



Account Line of Credit Statement

Statement Closing Date	09/18/23
Payment Due Date	10/13/23
Account Number	05510115610
Total Current Amount Due	\$371.34
Total Minimum Payment Due	\$371.34

00000614 IBSP0919230818790561 000003 100000 0M

NIKOLAI SCHLEGEL
STEPHANIE K SCHLEGEL
6 ELIZABETH LANE
DANVILLE CA 94526

826

Page 1 of 3

ONLINE PAYMENT PORTALS HAVE NOW BEEN ADDED AS LOAN PAYMENT OPTIONS. NO COMERICA FEES APPLY. FOR SET-UP ASSISTANCE CALL 855.451.9201. SET UP ONE-TIME REGULAR AND/OR PRINCIPAL ONLY PAYMENT AT: WWW.COMERICA.COM/ONETIMEPAY SET UP RECURRING REGULAR AND/OR PRINCIPAL ONLY PAYMENTS AT: WWW.COMERICA.COM/RECURRINGPAY

Account Line of Credit Summary

CREDIT LIMIT	BALANCE	AVAILABLE CREDIT	DRAW PERIOD EXPIRATION		
\$100,000.00	\$52,646.57	\$47,353.43	12/14/32		
Note	Fees Charged/ Unpaid	Current Amount Due	Past Due Amount	Minimum Payment Due	Maturity Date
00001	\$0.00	\$371.34	\$0.00	\$371.34	12/18/52
Totals	\$0.00	\$371.34	\$0.00	\$371.34	

Your checking account will be charged for this payment on 10/13/23. Retain this statement for your records.

NIKOLAI SCHLEGEL
STEPHANIE K SCHLEGEL
6 ELIZABETH LANE
DANVILLE CA 94526

826

A late fee of \$22.28 will be imposed if payment is not received by 10/23/23.

Payment Due Date	10/13/23
Account Number	05510115610
Total Current Amount Due	\$371.34
Total Minimum Payment Due	\$371.34

Please send your payment to:

COMERICA BANK LOAN CENTER
P.O. BOX 554875
DETROIT MI 48255-4875

Amount Enclosed

55487582605510115610000006182328600000371345



Account Line of Credit Statement

Account Number
Statement Date

NIKOLAI SCHLEGEL
05510115610
09/18/23

Account Line of Credit Summary

Note	Previous Statement Balance	Plus Advances/Debits	Minus Payments/Credits	Plus Interest Charge	Plus Other Charges	Current Statement Balance
00001	\$45,085.24	\$7,880.40	\$319.07	\$371.34	\$0.00	\$53,017.91
Totals	\$45,085.24	\$7,880.40	\$319.07	\$371.34	\$0.00	\$53,017.91

Transactions - from 08/19/23 through 09/18/23

Trans Date	Post Date	Description	Advances/Debits Interest Charge	Payments/ Credits	Principal Balance
Revolving Credit: 00001					
		Principal Balance at the Beginning of the Cycle			\$44,766.17
09/07	09/08	Advance	\$100.60		\$44,866.77
		MERCHANT PURCHASE TERMINAL 55458853 NBS*SERV FEE 88847 0601 LINCOLN NE			
09/07	09/08	Advance	\$3,529.80		\$48,396.57
		MERCHANT PURCHASE TERMINAL 55458853 CU BOULDER BURSAR INTE BOULDER CO			
09/11	09/13	Check # 204	\$4,250.00		\$52,646.57
09/12	09/13	Payment		\$319.07	\$52,646.57
		Interest Portion:	\$319.07		

Fees

TOTAL FEES FOR THIS PERIOD \$0.00

Interest Charged

Revolving Credit: 00001
09/18 09/18 Interest Charge \$371.34

TOTAL INTEREST FOR THIS PERIOD \$371.34

2023 Totals Year-to-Date

Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$2,554.69

Interest Charge Information

* There were 31 days in this billing cycle *

Your **INTEREST CHARGE** for Revolving Credit 00001 is \$371.34

Note	From	Through	Daily Periodic Rate	Annual Percentage Rate	Balance Subject to Interest Rate
REV 00001	08/19	09/18	0.0253425%	9.25000%(V)	\$47,268.25

(V) = Variable Rate



Page 3 of 3

Account Line of Credit Statement

Account Number
Statement Date

NIKOLAI SCHLEGEL
05510115610
09/18/23

For Customer Assistance Contact:
COMERICA BANK
PO BOX 71203
PHILADELPHIA PA 19176

CREDITING OF PAYMENTS: We will credit your payment as of the date received if the payment is: (1) received by 5 p.m. on a normal business day at the address shown on your statement remittance; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) accompanied by the statement remittance. Do not fold enclosed check, money order, or statement remittance. Do not include paper clips, staples, tape or other correspondence or more than one payment in the envelope. Any payment that does not meet these requirements will be credited not more than 5 days after the date of receipt. If a Credit Balance appears on your statement, you may request a refund of the full amount by writing to us at: Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176.

COMPUTATION OF FINANCE CHARGE (FOR VARIABLE RATE LOANS): Average Daily Balance Method (Including Current Transactions) We figure the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases, advances and loans, and subtract any payments or credits, and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

BANKRUPTCY DISCLOSURE: If you have filed bankruptcy, this statement is for informational purposes only at your request. You have no personal obligation to pay a discharged debt. Please call to discontinue statements, if desired.

LIABILITY FOR UNAUTHORIZED USE OF YOUR CREDIT CARD: You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.

BILLING RIGHTS SUMMARY In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Credit Bureau Dispute Reporting: Our goal is to provide you with a premier level of service. If you believe that any information we have reported to the consumer reporting agencies specific to this loan is incomplete or inaccurate, please write us at the following address in order to preserve your rights: Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176. In your letter please provide us with your name, address and account number. Also identify the information you believe to be incorrect and provide, if possible, the name of the Consumer Reporting Agency involved, a copy of the credit report and any other documentation which supports your claim of error. We appreciate your business and thank you for your assistance.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

