or either of us) of termination of this authority granting Lender a reasonable time and opportunity to act on the notice of termination prior to the effective date of termination.

Lender is hereby authorized to initiate recurring debits from the designated account listed above for payment on the loan account listed above and waives any claim or defense that its facsimile signature is not authorized, authentic, or enforceable in any enforcement proceeding to enforce this ACH Authorization Form.

Redesignated by:

Mohammed B. Hussein

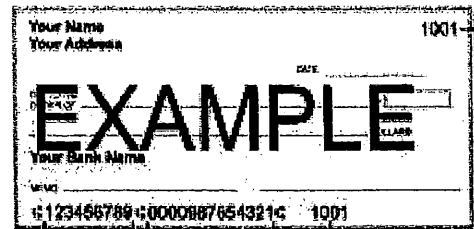
5/25/2022

Borrower's Signature

Date

Joint Accountholder's Signature

Date



9 Digit Routing Number Your Account Number Check Number

Pinnacle Bank

(the "Lender")

150 Third Avenue South, Suite 900

Nashville, TN 37201

1-866-297-4664

THIS IS A COPY

This is a copy of the original document held by the Lender.

(Collectively and individually known as the "Borrower")

Loan Number: 1122958

384 Monterey Drive

Dublin, OH 43017

Wire Acknowledgement**Notice:** Please only complete this Acknowledgement if you wish to have your money wired to your account.

(If you do not have your account information available at the time of signing, your signature below will authorize us to use the information from the voided check provided.)

Borrower agrees, authorizes and directs, in Borrower's sole discretion, the disbursements of proceeds of the loan(s) by Pinnacle Bank, ("Lender") payable to Borrower, to take place via wire transfer to the following account:

Borrower InformationName: Mohammed B. Hussein Loan Account Number: 1122958Address: 384 Monterey Drive Dublin, OH 43017Home Phone: _____ Cell Phone: 614-937-2699Work Phone: _____ E-mail Address: mhussein18@yahoo.com**Financial Institution Information**Name: MORGAN STANLEY PRIVATE BANKName on Account: MOHAMMED B. HUSSEIN Joint Name on Account: _____Account Type: ☒ Checking ☐ Savings ☐ Other: _____Account Number: _____ Routing Number: 256072691

This Acknowledgement may be executed by the Borrower, and if applicable the joint account holder (henceforth collectively referred to as "Borrower"), and delivered to the Lender. This Acknowledgement will be effective on the date received by the Lender. If applicable, Borrower represents and warrants that a facsimile signature is the true and authentic signature of Borrower and waives any claim or defense that its facsimile signature is not authorized, authentic, or enforceable in any enforcement proceeding to enforce this Wire Acknowledgement.

Your Name	1001
Your Address	
DATE	
EXAMPLE	
Your Bank Name	
MEMO	
⑆123456789⑆0000087854321⑆	1001

9 Digit Routing Number Your Account Number Check Number

Lender is hereby authorized to provide my loan proceeds via wire transfer.

DocuSigned by:

Mohammed B. Hussein

5/25/2022

Borrower's Signature

Date

Joint Accountholder's Signature

Date

DocuSign Envelope ID: B2DB8108-4DE9-49EE-A492-7DBAE495A16C
(the "Lender")
150 Third Avenue South, Suite 900
Nashville, TN 37201
1-866-297-4664

THIS IS A COPY of the electronically signed copy held by the designated individual.
Mohammed B. Hussein
(Collectively and individually known as the "Borrower")
Loan Number: 1122958
384 Monterey Drive
Dublin, OH 43017

Federal Electronic Signatures in Global and National Commerce ("E-SIGN") Act Disclosure and Consent

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent ("Disclosure and Consent") carefully and retain a copy for your records. By providing your signature below, you consent to the electronic delivery of any account statements, disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the "Documents") that we provide to you relating to any present or future accounts that you establish with Lender.

Requesting Paper Delivery of Documents

You have the right to request a paper copy of Documents, however, after signing this Disclosure and Consent, Lender will not provide you with paper (non-electronic) copies of any Documents unless specifically requested by you. To request paper copies of any Documents, please contact us by either email at esignrequest@bhg-inc.com, telephone at 1-866-297-4664, or regular mail at Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY, 13204. Please be sure to specifically state what Documents you are requesting (disclosures, notices, etc.). Lender will not charge you a fee for paper copies of Documents.

Hardware and Software System Requirements to Access and Retain Information

To receive and retain an electronic copy of a Document you must have the following equipment and software:

Operating Systems	Windows® XP, Windows Vista®, Windows 7®, Mac OS® X
Browsers	Final release versions of Internet Explorer® 7.0 or above (Windows only); Mozilla® Firefox® 3.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac OS only); Google Chrome® 5.0 or above.
Mobile Application	Apple iOS® 4.0 and above.
Mobile Sending	Apple iOS 4.0 or above, Android™ 2.2 or above.
Mobile Signing	Apple iOS 4.0 or above, Android 2.2 or above.
PDF Reader	Adobe® or similar software may be required to view and print PDF files.
Screen Resolution	1024 x 768 minimum
Enabled Security Settings	Allow permission cookies Users accessing the Internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection.

Terms of Consent

This consent applies to this particular loan transaction as well as documents related to future transactions you may have with us.

Updating Information or Withdrawal of Electronic Acceptance of Disclosures and Notices

You may update your information that Lender uses to contact you electronically or withdraw your consent to receive statements in electronic form by contacting us by email at esignrequest@bhg-inc.com, telephone at 1-866-297-4664, or regular mail at Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY, 13204. Any withdrawal of your consent to receive electronic Documents will be effective only after we have a reasonable period of time to process your withdrawal. Lender will not charge you a fee and there are no consequences for withdrawing your consent.

Termination / Changes

We reserve the right, in our sole discretion, to terminate or change the terms and conditions on which we provide electronic Documents. We will provide you with notice of any such termination or change as required by law.

By signing below, Borrower acknowledges receiving and reading a completed copy of this E-SIGN Disclosure and Consent and consents to the electronic delivery of any Documents that we provide to you relating to your account.

DocuSigned by:

Mohammed B. Hussein

5/25/2022

Borrower's Signature

Date

Borrower's Signature

Date

Mohammed B. Hussein 1122858

Rate Period: Monthly

Nominal Annual Rate: 17.990 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	06/05/2022	56,160.00	1		
2 Payment	07/05/2022	1,180.03	26	Monthly	08/05/2024
3 Payment	09/05/2024	0.00	1		
4 Payment	10/05/2024	1,180.03	1		
5 Payment	11/05/2024	0.00	5	Monthly	03/05/2025

AMORTIZATION SCHEDULE - U.S. Rule (no compounding)

		Interest	Interest	Principal	Balance Due	
Date	Payment	Accrued	Paid	Paid	Interest	Principal
						Total

Loan	06/05/2022		0.00	0.00	0.00	0.00	56,160.00	56,160.00
1	07/05/2022	1,180.03	841.93	841.93	338.10	0.00	55,821.90	55,821.90
2	08/05/2022	1,180.03	836.86	836.86	343.17	0.00	55,478.73	55,478.73
3	09/05/2022	1,180.03	831.72	831.72	348.31	0.00	55,130.42	55,130.42
4	10/05/2022	1,180.03	826.50	826.50	353.53	0.00	54,776.89	54,776.89
5	11/05/2022	1,180.03	821.20	821.20	358.83	0.00	54,418.06	54,418.06
6	12/05/2022	1,180.03	815.82	815.82	364.21	0.00	54,053.85	54,053.85
2022 Totals		7,080.18	4,974.03	4,974.03	2,106.15			
7	01/05/2023	1,180.03	810.36	810.36	369.67	0.00	53,684.18	53,684.18
8	02/05/2023	1,180.03	804.82	804.82	375.21	0.00	53,308.97	53,308.97
9	03/05/2023	1,180.03	799.19	799.19	380.84	0.00	52,928.13	52,928.13
10	04/05/2023	1,180.03	793.48	793.48	386.55	0.00	52,541.58	52,541.58
11	05/05/2023	1,180.03	787.69	787.69	392.34	0.00	52,149.24	52,149.24
12	06/05/2023	1,180.03	781.80	781.80	398.23	0.00	51,751.01	51,751.01
13	07/05/2023	1,180.03	775.83	775.83	404.20	0.00	51,346.81	51,346.81
14	08/05/2023	1,180.03	769.77	769.77	410.26	0.00	50,936.55	50,936.55
15	09/05/2023	1,180.03	763.62	763.62	416.41	0.00	50,520.14	50,520.14
16	10/05/2023	1,180.03	757.38	757.38	422.65	0.00	50,097.49	50,097.49
17	11/05/2023	1,180.03	751.04	751.04	428.99	0.00	49,668.50	49,668.50

18	12/05/2023	1,180.03	744.61	744.61	435.42	0.00	49,233.08	49,233.08
2023 Totals		14,160.36	9,339.59	9,339.59	4,820.77			
19	01/05/2024	1,180.03	738.09	738.09	441.94	0.00	48,791.14	48,791.14
20	02/05/2024	1,180.03	731.46	731.46	448.57	0.00	48,342.57	48,342.57
21	03/05/2024	1,180.03	724.74	724.74	455.29	0.00	47,887.28	47,887.28
22	04/05/2024	1,180.03	717.91	717.91	462.12	0.00	47,425.16	47,425.16
23	05/05/2024	1,180.03	710.98	710.98	469.05	0.00	46,956.11	46,956.11
24	06/05/2024	1,180.03	703.95	703.95	476.08	0.00	46,480.03	46,480.03
25	07/05/2024	1,180.03	696.81	696.81	483.22	0.00	45,996.81	45,996.81
26	08/05/2024	1,180.03	689.57	689.57	490.46	0.00	45,506.35	45,506.35
27	09/05/2024	0.00	0.00	0.00	0.00	0.00	45,506.35	45,506.35
28	10/05/2024	1,180.03	682.22	682.22	497.81	0.00	45,008.54	45,008.54
29	11/05/2024	0.00	674.75	0.00	0.00	674.75	45,008.54	45,683.29
30	12/05/2024	0.00	674.75	0.00	0.00	1,349.50	45,008.54	46,358.04
2024 Totals		10,620.27	7,745.23	6,395.73	4,224.54			
31	01/05/2025	0.00	674.75	0.00	0.00	2,024.25	45,008.54	47,032.79
32	02/05/2025	0.00	674.75	0.00	0.00	2,699.00	45,008.54	47,707.54
33	03/05/2025	0.00	674.75	0.00	0.00	3,373.75	45,008.54	48,382.29

2025 Totals	0.00	2,024.25	0.00	0.00
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Grand Totals	31,860.81	24,083.10	20,709.35	11,151.46
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An open balance of 48,382.29 still remains.

Amortization Schedule

Application: 1122958

Period	Pay Date	Payment	Interest	Principal	Balance
1	7/5/2022	\$1,180.03	\$841.80	\$338.23	\$55,821.77
2	8/5/2022	\$1,180.03	\$836.87	\$343.16	\$55,478.61
3	9/5/2022	\$1,180.03	\$831.71	\$348.32	\$55,130.29
4	10/5/2022	\$1,180.03	\$826.50	\$353.53	\$54,776.76
5	11/5/2022	\$1,180.03	\$821.19	\$358.84	\$54,417.92
6	12/5/2022	\$1,180.03	\$815.82	\$364.21	\$54,053.71
7	1/5/2023	\$1,180.03	\$810.35	\$369.68	\$53,684.03
8	2/5/2023	\$1,180.03	\$804.82	\$375.21	\$53,308.82
9	3/5/2023	\$1,180.03	\$799.18	\$380.85	\$52,927.97
10	4/5/2023	\$1,180.03	\$793.48	\$386.55	\$52,541.42
11	5/5/2023	\$1,180.03	\$787.69	\$392.34	\$52,149.08
12	6/5/2023	\$1,180.03	\$781.80	\$398.23	\$51,750.85
13	7/5/2023	\$1,180.03	\$775.83	\$404.20	\$51,346.65
14	8/5/2023	\$1,180.03	\$769.77	\$410.26	\$50,936.39
15	9/5/2023	\$1,180.03	\$763.62	\$416.41	\$50,519.98
16	10/5/2023	\$1,180.03	\$757.38	\$422.65	\$50,097.33
17	11/5/2023	\$1,180.03	\$751.04	\$428.99	\$49,668.34
18	12/5/2023	\$1,180.03	\$744.62	\$435.41	\$49,232.93
19	1/5/2024	\$1,180.03	\$738.08	\$441.95	\$48,790.98
20	2/5/2024	\$1,180.03	\$731.46	\$448.57	\$48,342.41
21	3/5/2024	\$1,180.03	\$724.73	\$455.30	\$47,887.11
22	4/5/2024	\$1,180.03	\$717.91	\$462.12	\$47,424.99
23	5/5/2024	\$1,180.03	\$710.98	\$469.05	\$46,955.94
24	6/5/2024	\$1,180.03	\$703.95	\$476.08	\$46,479.86
25	7/5/2024	\$1,180.03	\$696.81	\$483.22	\$45,996.64
26	8/5/2024	\$1,180.03	\$689.56	\$490.47	\$45,506.17
27	9/5/2024	\$1,180.03	\$682.22	\$497.81	\$45,008.36
28	10/5/2024	\$1,180.03	\$674.75	\$505.28	\$44,503.08
29	11/5/2024	\$1,180.03	\$667.17	\$512.86	\$43,990.22
30	12/5/2024	\$1,180.03	\$659.49	\$520.54	\$43,469.68
31	1/5/2025	\$1,180.03	\$651.68	\$528.35	\$42,941.33
32	2/5/2025	\$1,180.03	\$643.76	\$536.27	\$42,405.06
33	3/5/2025	\$1,180.03	\$635.73	\$544.30	\$41,860.76
34	4/5/2025	\$1,180.03	\$627.56	\$552.47	\$41,308.29
35	5/5/2025	\$1,180.03	\$619.28	\$560.75	\$40,747.54
36	6/5/2025	\$1,180.03	\$610.87	\$569.16	\$40,178.38
37	7/5/2025	\$1,180.03	\$602.34	\$577.69	\$39,600.69
38	8/5/2025	\$1,180.03	\$593.68	\$586.35	\$39,014.34
39	9/5/2025	\$1,180.03	\$584.89	\$595.14	\$38,419.20

Amortization Schedule

Application: 1122958

40	10/5/2025	\$1,180.03	\$575.97	\$604.06	\$37,815.14
41	11/5/2025	\$1,180.03	\$566.91	\$613.12	\$37,202.02
42	12/5/2025	\$1,180.03	\$557.72	\$622.31	\$36,579.71
43	1/5/2026	\$1,180.03	\$548.39	\$631.64	\$35,948.07
44	2/5/2026	\$1,180.03	\$538.93	\$641.10	\$35,306.97
45	3/5/2026	\$1,180.03	\$529.31	\$650.72	\$34,656.25
46	4/5/2026	\$1,180.03	\$519.55	\$660.48	\$33,995.77
47	5/5/2026	\$1,180.03	\$509.65	\$670.38	\$33,325.39
48	6/5/2026	\$1,180.03	\$499.61	\$680.42	\$32,644.97
49	7/5/2026	\$1,180.03	\$489.40	\$690.63	\$31,954.34
50	8/5/2026	\$1,180.03	\$479.05	\$700.98	\$31,253.36
51	9/5/2026	\$1,180.03	\$468.54	\$711.49	\$30,541.87
52	10/5/2026	\$1,180.03	\$457.87	\$722.16	\$29,819.71
53	11/5/2026	\$1,180.03	\$447.05	\$732.98	\$29,086.73
54	12/5/2026	\$1,180.03	\$436.06	\$743.97	\$28,342.76
55	1/5/2027	\$1,180.03	\$424.90	\$755.13	\$27,587.63
56	2/5/2027	\$1,180.03	\$413.59	\$766.44	\$26,821.19
57	3/5/2027	\$1,180.03	\$402.09	\$777.94	\$26,043.25
58	4/5/2027	\$1,180.03	\$390.43	\$789.60	\$25,253.65
59	5/5/2027	\$1,180.03	\$378.60	\$801.43	\$24,452.22
60	6/5/2027	\$1,180.03	\$366.58	\$813.45	\$23,638.77
61	7/5/2027	\$1,180.03	\$354.38	\$825.65	\$22,813.12
62	8/5/2027	\$1,180.03	\$342.01	\$838.02	\$21,975.10
63	9/5/2027	\$1,180.03	\$329.44	\$850.59	\$21,124.51
64	10/5/2027	\$1,180.03	\$316.69	\$863.34	\$20,261.17
65	11/5/2027	\$1,180.03	\$303.75	\$876.28	\$19,384.89
66	12/5/2027	\$1,180.03	\$290.61	\$889.42	\$18,495.47
67	1/5/2028	\$1,180.03	\$277.28	\$902.75	\$17,592.72
68	2/5/2028	\$1,180.03	\$263.75	\$916.28	\$16,676.44
69	3/5/2028	\$1,180.03	\$250.00	\$930.03	\$15,746.41
70	4/5/2028	\$1,180.03	\$236.07	\$943.96	\$14,802.45
71	5/5/2028	\$1,180.03	\$221.91	\$958.12	\$13,844.33
72	6/5/2028	\$1,180.03	\$207.55	\$972.48	\$12,871.85
73	7/5/2028	\$1,180.03	\$192.97	\$987.06	\$11,884.79
74	8/5/2028	\$1,180.03	\$178.17	\$1,001.86	\$10,882.93
75	9/5/2028	\$1,180.03	\$163.16	\$1,016.87	\$9,866.06
76	10/5/2028	\$1,180.03	\$147.91	\$1,032.12	\$8,833.94
77	11/5/2028	\$1,180.03	\$132.43	\$1,047.60	\$7,786.34
78	12/5/2028	\$1,180.03	\$116.73	\$1,063.30	\$6,723.04
79	1/5/2029	\$1,180.03	\$100.79	\$1,079.24	\$5,643.80

Amortization Schedule

Application: 1122958

80	2/5/2029	\$1,180.03	\$84.61	\$1,095.42	\$4,548.38
81	3/5/2029	\$1,180.03	\$68.19	\$1,111.84	\$3,438.54
82	4/5/2029	\$1,180.03	\$51.52	\$1,128.51	\$2,308.03
83	5/5/2029	\$1,180.03	\$34.60	\$1,145.43	\$1,162.60
84	6/5/2029	\$1,180.03	\$17.43	\$1,162.60	\$0.00



ALLONGE

This ALLONGE is attached and made part of the following Promissory Note, (the "Note") numbered 1122958 and dated on or about Friday, June 03, 2022 in the principal amount of \$56,160.00 executed by Mohammed B. Hussein in favor of Pinnacle Bank, a Tennessee chartered bank, with an address and primary place of business located at 150 Third Avenue South, Suite 900, Nashville, TN 37201.

The Note shall be endorsed as follows:

"Pay to the order of Bankers Healthcare Group, LLC, with offices at 201 Solar Street, Syracuse, NY 13204 ("Payee"), without recourse."

The foregoing endorsement shall have the same effect as though it were written directly on the Note identified above.

Dated as of Tuesday, June 28, 2022.

ENDORSER,

PINNACLE BANK

DocuSigned by:

By:

Gary Shaffer

E75A90A8E409408...

Name: Gary Shaffer

Title: SVP, Retail Lending