

**United States Department of Housing and Urban Development
Servicemembers Civil Relief Act Notice**

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-596) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

What Legal Protections Are Servicemember Entitled To Under the SCRA?

Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, and Coast Guard). Reserve and National Guard personnel who have been activated and are on Federal active duty. National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds. Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration. Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability. The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender together with a copy of the servicemember's military orders. American National Bank of Texas, 102 W. Moore Ave, Terrell, TX 75160, Customer Service 1-800-837-6584. There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations it is still a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php> "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.com/scra or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside of the United States are provided on the website.

Any further discussions, correspondence or other communications between you and this writer or the Bank shall constitute settlement negotiations only and shall not be binding, and should not be relied on by you, unless a written agreement is executed by you, the Bank and any other proper parties.

This is an attempt to collect a debt. Any information acquired will be used to assist the Bank in such effort.

Please make all further correspondence to this writer at 102 West Moore Avenue, Terrell, Kaufman County, Texas.

We look forward to hearing from you and to receiving payment of the unpaid balance of this debt.

To ensure that you receive this letter, we are sending a copy by regular U.S. Mail.

Sincerely,

A handwritten signature in cursive script that reads "Cindy Alford".

Cindy Alford
Loan Workout Officer
cindyalford@anbtx.com
214-863-6679

cc: The Estate of John Higginbotham (Via Regular U.S. Mail)



February 9, 2021

VIA CERTIFIED MAIL-RETURN RECEIPT REQUESTED 9314 8699 0430 0079 2522 74

The Estate of John Higginbotham
201 Private Road 8913
Canton, TX 75103-8446

RE: DEBT TO THE AMERICAN NATIONAL BANK of TEXAS
NOTE NUMBER: 77700242
DATED: June 27, 2002
IN THE ORIGINAL PRINCIPAL SUM OF \$3,000.00
BALANCE DUE TO February 9, 2021: \$2,843.50
PLUS \$0.70 PER DAY THEREAFTER

DEMAND FOR PAYMENT

Dear Sir or Madam,

The records of THE AMERICAN NATIONAL BANK of TEXAS ("Bank") indicate a default in the scheduled repayment of the referenced debt. The debt has therefore been accelerated.

After crediting your account with all just and lawful offsets and credits, the amount due and owing on your debt as of February 9, 2021 is \$2,843.50. Interest accrues thereon at the rate of \$0.70 for each day thereafter. Partial payments, if accepted, will be applied to the loan but will not cure the default.

In behalf of the Bank, demand is hereby made that you pay the amount due.

If you fail to pay the amount due on or before the tenth day after the date of this letter, it is the intention of the Bank to immediately thereafter institute suit on the debt seeking recovery of all amounts due, reasonable costs of collection, including reasonable attorney fees and such other relief to which Bank may be justly entitled.

Any reference herein to any default shall not constitute a waiver of any other default. A delay in the exercise of one of the Bank's rights or remedies shall not waive same.

Your Bank. For Life.

Member
FDIC

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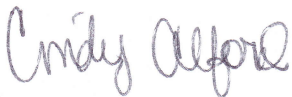
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RE: DEBT TO THE AMERICAN NATIONAL BANK of TEXAS
NOTE NUMBER: 871020090051
DATED: September 25, 2020
IN THE ORIGINAL PRINCIPAL SUM OF \$25,025.00
BALANCE DUE TO February 9, 2021: \$24,702.57
PLUS \$6.64 PER DAY THEREAFTER

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**AMERICAN NATIONAL BANK
OF TEXAS**

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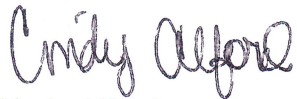
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AMERICAN NATIONAL BANK OF TEXAS

Member FDIC P.O. Box 40 • Terrell, Texas 75160

RETURN SERVICE REQUESTED

Loan Number:
*****0051

Notice Date:
02/08/2021

Customer Care:
1.800.837.6584

156837-3.12 0 3856-1.1 1oz



JOHN HIGGINBOTHAM
201 PRIVATE ROAD 8913
CANTON TX 75103 - 8446



ANBTX.COM

Notice Of Past Due Payment

Due Date: 01/09/2021

Principal Due
\$ 418.41

Interest Due
\$ 218.54

Charges Due
\$ 31.85

Total Amount
\$ 668.80

Your account is past due as indicated. Please remit your payment as soon as possible. If you have already mailed payment, please disregard this notice.

Please detach and return with your remittance (allow 7-10 days for postal delivery)

Payment Information

Loan Number: 871020090051

Due By: 01/09/2021 Amount Due \$668.80

Additional Principal	\$	_____
Additional Escrow	\$	_____
Total Amount Enclosed	\$	_____

JOHN HIGGINBOTHAM
201 PRIVATE ROAD 8913
CANTON TX 75103 - 8446

MAKE CHECK PAYABLE TO:

American National Bank of Texas
P.O. Box 40
Terrell, TX 75160



504800161

871020090051

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ENV# CEBKKXGKBBDPMVC_BBBBB

MML INVESTORS SERVICES, LLC
C/O NATIONAL FINANCIAL SERVICES
PO BOX 145462
CINCINNATI, OH 45250-5462



015861 FICH2H01 000000 AT 01

NFS/FMTC ROLLOVER IRA
FBO JOHN HIGGINBOTHAM
201 PRIVATE ROAD 8913
CANTON TX 75103

MML Investors Services

YEAR END SUMMARY 2020

YOUR FINANCIAL PROFESSIONAL
GREGORY JONES
RR#: WP8

For questions about your accounts:
Local: 972 246 1800
National: 800 542 6767

FOR YOUR INFORMATION

This statement is not a replacement for your tax forms and may not reflect all adjustments necessary for tax reporting purposes. Refer to your IRS tax forms including your Form(s) 1099 and Form(s) 5498, which will be mailed to you under separate cover.

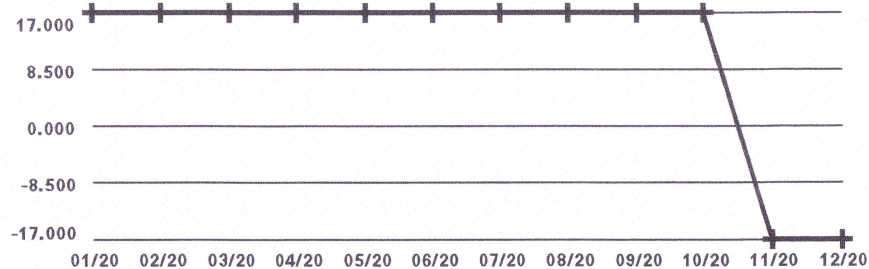
STATEMENT FOR THE PERIOD JANUARY 1, 2020 TO DECEMBER 31, 2020

JOHN HIGGINBOTHAM - Premiere Select Rollover IRA
Account Number: R72-126125

TOTAL VALUE OF YOUR PORTFOLIO AS OF 12/31/20 **(\$17.16)**

CHANGE IN VALUE OF YOUR PORTFOLIO

\$ dollars



Change In Value Of Your Portfolio information can be found in Miscellaneous Footnotes at the end of this statement.

Account carried with National Financial Services LLC, Member NYSE, SIPC

Statement for the Period January 1, 2020 to December 31, 2020

JOHN HIGGINBOTHAM - Premiere Select Rollover IRA
 Account Number: R72-126125

MML Investors Services

Account Overview

CHANGE IN ACCOUNT VALUE

BEGINNING VALUE (AS OF 01/01/20)	\$17.84
Additions and Withdrawals	\$0.00
Income	\$0.00
Taxes, Fees and Expenses	(\$35.00)
Change in Value	\$0.00
ENDING VALUE (AS OF 12/31/20)	(\$17.16)

Refer to Miscellaneous Footnotes for more information on Change in Value.

RETIREMENT CONTRIBUTIONS/DISTRIBUTIONS

CONTRIBUTIONS	12/31/20
For Current Year 2020	\$0.00
For Prior Year 2019	\$0.00
DISTRIBUTIONS	
For Current Year 2020	\$0.00

Retirement account maintenance fee has not been fully paid for 2020

TAXES, FEES AND EXPENSES

Account Fees	12/31/20
	(\$35.00)
TOTAL TAXES, FEES AND EXPENSES	(\$35.00)

ACCOUNT ALLOCATION

01/01/20

12/31/20



Cash and Cash
Equivalents 100.0%

	01/01/20	%	12/31/20	%
Cash and Cash Equivalents	\$17.84	100.0	(\$17.16)	0.0
TOTAL	\$17.84	100.0	(\$17.16)	100.0

Account Allocation shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds and Exchange Traded Products (ETPs) listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.



Statement for the Period January 1, 2020 to December 31, 2020

JOHN HIGGINBOTHAM - Premiere Select Rollover IRA
Account Number: R72-126125

MML Investors Services

Account Profile

ALERT: The information provided is a summary of your Account Profile based on information provided by your broker/dealer. This information verifies your account features as of the date the statement was prepared. If you have any questions, please contact your representative.

Account Profile > Proceeds

Proceeds from the sale(s) in your account will be invested in your core money market.

Account Profile > Dividends

All or some of the dividends from your account are reinvested.

Note: If you have position-level dividend elections, please review those with your representative.

Account Profile > Retirement Information

If you do not have an accepted beneficiary designated on your account, your beneficiaries will be determined pursuant to the default terms of your Custodial Agreement, Disclosure Statement or Trust Agreement, as applicable.

Please be advised, when you reach age 72, the Internal Revenue Service may require you to begin taking Required Minimum Distributions (RMD) from your retirement account(s) each year. Please consult your Investment Representative or tax advisor with questions regarding the calculation of the RMD amount and the deadline associated with taking the RMD.

You have the following as designated beneficiary(s) for the above-named account:

Name	Allocation	Relationship	
ALMA CORNWELL	100.00%	Non-Spouse	Primary

Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all the securities in the account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2011, whichever is later, to the current period. Please note that large increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

CHANGE IN VALUE reflects appreciation or depreciation of your holdings due to price changes plus any activity not reflected within Additions and Withdrawals, Income, Taxes, Fees and Expenses, and Other Activity sections. Change in Value does not reflect activity related to assets in which NFS is not the custodian (e.g. Insurance and Annuities, Assets Held Away and Other Assets Held Away).

015861 FICH2H01 049875

Statement for the Period January 1, 2020 to December 31, 2020

JOHN HIGGINBOTHAM - Premiere Select Rollover IRA
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MML Investors Services

Miscellaneous Footnotes *continued*

CALLABLE SECURITIES LOTTERY - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

PRICING INFORMATION - Prices displayed are obtained from sources that may include pricing vendors, broker/dealers who clear through NFS and/or other sources. Prices may not reflect current fair market value and/or may not be readily marketable or redeemable at the prices shown.

FOREIGN EXCHANGE TRANSACTIONS - Some transaction types necessitate a foreign currency exchange (FX) in order to settle. FX transactions may be effected by Fidelity Forex, LLC. on a principal basis. Fidelity Forex, LLC., an affiliate of NFS, may impose a commission or markup on the prevailing interbank market price, which may result in a higher price to you. Fidelity Forex, LLC. may share a portion of any FX commission or markup with NFS. More favorable rates may be available through third parties not affiliated with NFS. The rate applicable to any transaction involving an FX is available upon request through your broker-dealer.



LOSSARY Short Account Balances -If you have sold securities under the short sale rule, we have, in accordance with regulations, segregated the proceeds from such transactions in your Short Account. Any market increases or decreases from the original sale price will be marked to the market and will be transferred to your Margin Account on a weekly basis. **Market Value** - The Total Market Value has been calculated out to decimal places, however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency in which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for **fixed income securities**, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not

CUSTOMER SERVICE: Please review your statement and report any inaccuracy or discrepancy immediately by calling the telephone number of your broker-dealer reflected on the front of this statement. Reports of any inaccuracy or discrepancy regarding your brokerage account or the activity therein should be directed to your broker-dealer at the telephone number and address reflected on the front of this statement and National Financial Services LLC ("NFS").

NFS carries your brokerage account and acts as your custodian for funds and securities that are deposited with NFS by you or your broker-dealer. In addition to your initial contact with your broker-dealer you may contact NFS at (800) 801-9942. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either your broker-dealer or NFS, remember to include your entire brokerage account number to ensure a prompt reply.

ADDITIONAL INFORMATION Free credit balances ("FCB") are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law.

Credit Adjustment Program. Accountholders receiving payments in lieu of qualified dividends may not be eligible to receive credit adjustments intended to help cover additional associated federal tax burdens. NFS reserves the right to deny the adjustment to any accountholder and to amend or terminate the credit adjustment program.

Options Customers. Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker-dealer. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. You should advise your broker-dealer promptly of any material change in your investment objectives or financial situation. **Splits, Dividends, and Interest.** Expected stock split, next dividend payable, and next interest payable information has been provided by third parties and may be subject to change. Information for certain securities may be missing if not received from third parties in time for printing. NFS is not responsible for inaccurate, incomplete, or missing information. Please consult your broker-dealer for more information about expected stock split, next dividend payable, and next interest payable for certain securities.

Equity Dividend Reinvestment Customers. Shares credited to your brokerage account resulted from transactions effected as agent by either: 1) Your broker-dealer for your investment account, or 2) through the Depository Trust Company (DTC) dividend reinvestment program. For broker-dealer effected transactions, the time of the transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request. NFS may have acted as market maker in effecting trades in 'over-the-counter' securities.

Retirement Contributions/Distributions. A summary of retirement contributions/distributions is displayed for you in the activity summary section of your statement. **Income Reporting.** NFS reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and, Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income, since distributions may be tax-free after meeting the 5 year aging requirement and certain other conditions. **A financial statement** of NFS is available for your personal inspection at its office or a copy of it will be mailed to you upon your written request.

Statement Mailing. NFS will deliver statements by mail or, if applicable, notify you by e-mail of your statement's availability, if you had transactions that affected your cash balances or security positions held in your account(s) during the last monthly reporting period. At a minimum, all brokerage customers will receive quarterly statements (at least four times per calendar year) as long as their accounts contain a cash or securities balance.

Sales Loads and Fees. In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay your

closely reflect the value at which the security may be sold or purchased based on various market factors.

Investment decisions should be made only after consulting your broker-dealer.

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness.

introducing broker dealer and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, infrastructure support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At time of purchase fund shares may be assigned a load, transaction fee or no transaction fee status. At time of sale, any fees applicable to your transaction will be assessed based on the status assigned to the shares at time of purchase. **Margin.** If you have applied for margin privileges and been approved, you may borrow money from NFS in exchange for pledging the assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on the value of securities in your margin account, which is identified on your statement. If you have a margin account, this is a combined statement of your margin account and special memorandum account other than your non-purpose margin accounts maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. **NYSE and FINRA.** All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing house, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority ("FINRA"). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's BrokerCheck Program ("Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation BrokerCheck Program Hotline at (800) 289-9999 or access the FINRA's web site at www.finra.org. **FINRA Rule 4311** requires that your broker-dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker-dealer and NFS. A more complete description is available upon request. **Your broker-dealer is responsible for:** (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate orders and other instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs. **NFS shall, at the direction of your broker-dealer:** (1) execute, clear and settle transactions processed through NFS by your broker-dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker-dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker-dealer or obtained from third parties deemed to be reliable, however, this information has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your broker-dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker-dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs. **Securities in accounts carried by** NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8300. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Assets Held Away, commodities, unregistered investment contracts, futures accounts, loaned securities and other investments may not be covered. Precious metals are not covered by SIPC protection. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal.

End of Statement

722239.8.0

Account carried with National Financial Services LLC, Member NYSE, SIPC

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Summary of Account Activity		
Previous Balance	\$	2,816.82
Payments/Credits	\$	0.00
Advances/Debits	\$	0.00
CURRENT AMOUNT DUE	\$	83.99
Past Due Amount	\$	167.71
Total Amount Due	\$	251.70
Interest Charged	\$	21.79
Credit Limit	\$	3,000.00
Available Credit	\$	0.00
Statement Closing Date		02/07/2021
Days in billing cycle		31

Payment Information		
New Balance	\$	2,842.80
Total Payment Due	\$	251.70
Payment Due Date		12/30/2020
<p>*****ATTENTION CUSTOMER*****</p> <p>IMPORTANT CREDIT BUREAU INFORMATION</p> <p>We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</p> <p>Penalty APRs may be applied to your account. The maximum Penalty APR which can be applied to your account is 18%.</p>		

Fees Charged			
Date Charged	Fee Description	Fee Amount	
01-11-2021	Late Charges	4.19	
Total fees for this period		4.19	

Interest Charged	
Interest charged this period	21.79
Total interest for this period	21.79

2021 Totals Year-To-Date	
Total fees charged in 2021	4.19
Total interest charged in 2021	43.54
<p><i>Note that the Year-To-Date totals may not correspond to the Current Period fees and interest charges. This situation will arise when a statement period crosses one calendar year to the next calendar year.</i></p>	

Interest Charge Calculation					
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	Daily Periodic Rate	# Days for Balance/Rate
Advances/Debits	9.250002%	2773.82	21.79	.025342%	31
<p><i>We figure the interest charge on your account by applying the periodic daily rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new {advances/fees}, and subtract {any unpaid interest or other finance charges and} any payments or credits. This gives us the daily balance.</i></p>					

Transaction Activity						
Posted Date	Effective Date	Description	Check #	Amount		Balance
01-08-2021	01-07-2021	Interest Rate Change		\$ 0.00	\$	2,816.82
02-05-2021	02-05-2021	Capitalized Late Charges		\$ 4.19	\$	2,821.01
02-05-2021	02-05-2021	Capitalized Finance Charge		\$ 21.79	\$	2,842.80

Please detach and return with your remittance (allow 7-10 days for postal delivery)



JOHN HIGGINBOTHAM
201 PRIVATE ROAD 8913
CANTON TX 75103 - 8446

Payment Information		
Loan Number: 77700242		New Balance: \$ 2,842.80
Amount Due		
Due By: 12/30/2020	\$	251.70
Additional Principal	\$	_____
Additional Escrow	\$	_____
Total Amount Enclosed	\$	_____

MAKE CHECK PAYABLE TO:

American National Bank of Texas - Terrell
P.O. Box 40
Terrell, TX 75160



⑆5048⑈0016⑆

77700242⑈

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement write us at:

**American National Bank
Of Texas
P.O. Box 40
Terrell, Texas 75160
Attn: Loan Operations**

You may also contact us on the Web: www.anbt.com

In your letter, give us the following information:

Account Information	Your name and account number
Dollar Amount	The dollar amount of the suspected error
Description of Problem	If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

In Case of Errors or Questions about your Electronic Transfers, Telephone us at 1-800-837-6584 or write us at P.O. Box 40, Terrell, TX 75160 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Tell us your name and account number (if any). Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.