

## Account Line of Credit Statement

|                           |             |
|---------------------------|-------------|
| Statement Closing Date    | 02/18/23    |
| Payment Due Date          | 03/15/23    |
| Account Number            | 05510115610 |
| Total Current Amount Due  | \$287.97    |
| Total Minimum Payment Due | \$287.97    |

00003074 IBSP0218230831686768 000003 100000 0M

NIKOLAI SCHLEGEL  
 STEPHANIE K SCHLEGEL  
 6 ELIZABETH LANE  
 DANVILLE CA 94526

826

Page 1 of 3

**AVAILABLE NOW! A NEW WAY TO MANAGE YOUR HOME EQUITY CARD WITH REAL-TIME ALERTS AND CONTROLS! LOCK YOUR CARD, REPORT LOST OR STOLEN, SET SPENDING LIMITS AND SEE WHERE YOU'RE USING YOUR CARD ONLINE AND IN-STORE. DOWNLOAD THE COMERICA CARDS MOBILE APP NOW FROM YOUR APP STORE TO GET THE MOST FROM YOUR CARDS! \*EXCLUDES TEXAS.**

### Account Line of Credit Summary

| CREDIT LIMIT | BALANCE     | AVAILABLE CREDIT | DRAW PERIOD EXPIRATION |
|--------------|-------------|------------------|------------------------|
| \$100,000.00 | \$63,353.06 | \$36,646.94      | 12/14/32               |

  

| Note          | Fees Charged/ Unpaid | Current Amount Due | Past Due Amount | Minimum Payment Due | Maturity Date |
|---------------|----------------------|--------------------|-----------------|---------------------|---------------|
| 00001         | \$0.00               | \$287.97           | \$0.00          | \$287.97            | 12/18/52      |
| <b>Totals</b> | <b>\$0.00</b>        | <b>\$287.97</b>    | <b>\$0.00</b>   | <b>\$287.97</b>     |               |

Your checking account will be charged for this payment on 03/15/23. Retain this statement for your records.

NIKOLAI SCHLEGEL  
 STEPHANIE K SCHLEGEL  
 6 ELIZABETH LANE  
 DANVILLE CA 94526

826

A late fee of \$17.28 will be imposed if payment is not received by 03/27/23.

|                           |             |
|---------------------------|-------------|
| Payment Due Date          | 03/15/23    |
| Account Number            | 05510115610 |
| Total Current Amount Due  | \$287.97    |
| Total Minimum Payment Due | \$287.97    |

Please send your payment to:

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

Amount Enclosed

00003074-0000001-Page 000001 of 000006-IBSP0218230831686768-FORM226



55487582605510115610000006182307400000287977

**Account Line of Credit Statement**

Account Number  
Statement Date

NIKOLAI SCHLEGEL  
05510115610  
02/18/23

| Interest Charge Information |       |         |                     |                        |                                  |
|-----------------------------|-------|---------|---------------------|------------------------|----------------------------------|
| Note                        | From  | Through | Daily Periodic Rate | Annual Percentage Rate | Balance Subject to Interest Rate |
| REV 00001                   | 01/19 | 02/18   | 0.0157260%          | 5.74000%(V)            | \$59,070.56                      |

| Note      | From  | Through | Daily Periodic Rate | Annual Percentage Rate | Balance Subject to Interest Rate |
|-----------|-------|---------|---------------------|------------------------|----------------------------------|
| REV 00001 | 01/19 | 02/18   | 0.0157260%          | 5.74000%(V)            | \$59,070.56                      |

(V) = Variable Rate

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

**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         | \$55,224.88                | \$8,353.06            | \$224.88                | \$287.97             | \$0.00             | \$63,641.03               |
| <b>Totals</b> | <b>\$55,224.88</b>         | <b>\$8,353.06</b>     | <b>\$224.88</b>         | <b>\$287.97</b>      | <b>\$0.00</b>      | <b>\$63,641.03</b>        |

**Transactions - from 01/19/23 through 02/18/23**

| Trans Date                     | Post Date | Description   | Advances/Debits<br>Interest Charge | Payments/<br>Credits | Principal Balance |
|--------------------------------|-----------|---|------------------------------------|----------------------|-------------------|
| <b>Revolving Credit: 00001</b> |           |   |                                    |                      |                   |
|                                |           | Principal Balance at the Beginning of the Cycle                                   |                                    |                      | \$55,000.00       |
| 01/23                          | 01/24     | Check # 201   | \$2,144.00                         |                      | \$57,144.00       |
| 02/08                          | 02/09     | Advance   | \$172.05                           |                      | \$57,316.05       |
|                                |           | MERCHANT PURCHASE<br>TERMINAL 55458853<br>NBS*SERV FEE 88847<br>0601 888470601 NE |                                    |                      |                   |
| 02/08                          | 02/09     | Advance   | \$6,037.01                         |                      | \$63,353.06       |
|                                |           | MERCHANT PURCHASE<br>TERMINAL 55458853<br>CU BOULDER BURSAR<br>INTE 303492538 CO  |                                    |                      |                   |
| 02/12                          | 02/13     | Payment   |                                    | \$224.88             | \$63,353.06       |
|                                |           | Interest Portion:   | \$224.88                           |                      |                   |

**Fees**

**TOTAL FEES FOR THIS PERIOD \$0.00**

**Interest Charged**

**Revolving Credit: 00001**

02/18 02/18 Interest Charge \$287.97

**TOTAL INTEREST FOR THIS PERIOD \$287.97**

**2023 Totals Year-to-Date**

|                                |          |
|--------------------------------|----------|
| Total fees charged in 2023     | \$0.00   |
| Total interest charged in 2023 | \$512.85 |

Total Fees Charged In 2022: \$0.00  
 Total Interest Charged In 2022: \$0.00

Total Interest Charges Paid In 2022: \$0.00

**Interest Charge Information**

\* There were 31 days in this billing cycle \*

Your \*\*INTEREST CHARGE\*\* for Revolving Credit 00001 is \$287.97



**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.

