

# List of Documents for SBA Loan Application for R. A. Stegemann

DATE OF ISSUE	DATES OF COVERAGE	NO. OF SIDES	DOCUMENT TITLE	NATURE OF DOCUMENT
n.a.	Current	2	List of Documents	
n.a.	16/06 - 19/06	1	Business License	License to operate as a sole proprietor in the <b>State of Washington</b> . UBI: 604-001-693.
n.a.	Current	2	SBA LINC BQ	Completed questionnaire provided by the <b>SBA</b> in preparation for a loan application.
n.a.	Current	6	Business Plan	Three-prong business plan including online language consulting, mobile app development and sales, and online business.
n.a.	Current	3	Current Status	Detailed description of the current stage of each aspect (prong) of my newly formed business, <b>nudge.online</b> .
n.a.	Current	1	Cash Flow	A monthly schedule of expected recurrent and single item cost expenditure, revenue, and eventually operational gross profit.
16/06/22	08/01 - 16/06	13	Experian	Credit report published by <b>Experian</b> covering my credit history for eight years. Contributing reporters include Experian (651/850), <b>Equifax</b> (683/850), and <b>TransUnion</b> (699/850)
16/06/26	Current	1	List of Lenders	Seattle-based lending institutions who participate in the SBA loan program.

16/06/22	15/03 - 16/06	1	none	ment from [REDACTED], <b>Property</b> [REDACTED] <b>ul Revere</b> (current residence).
16/06/21	15/09 - 16/06	1	Resident Ledger	Ledger testifying to applicant's payment record at his current residence. <b>Epic Asset Management.</b>
16/06/24	07/03 - 16/06	1	none	ent from [REDACTED] <b>Social</b> [REDACTED], State of Washington (a brief history of the applicant from a friend with professional perspective)
15/12	15/12/01-15/12/31	1	Account Statement	<b>PayPal</b> account history for the month of December 2015.
16/01	16/01/01-16/01/31	1		<b>PayPal</b> account history for the month of January 2016.
16/02	16/02/01-16/02/29	1		<b>PayPal</b> account history for the month of January 2016
16/03	16/03/01-16/03/31	1		<b>PayPal</b> account history for the month of January 2016.
16/04	16/04/01-16/04/30	1		<b>PayPal</b> account history for the month of January 2016.
16/05	16/05/01-16/05/31	1		<b>PayPal</b> account history for the month of January 2016.
n.a.	16/05 - 16/06	4	Core Checking	<b>Bank of America</b> monthly activity report of applicant's core checking account (two double-sided pages)
		<b>42</b>	<b>SUBTOTAL (soft and hard copy)</b>	
16/06/21	15/04/14-15/06/29	6	Transaction	<b>Bank of America</b> - Hard copies only.
	15/08/17-15/12/31	11		
	16/01/11-16/06-17	<u>11</u>		
		28	SUBTOTAL (hard copy only)	
		<b>70</b>	<b>TOTAL (hard copy)</b>	

STEGEMANN, RODNEY ALAN

SEATTLE WA

DETACH BEFORE POSTING



STATE OF WASHINGTON

Sole Proprietor

# BUSINESS LICENSE

Unified Business ID #: 604001693  
Business ID #: 001  
Location: 0001

RODNEY ALAN STEGEMANN

SEATTLE, WA

TAX REGISTRATION

This document lists the registrations, endorsements, and licenses authorized for the business named above. By accepting this document, the licensee certifies the information on the application was complete, true, and accurate to the best of his or her knowledge, and that business will be conducted in compliance with all applicable Washington state, county, and city regulations.

Director, Department of Revenue

UBI: 604001693 001 0001

RODNEY ALAN STEGEMANN

SEATTLE, WA

STATE OF WASHINGTON



TAX REGISTRATION

Director, Department of Revenue

DETACH THIS SECTION FOR YOUR WALLET

# SBA LINC Business Questions

1. How many years has the business been in existence?

0+

2. How many employees does the business have?

Sole proprietor

3. What is the business' estimated annual revenue?

USD 20,000 - 60,000+

4. Is the business a for-profit business?

Yes

5. What is the business type?

Online language consulting, mobile app development and sales, and online business.

6. What is the total amount of financing that you are seeking?

USD 24,000

7. How will you use the money?

1. USD 5,000 (pay down my existent visa-card debt)
2. USD 14,400 (USD 1,200 monthly rent for twelve months)
3. USD 1,300 (twelve-month internet USD 840 and mobile fees USD 480)
4. USD 1,000 (software user and domain fees, software upgrades, webhosting, online accounts, etc.)
5. USD 250 (purchase of Brother® Wireless Laser All-In-One Printer, Scanner, Copier, Fax, MFC-L2700DW)
6. USD 1,500 Reserve for equipment replacement (iMac and MacBook) and purchase of Android cell device for testing apps.
7. USD 200 Business cards and printed materials
8. USD 200 Transportation including ZipCar, Car2Go and ORCA
9. USD 150 Unaccounted for miscellaneous expenses.
10. **USD 24,000 Total**

8. Is collateral available to support the loan?

I have only my computers, cell phone, and apartment furniture.

9. Are you interested in receiving business advisory services (technical assistance)?

It would be nice to have an office or someone to call on occasion. I am not interested in attending classes.

10. Do you have a written business plan?

Yes (see attached)

11. Have you applied for a loan with another financial institution?

I have been provided with a list of 12 Seattle SBA participants and will approach all of them more or less simultaneously (see list)

12. Please provide a description of the current status of the business.

See attached.

# nudge.online

## Business Plan

### Products and Services

- Online Language Consulting ([Cambly](#), [Verbling](#), etc.)

Provide conversation practice and online language consulting to second-language students from around the world using existent online chat forums.

- Cell Phone App Production and Distribution ([nudge.online](#))

Using the [zapable.com](#) app developer kit create customized apps for local businesses to promote their products and services to the local community.

- Online Language Education ([grammarcaptive.com](#))

Provide free, online, audio-visual instructional material designed to teach English grammar to non-native English language teachers and intermediate-to-advanced second language learners from around the world. Thereby create a large, focused, international customer base that can be used for the purpose of conducting paid, online webinars, affiliate marketing, online-tutoring, community membership, and the sale of other second-language-related materials and services such as reference books, home-stay opportunities, and tourism.

### Trade Name

The trade name **nudge.online** is composed of two parts: the word *nudge* and the domain extension *online*. When written together with the internet prescript *www*, they form the actionable domain name [www.nudge.online](#).

The name nudge was taken from Richard H. Thaler and Cass R. Sunstein's book entitled *Nudge: Improving Decisions About Health, Wealth, and Happiness*<sup>1</sup>.

It is based on the notion that reason is, more often than not, an afterthought in the decision-making process — an afterthought to decisions already made in our subconscious realm —, and that people are persuaded more effectively, as a result, through small changes, not large. And, that for the greater part, the fear of failure looms darker than the entrepreneurial pursuit of gain.

---

<sup>1</sup> Richard H. Thaler and Cass R. Sunstein. 2009. *Nudge: Improving Decisions About Health, Wealth, and Happiness*. New York: Penguin Books. <<https://www.amazon.com/Nudge-Improving-Decisions-Health-Happiness/dp/014311526X>>

## Three-Prong Strategy

- **ONLINE LANGUAGE CONSULTING** (zero start-up time)

**THE INDUSTRY:** The absence of opportunity for most second language learners to obtain the language practice necessary to become proficient speakers in their target language is being filled by online video-chat sessions. Students from all over the world log into the same site, choose from among a large number of tutors or potential conversation partners, and obtain guided practice.

**INFORMATION GATHERING:** Online language consulting provides the diligent tutor with the following valuable insights for other related online business activity:

- The special needs of online second-language learners
- How to engage students in an online learning environment
- A useful cross-section of who is making use of paid online second language resources.

**SALES PLATFORM FOR GRAMMAR CAPTIVE:** In addition, to the students who have attended my sessions on Cambly, and eventually Verbling, on a regular basis there are many transient students who cannot afford or do not wish regularly scheduled lessons. Once Grammar Captive (see below) is up-and-running I can direct all of my online students to the Grammar Captive landing page with good success. In effect, I will not have to rely on random internet searches from anonymous users to launch my website.

**SOURCE OF REVENUE:** As a language instructor with more than twenty years experience in eight countries on three continents including the Arabian peninsula, it is easy for me to compete with other online language instructors. Although the income earned is meagre (see earnings statement), it does pay for my food, utilities, and small miscellaneous expenses while I develop my other projects.

**METHOD OF PAYMENT:** Student payments are paid directly to the video-chat provider and subsequently transferred to the tutor's PayPal account less a facility utilization fee based upon the time spent during each session.

**RELIABILITY OF INCOME:** Nearly six months of experience already acquired in online video-chats has yielded a somewhat variable, but average monthly income over USD1,200.

- **nudge.online** (start-up time, 1-6 months)

**THE INDUSTRY:** Creating cell-phone apps is time consuming, but once created they are fairly easily maintained and generally more productive than websites from the point of view of both potential clients and their users.

**LOCATION:** As I am currently resident on First Hill in Seattle, I am within walking distance of a very large number of small business enterprises in the International District, in the Seattle downtown area, and on Capitol Hill. My current location is important as I do not own a car and am dependent on ZipCar, Car2Go, the Seattle underground, and sluggish bus routes for more distant transportation.

**POTENTIAL CLIENTS:** Coffee shops, bakeries, restaurants, local gyms, language schools, bars and pubs, discos, and any other small- to medium-size business eager to build a strong loyal customer base.

**MARKETING:** Face-to-face visits including pamphlet and business card, *nudge.online* webpage with email collection capability, local social networks, and HTML-formatted email-inserts (see attached). Monthly newsletter.

**DEVELOPMENT SOFTWARE:** Software development is a long and tedious process that can often be circumvented by relying on the expertise of more specialized others. To this end I have hired the services of [www.zapable.com](http://www.zapable.com) and Apple Developer; these by no means exhaust what is available on the internet.

**APPLICATION FEATURES:** There are a large number of optional and customizable features that can be installed with each app. Listed below are only a few of the more important income generating features:

- **push-notification** — The ability to send messages directly to a user's cell phone from an online server. These messages can be sent either by [nudge.online](http://nudge.online) or the firm's client. The notifications in the user's phone open directly to the page in the app to which the client wishes to direct the user's attention.
- **digital loyalty cards** — Digital entries on a user's app that record the number of times that a specific product or service has been purchased by the user. These entries are automatically extinguished once a free-gift based upon a client-determined, pre-set number of purchases has been redeemed.
- **amazon affiliation** — A direct link to the [Amazon](http://Amazon) store for which either *nudge.online* or the app's client-user receives passive income when a client's patrons click on the client-advertised product available on the Amazon store.

**REVENUE SOURCE:** Two to three apps per month (USD400 - USD1,200) until the local market becomes saturated. Annual renewal fee that is based on a percentage of the original cost of each application's development. Low monthly upkeep fee depending on the features selected by the client and the frequency of their use.

**METHOD OF PAYMENT:** PayPal and VISA Business Accounts. As PayPal is more cost effective I will promote the use of PayPal until I discover that new clients are reluctant to make use of it, whereupon I will open a VISA account.

**PRIMARY PURPOSE:** Selling apps to local clients is a commercial stepping stone to *Grammar Captive* that is a riskier, but much more lucrative long-term endeavor. As mobile apps can be used for a large variety of purposes, their creation also diversifies my source of income.

## **Grammar Captive** (start-up time, 1 - 12 months)

**THE INDUSTRY:** The modern approach to second language learning has largely abandoned the study of grammar in the English language classroom and has thus created an important void in the foundation of many second, and even first, language learners. This void is keenly felt among non-native English language teachers who represent the majority of English language teachers in the world today.<sup>2</sup>

**COMPETITIVE INDUSTRIAL ADVANTAGE:** Grammar Captive's competitive advantage is a clear recognition of the aforementioned void and the ability to fill it with first strike advantage.

### Business Model

**PRINCIPLE OF RECIPROCITY:** The internet is much more than a place to advertise one's own tangible products and services. It is also a place to create niche audiences that form a solid customer base for other producers to advertise their products and services — a customer base. The creation of a such a customer is achieved by offering something of quality for free, becoming popular, and consequently inducing others to make online purchases. These purchases can be on one's making, or alternatively, the products and services of one's affiliate-others. This business model has proven to be extremely successful as demonstrated by people like John Lee Dumas and others<sup>3</sup>:

**TARGET AUDIENCE:** Although mandatory universal English language education varies from country to country, just about every national government requires at least three hours of English language education a week. This means about one tenth of all secondary grade school teachers are teaching English.

---

<sup>2</sup> Hong Kong Language Needs Assessment (HKLNA) Project. <<http://www.hashimori.com/moogoonghwa/earth/current/hklna/index.html>>

<sup>3</sup> John Lee Dumas. Entrepreneur on Fire. <<http://www.eofire.com>>

In 2014 there were some 84 million grade school teachers teaching some 1,441 million grade school students worldwide.<sup>4</sup> Of these about 32 million secondary school teachers were teaching some 567 million students. About half of all teachers have access to the internet.<sup>5</sup>

A brief calculation reveals that Grammar Captive is targeting an audience of more than 1.6 million language teachers. Advertisers become interested after an audience of 1,000 has been generated.<sup>6</sup>

**QUALITY CONTENT:** Although there is no dearth of grammatical reference works for the English language, most of them — both on- and offline — are little more than a list of ossified rules that fail to come alive as naturally acquirable rules of speech in the minds of most language learners.

More than 20 years of experience teaching English in eight countries on three continents, as well as my own acquisition of three second languages, have taught me how to reach second language learners in a way that they can easily understand no matter their native tongue. Add to this my knowledge of internet and presentation technology, and a powerful combination results.

**CONSISTENCY:** In order to provide high quality content one must be consistent in both time and format. In short, the teacher must be present when the student is in need, and the student must know always what to expect. A loyal audience is an audience with the potential to grow.

**DISCOVERY:** Building a loyal following of substantial number requires both dedication to, and communication with one's target audience. In order to achieve this one must listen to one's audience. To this end my students will be provided with the ability to message, email, and participate in online webinars.

**SECURE CUSTOMER BASE:** One has only to read an occasional software contract to understand that most online services reserve the right to change their rules of operation at any time. The laws imposed by government legislatures and the rules mandated by government agencies are no less fickle. Thus, it is important that the relationship that one establishes with one's audience is direct and does not over

---

<sup>4</sup> Institute of Statistics, UNESCO. Data Centre. Education/Education/Human Resources/Teachers/Teachers by Teaching Level of Education. Also, Education/Education/Human Resources/Pupil-Teacher Ratio by Level of Education (headcount basis). <<http://data.uis.unesco.org/>> Downloaded 24 June 2016.

<sup>5</sup> With over 3,366 million internet users recorded in 2015 and a world population estimated at around 7,260 million, somewhat under half of all global inhabitants (46 percent) are plugged into the internet. This number has been rising at about a 800 percent growth rate <<http://www.internetworldstats.com/stats.htm>> Downloaded 24 June 2016.

<sup>6</sup> Dumas, op. cit.

rely on third parties. This relationship is secured through the acquisition of an email list — a one-to-one direct link between the content's host and his customer base. This email list is collected via a website that advertises, if not hosts, the free content.

**SOURCES OF REVENUE:** Once the niche audience has been generated

- *Affiliate Marketing* - This is the marketing of others' goods and services that complement one's own. Some firms are willing to pay for the mere redirection of a patron from one's own site to that of his affiliate. Others are more demanding and require an actual purchase on the part of the redirected patron. No matter, the small commissions paid and received for each transfer accumulate and eventually become an important source of revenue as the number of patrons grow.
- *Online Community* - People who share a common interest are people who wish to be together. With a secure email list it is easy to organize such a community into an exclusive online community that entitles paying members to special privileges available only to the community.
- *Private Lessons* - The ability of *Grammar Captive* to attract new students for private online-lessons is enormous and can provide income security until a larger audience that can take advantage of affiliate marketing and other online features is established.

**ESTIMATED EARNINGS:** There is no limit depending on the success of the freely offered content. John Lee Dumas [Entrepreneur on Fire](#) is currently earning over USD 200,000 per month.

# Current Status

**City of Seattle:** Have contacted the City of Seattle in an effort to clarify my future taxation liability with the city.

## Department of Revenue, State of Washington

- Have applied for and received a State of Washington business license for work as a sole-proprietor in the City of Seattle.
- UBI No. 604-001-693
- Have registered the trade name: *nudge.online*.

**US Government:** Have visited the Seattle SBA office both online and offline and received counsel about how to request and obtain funding.

## Three-Prong Strategy

### General

- Have nearly completed the creation of a test server for the development of the website that will be used to advertise nudge.online products and the products of its affiliates online. This test server includes:
  - *Apache*: have installed and created a test server and a multiple sites folder.
  - *PHP and MySQL*: have installed the software necessary for maintaining a database to handle email lists, private membership lists, and any other material that one wishes to make available or receive on the internet for the exclusive use of private membership lists.
  - *WordPress*: have installed, but not yet configured this popular freeware based on PHP and MySQL that can be used to create websites, blogs, RSS feeds, and even apps.
- Have established a PayPal account to receive online payment.
- Have purchased a customized legal privacy statement for insertion into my clients' apps and for the purpose of collecting personal information from potential online clients and patrons. See [www.iubenda.com](http://www.iubenda.com).
- After many years of keeping student records using spread sheets I am well prepared to create what is needed to manage my business accounts including the monitoring of cash flows and the creation of balance sheets.
- Have already begun plans to purchase a secure [www.lunarpages.com](http://www.lunarpages.com) web-hosting account and obtain a static business IP address from Xfinity-Comcast.
- Maintain a high-speed internet account with Xfinity-Comcast.

### Online Language Consulting (immediate term)

- Have invested in an Audio-Technical USB high-quality microphone and halogen lamp in order to provide the best online presentation possible.

- Have just completed six months of online tutoring with Cambly where I accumulated more than 600 hours of online one-on-one tutoring and language consulting experience — to say nothing of a group of loyal student.
- Have applied for work on Verbling — a more sophisticated language forum offering greater classroom opportunity, better technology, and a more efficient use of my time online.
- In so doing I have begun gathering important information for the eventual creation of an online Grammar Captive community.

### **nudge.online (medium term)**

- Have nearly completed my first app for the *Corner Café* in Seattle, uploaded it to Apple's TestFlight, and will soon submit it for approval on Apple's App Store.
- Have spoken with two other potential clients including the managers of *Panama Hotel* and *Tsuku Shimbo* in the International District, and have established another contact with the *Rhododendron*, a restaurant at the Inn of Virginia Mason on First Hill.
- Have registered the URL [www.nudge.online](http://www.nudge.online) with Go-Daddy and have begun building a website for the advertising of *nudge.online*'s application development.
- Have created four email addresses to organize communication with both actual and potential customers, as well as other business ties necessary for the smooth functioning of *nudge.online*:
  - [admin@nudge.online](mailto:admin@nudge.online) — non-customer based business correspondence.
  - [info@nudge.online](mailto:info@nudge.online) — inquiries from potential customers.
  - [support@nudge.online](mailto:support@nudge.online) — direct support to paid customers.
  - [test@nudge.online](mailto:test@nudge.online) — communication with those who assist in testing apps before they are uploaded to the internet for public use.
- Have created an email insert in HTML format for the purpose of advertising *nudge.online* applications. Not everyone has time to speak at length on the first meeting. Most, however, are willing to view what is being offered at their own leisure. Now have the email address of the manager of *Suika Seattle*, a small ethnic restaurant near Capitol Hill.
- Have a paid annual subscription with Zapable, the company whose software I am currently using to create *nudge.online*'s applications and have spent six weeks learning how to use their software.
- Have paid the annual fee for an Apple Developer Account and access to the iTunes Connect and App Store.
- Have researched the marketing concepts that I intend to use under the trade name *nudge.online*.
- Have created a letterhead for *nudge.com*'s hard copy.

### **Grammar Captive (long term)**

- Have paid for and registered the URL [www.grammarcaptive.com](http://www.grammarcaptive.com)

- Am in the process of creating a website using the same test server as that created for the address [www.nudge.com](http://www.nudge.com).
- Have investigated thoroughly what is required to create a working avatar and establish a corresponding niche audience to make Grammar Captive succeed.
- Have explored in some depth the various ways in which one can earn revenue from the creation of a niche audience dedicated to free quality online content.
- Have purchased the software (Capto) necessary for the screen capture of video material.
- Have created numerous videos in an effort to determine how much content can be successfully provided in the space of 20-30 minutes.
- Have tested several videos for the quality of their length, format, and content with my online students.
- Have created a structured theme for all future videos and have begun organizing future content.
- Have begun organizing the content of future videos.

Expected Cash Flows (August 2016 - July 2017)

	August	September	October	November	December	January	February	March	April	May	June	July		
<b>Expenses (Recurrent)</b>														
Office Rent	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126		
Utilities	51	51	51	51	51	51	51	51	51	51	51	51		
Electricity	70	70	70	70	70	70	70	70	70	70	70	70		
Water	17	17	17	17	17	17	17	17	17	17	17	17		
ISP (Comcast)	79	79	79	79	79	79	79	79	79	79	79	79		
Mobile (AT&T)	49	49	49	49	49	49	49	49	49	49	49	49		
Comcast Business Account	56	56	56	56	56	56	56	56	56	56	56	56		
Lunarpages	11	11	11	11	11	11	11	11	11	11	11	11		
Registered Accounts	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5		
Transportation	45	45	45	45	45	45	45	45	45	45	45	45		
Online App Host	199	199	199	199	199	199	199	199	199	199	199	199		
Subtotal	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	\$20,526	
<b>Expenses (Single Item)</b>														
Brother MFC		250												
Business Cards	45													
Office Accessories		150												
Subtotal	45	400											\$445.00	
<b>Total Expenses</b>	1755.5	2110.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5	1710.5		<b>\$20,971</b>
<b>Revenue</b>														
Online Tutoring	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14,400	
App Revenue	200	800	2,000	2,000	2,800	2,800	2,800	3,600	3,600	3,600	3,600	3,600	31,400	
Grammar Captive							100	106	112	119	126	134	698	
Total	1400	2000	3,200	3,200	4,000	4,000	4100	4906	4912	4919	4926	4934		<b>\$46,498</b>
<b>Gross Profit</b>														<b>\$25,527</b>



Credit Report Prepared For:

**R A STEGEMANN**

Report as Of: 6/22/2016

***Personal & Confidential***

Please Keep in a safe place for your records.

---

## Table of Contents

---

<b>Personal Information</b> .....	3
<b>Report Summary</b> .....	4
<b>Bankruptcy &amp; Court Judgments</b> .....	5
<b>Credit Inquiries</b> .....	6
<b>Credit Cards, Loans &amp; Other Debt</b> .....	7
<b>Credit Score</b> .....	10

## Personal Information

Here you will find your personal information, including your legal name(s), year of birth, currently and previous addresses, and current and previous employers.

### Profile



<b>Name</b> <i>(Also Known As) AKA</i> <b>Year of Birth</b> <b>Address(es)</b>	 R A STEGEMANN [REDACTED] SEATTLE, WA [REDACTED]	 R A STEGEMANN 1949 [REDACTED] SEATTLE, WA [REDACTED]	 RODDY STEGEMANN 1949 [REDACTED]
<b>Current Employer</b> <b>Previous Employer</b>	KING ABDULAZIZ UNIVERSITY		

### Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

## Report Summary

Here you will find a summary of all your open and closed accounts, including any delinquencies. Open accounts contain current balances at the time the report was pulled. Account totals, including total debt, are found at the end of this section.

		<b>Equifax</b>	
<b>Real Estate</b> Current Account(s)	Count 0 Balance \$0.00 Current 0 Delinquent 0 Other 0	0 \$0.00 0 0 0	0 \$0.00 0 0 0
<b>Revolving</b> Current Account(s)	Count 1 Balance \$4,823.00 Current 1 Delinquent 0 Other 0	1 \$4,823.00 1 0 0	1 \$4,823.00 1 0 0
<b>Installments</b> Current Account(s)	Count 0 Balance \$0.00 Current 0 Delinquent 0 Other 0	0 \$0.00 0 0 0	0 \$0.00 0 0 0
<b>Other</b>	Count 0 Balance \$0.00 Current 0 Delinquent 0 Other 0	0 \$0.00 0 0 0	0 \$0.00 0 0 0
<b>Collections</b> Current Account(s)	Count 0 Balance \$0.00 Current 0 Delinquent 0 Other 0	0 \$0.00 0 0 0	0 \$0.00 0 0 0

		<b>Equifax</b>	
<b>All Accounts</b> Current Account(s)	Count 1 Balance \$4,823.00 Current 1 Delinquent 0 Other 0	1 \$4,823.00 1 0 0	1 \$4,823.00 1 0 0

## Bankruptcy & Court Judgments

Here you will find any court-related information, including bankruptcies, state and county court records, tax liens, monetary judgments, and in some states, overdue child support payments. Remember, bankruptcies remain on your report for 7 - 10 years.

### Public Records



There are no Public Records on your credit report at this time.



Equifax



## Credit Inquiries

Here you will find the names of those who have obtained a copy of your credit report, including lenders, landlords, and employers. Remember, inquiries remain on your report for up to 2 years.

<b>MOUNTAIN MIST BOTTLED</b>		<b>Equifax</b>	
 <b>Business Name</b> MOUNTAIN MIST BOTTLED <b>Inquiry Date</b> 6/3/2015 <b>Business Type</b> Water Utilities / Bottled Water			
<b>2535356447</b> 5410 189TH ST E PUYALLUP, WA 98375			

<b>MOCO INC</b>		<b>Equifax</b>	
 <b>Business Name</b> MOCO INC <b>Inquiry Date</b> 4/3/2015 <b>Business Type</b> Tenant Screeners (Reseller)			
<b>2065058213</b> 219 E GARFIELD ST STE 60 SEATTLE, WA 98102			

<b>BK OF AMER</b>		<b>Equifax</b>	
 <b>Business Name</b> BK OF AMER <b>Inquiry Date</b> 3/26/2015 <b>Business Type</b> Bank Credit Cards			
<b>8004212110</b> PO BOX 982238 EL PASO, TX 79998			

<b>COMCAST - WASHINGTON</b>		<b>Equifax</b>	
 <b>Business Name</b> COMCAST - WASHINGTON <b>Inquiry Date</b> 12/20/2015 <b>Business Type</b> Miscellaneous Utilities			
<b>MAIL ONLY</b> 15815 25TH AV W. LYNNWOOD, WA 98087			

## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### BK OF AMER

Potentially Negative

**8004212110**  
PO BOX 982238  
EL PASO, TX 79998

<b>Account Name</b>	BK OF AMER
<b>Account #</b>	4XXX
<b>Account Type</b>	Bank Credit Cards
<b>Balance</b>	\$4,823.00
<b>Past Due</b>	\$0.00
<b>Date Opened</b>	8/1/2007
<b>Account Status</b>	Open
<b>Mo. Payment</b>	\$101.00
<b>Payment Status</b>	Current, was past due 30 days
<b>High Balance</b>	\$5,039.00
<b>Limit</b>	\$4,500.00
<b>Terms</b>	Revolving
<b>Comments</b>	

#### 24/Mo Payment History

Month	2014						2015						2016											
	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

### BANK OF AMERICA

Current

**8004212110**  
4060 OGLETOWN/STANTON RD  
DE5-019-03-07  
NEWARK, DE 19713

<b>Account Name</b>	BANK OF AMERICA
<b>Account #</b>	488893901712XXXX
<b>Account Type</b>	National Credit Card Cos.
<b>Balance</b>	\$4,823.00
<b>Past Due</b>	\$0.00
<b>Date Opened</b>	8/17/2007
<b>Account Status</b>	Open
<b>Mo. Payment</b>	\$101.00
<b>Payment Status</b>	Pays account as agreed
<b>High Balance</b>	\$5,039.00
<b>Limit</b>	\$4,500.00
<b>Terms</b>	M
<b>Comments</b>	

#### 24/Mo Payment History

Month	2014					2015					2016													
	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### BK OF AMER

**Current**

**8004212110**  
 PO BOX 982238  
 EL PASO, TX 79998

Equifax

*Account Name*

*Account #*

*Account Type*

*Balance*

*Past Due*

*Date Opened*

*Account Status*

*Mo. Payment*

*Payment Status*

*High Balance*

*Limit*

*Terms*

*Comments*

BK OF AMER  
4XXX  
Banks and S&Ls  
\$4,823.00  
\$0.00  
8/17/2007  
Open  
\$101.00  
Paid or paying as agreed  
\$5,039.00  
\$4,500.00  
Minimum

### 24/Mo Payment History

	2014				2015								2016											
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Transunion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### Payment History Legend

 Current	 30 Days Late	 Key Derogatory **
 No Data *	 60 Days Late	 Repossession or Foreclosure
	 90 Days Late	 Payment Plan
	 120 Days Late	

\* Sometimes the credit bureaus do not have information from a particular month on file.

\*\* For additional information on Key Derogatory, please see your Credit Report Guide.

### Account Status Legend

 Current	 Current Closed	 Unknown
 Potentially Negative	 Potentially Negative Closed	

## Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion each have their own set of data in your credit file. That's why Credit Scores may vary between bureaus.

### About your FICO<sup>®</sup> Score:

Your FICO Score powered by Experian data is formulated using the information in your credit file. Your FICO Score can range between 300 and 850, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

#### DISCLAIMER

FICO Scores are developed by Fair Isaac Corporation. The FICO Score provided by Experian is based on the FICO 8 scoring model and is powered by Experian credit data. Many but not all lenders use the FICO 8 scoring model.

There are many different credit scoring models that can give a different assessment of the credit risk (risk of default) for the same consumer and credit file. Your lender or insurer may use a different FICO Score than FICO 8, or another type of credit score altogether. Just remember that your associated risk level is often the same even if the number is not. For some consumers, however, the risk assessment of FICO 8 could vary from the score used by your lender. The statements that "90% of top lenders use FICO Scores" and "FICO Scores are used in 90% of credit decisions" are based on a third-party study of all versions of FICO Scores sold to lenders, including but not limited to scores based on the FICO 8 scoring model.

FICO 8 scores range from 300 to 850. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO Score indicates to lenders that you may be a higher credit risk. There are three different major credit reporting agencies—Experian, TransUnion and Equifax—that maintain a record of your credit history known as your credit file. Your FICO Score is based on the information in your credit file at the time it is requested. Your credit file information can vary from agency to agency because some lenders report your credit history to only one or two of the agencies. So your FICO Score can vary if the information they have on file for you is different. Since the information in your file can change over time, your FICO Score may also change.

## Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



651

Equifax

683



699

Fair

Credit Category

300 575 850

## Your FICO<sup>®</sup> Score Powered by Experian Explanation

### What factors RAISE your FICO<sup>®</sup> Score:

- I The fact that you have no serious delinquencies or derogatory descriptions on your credit report is a good thing. The presence of delinquencies and derogatory descriptions are powerful predictors of future payment risk - people with previous late payments are much more likely to pay late in the future.
- I Your FICO<sup>®</sup> Score measures the age of your oldest account and the average age of your accounts. Your FICO<sup>®</sup> Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.

### What factors LOWER your FICO<sup>®</sup> Score:

- I Your FICO<sup>®</sup> Score evaluates your revolving credit balances in relation to your credit limits on those accounts. In your case, this ratio of balances to credit limits is too high.
- I Your FICO<sup>®</sup> Score considers the number of accounts where you are paying your bills as agreed - in your case this number is too low. This is because you have very few accounts or because you've missed payments recently on some of your accounts.
- I Your credit report shows no recent non-mortgage installment loans (such as auto or student loans). This might be because you have no open installment loans, or because the lender has not recently reported information about this account. Having an installment loan, in combination with other credit accounts, demonstrates that you are able to manage a variety of credit types.
- I Your FICO<sup>®</sup> Score takes into account missed and late payments in a few ways. These include the number of late payments, how late they were and how recently they occurred. Your score was hurt because you have missed payments to your creditors.

## Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



651

Equifax

683



699

Good

Credit Category

300

575

850

## Your Equifax FICO<sup>®</sup> Score Explanation

### What factors **RAISE** your FICO<sup>®</sup> Score:

- I You helped your FICO<sup>®</sup> Score by paying your bills on time. Staying current with your bills will continue to help your score.
- I You've helped your FICO<sup>®</sup> Score by not actively seeking credit. Each time you apply for credit, a credit inquiry is performed. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.
- I The fact that you have no public records or collections on your credit report is a good thing. The presence of a public record (such as a bankruptcy or tax lien) or a collection is a powerful predictor of future payment risk - people with these items on their credit report are much more likely to miss future payments than those without them.

### What factors **LOWER** your FICO<sup>®</sup> Score:

- I Your FICO<sup>®</sup> Score evaluates your revolving credit balances in relation to your credit limits on those accounts. In your case, this ratio of balances to credit limits is too high.
- I Your FICO<sup>®</sup> Score considers the number of accounts where you are paying your bills as agreed - in your case this number is too low. This is because you have very few accounts or because you've missed payments recently on some of your accounts.
- I Your credit report shows no recent non-mortgage installment loans (such as auto or student loans). This might be because you have no open installment loans, or because the lender has not recently reported information about this account. Having an installment loan, in combination with other credit accounts, demonstrates that you are able to manage a variety of credit types.

## Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



651

Equifax

683



699

Good

Credit Category

300

575

850

## Your TransUnion FICO<sup>®</sup> Score Explanation

### What factors **RAISE** your FICO<sup>®</sup> Score:

- I You helped your FICO<sup>®</sup> Score by paying your bills on time. Staying current with your bills will continue to help your score.
- I You've helped your FICO<sup>®</sup> Score by not actively seeking credit. Each time you apply for credit, a credit inquiry is performed. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.
- I The fact that you have no public records or collections on your credit report is a good thing. The presence of a public record (such as a bankruptcy or tax lien) or a collection is a powerful predictor of future payment risk - people with these items on their credit report are much more likely to miss future payments than those without them.

### What factors **LOWER** your FICO<sup>®</sup> Score:

- I Your FICO<sup>®</sup> Score evaluates your revolving credit balances in relation to your credit limits on those accounts. In your case, this ratio of balances to credit limits is too high.
- I Your FICO<sup>®</sup> Score considers the number of accounts where you are paying your bills as agreed - in your case this number is too low. This is because you have very few accounts or because you've missed payments recently on some of your accounts.
- I Your credit report shows no recent non-mortgage installment loans (such as auto or student loans). This might be because you have no open installment loans, or because the lender has not recently reported information about this account. Having an installment loan, in combination with other credit accounts, demonstrates that you are able to manage a variety of credit types.

SBA Participating Lending Institutions (Seattle)

Lending Institution	Address	City	State	Zipcode	Contact	Telephone	eMail
<b>Bank of the West</b>	1191 Second Ave. Suite 120	Seattle	WA	98101	Robert Barr	(206) 613-3488	robert.barr@bankofthewest.com
<b>Commerce Bank of Washington</b>	601 Union Street, Suite 3600	Seattle	WA	98101	Hiep Quach	(206) 292-4577	
<b>Community Capital Development</b>	1437 S. Jackson	Seattle	WA	98144	George Staggers	(206) 324-4330	georges@seattleccd.com
					Roland Chaiton		rolandc@seattleccd.com
<b>Craft3</b>	401 2nd Ave S., Suite 301	Seattle	WA	98104	Joan Broughton	(206) 447-9226 Ext 116	jbroughton@craft3.org
<b>First Sound Bank</b>	925 Fourth Ave, Suite 2350	Seattle	WA	98104	Jessica Higgins	(206) 436-2040	jhiggins@firstsoundbank.com
<b>Grow America Fund, Inc.</b>	1218 Third Ave, Suite 1403	Seattle	WA	98101	Diana Sasser	(209) 483-9863	dsasser@nationaldevelopmentcouncil.org
<b>HomeStreet Bank</b>	2000 Two Union Square, 601 Union Street	Seattle	WA	98101	Scott Harvey	(206)-254-7280	sba@homestreet.com
<b>JP Morgan Chase Bank</b>	1301 2nd Ave, 25th floor	Seattle	WA	98101	Yana Rogers	(206) 500-6319	yana.rogers@chase.com
<b>Key Bank National Association</b>	1301 5th Ave. Flr 24	Seattle	WA	98101	Greg Williams	(206) 684-6339	gregory_d_williams@keybank.com
					Erica Slatt	(206) 684-6257	erica_slatt@keybank.com
<b>Northwest Bank</b>	925 4th Ave, Suite 100	Seattle	WA	98104	Katerina Kuznetsova	(206) 621-8712	katerina.kuznetsova@northwest-bank.com
<b>Seattle Bank</b>	600 University St., Suite 1850	Seattle	WA	98101	Rich Mulcahy	(206) 281-1530	rmulcahy@seattlebank.com
<b>Source</b>	<a href="https://www.sba.gov/sites/default/files/resource_files/SeattleDO_PLPList_Feb3_2015_0.pdf">https://www.sba.gov/sites/default/files/resource_files/SeattleDO_PLPList_Feb3_2015_0.pdf</a>						



**Paul Revere Apartments**



Tel: [Redacted]

Fax: [Redacted]

June 22, 2016

To Whom it May Concern,

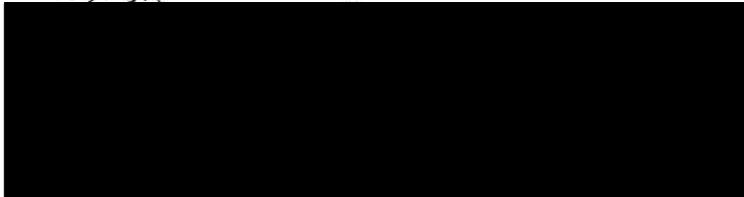
This letter is to attest to the payment record and character of our tenant, Roddy A. Stegemann.

Mr. Stegemann, having just returned from Saudi Arabia in March 2013 began residency with us on April 14, 2015. Until May 5, 2016 he has paid his rent and utilities with scrupulous punctuality. (The missing entries in the attached ledger from April to August 2015 are due to the fact that we introduced a new data base system whose data entries go back only as far as September 2015.)

Further, we consider Mr. Stegemann to be a well-behaved resident who has cooperated in every way with the upkeep of our building and the spirit of our resident community.

We understand that Mr. Stegemann is currently seeking a loan to begin a new business, and we heartily endorse this endeavor.

Sincerely,



Property Manager @ the Paul Revere Apartments





Date : 6/21/2016

**Resident Ledger**

Code	<a href="#">t0005558</a>	Property	<a href="#">pr021</a>	Lease From	1/1/2016
Name	Roddy Stegemann	Unit	<a href="#">A 312</a>	Lease To	12/31/2016
Address	[REDACTED]	Status	Current	Move In	4/14/2015
		Rent	1178	Move Out	
City St. Zip	SEATTLE, WA [REDACTED]	Phone(O)-	(206) 291-8468	Phone(H)-	

Date	Description	Charge	Payment	Balance	Chg/Rec
9/18/2015		1,126.00		1,126.00	<a href="#">1185</a>
9/18/2015			1,126.00	0.00	<a href="#">1285</a>
10/1/2015	Rent - Residential (10/2015)	1,217.00		1,217.00	<a href="#">40066</a>
10/5/2015	chk# 172 October Payments		1,217.00	0.00	<a href="#">18309</a>
11/1/2015	Rent - Residential (11/2015)	1,217.00		1,217.00	<a href="#">44440</a>
11/5/2015	chk# 0175 :CHECKscan Payment		1,217.00	0.00	<a href="#">22255</a>
12/1/2015	Rent - Residential (12/2015)	1,217.00		1,217.00	<a href="#">58527</a>
12/5/2015	chk# 6914233 Credit Card One Time Payment ; Web - Resident Services;		1,217.00	0.00	<a href="#">35558</a>
1/1/2016	Rent - Residential (01/2016)	1,178.00		1,178.00	<a href="#">68613</a>
1/4/2016	chk# 7186812 Credit Card One Time Payment ; Web - Resident Services;		1,178.00	0.00	<a href="#">42569</a>
2/1/2016	Rent - Residential (02/2016)	1,178.00		1,178.00	<a href="#">77408</a>
2/4/2016	chk# 0177 :CHECKscan Payment		1,178.00	0.00	<a href="#">53283</a>
3/1/2016	Rent - Residential (03/2016)	1,178.00		1,178.00	<a href="#">88558</a>
3/5/2016	chk# 7952698 Credit Card One Time Payment ; Web - Resident Services;		1,178.00	0.00	<a href="#">62318</a>
4/1/2016	Rent - Residential (04/2016)	1,178.00		1,178.00	<a href="#">99512</a>
4/5/2016	chk# 8340318 Credit Card One Time Payment ; Web - Resident Services;		1,178.00	0.00	<a href="#">70379</a>
5/1/2016	Rent - Residential (05/2016)	1,178.00		1,178.00	<a href="#">110466</a>
5/4/2016	chk# 8745527 Credit Card One Time Payment ; Web - Resident Services;		1,178.00	0.00	<a href="#">77249</a>
6/1/2016	Rent - Residential (06/2016)	1,178.00		1,178.00	<a href="#">121846</a>
6/6/2016	June Late Fees	75.00		1,253.00	<a href="#">128763</a>

Dear creditor,

I understand that Mr. Stegemann is seeking a loan of USD 22,000 to start a new business in the city of Seattle, and I would very much like to support his effort.

I have known Mr. Stegemann since 2007 when he returned briefly to the United States after a nearly seventeen-year sojourn in East Asia including both Japan (nine years) and Hong Kong (seven years). Unable to find employment in the United States at the time of his return he sought renewed employment overseas. Within six months he was working in Jubail, Saudi Arabia along the Persian Gulf. After one year he returned again to the United States, but confronted with the same problem returned to East Asia where he worked in South Korea and Thailand until finally resettling in Saudi Arabia at King Abdulaziz University, a prominent Saudi institution in Jeddah. In the Spring of 2015 he returned to the United States in an effort to once again find employment in his native homeland.

In effect, Mr. Stegemann has spent 23 of the past 25 years overseas. During this time, he paid into numerous social security systems for which he, as a citizen and resident of the United States, is entitled nothing in return. The little bit that he was able to pay into the US system allows him just over USD400 per month — more than one hundred of which must be paid into mandatory medical insurance.

During the past year Mr. Stegemann has drained his savings in an effort to sustain himself while in search of new employment in the US, but like the vast majority of those with his age and otherwise superior credentials, has been shut out of not only the US labor market, but the global labor market in general. All that he has left are his wits, stamina, solid character, and vast knowledge of the global market place and human social organization — especially, that of the English language industry that he thoroughly researched while still in Hong Kong. He also enjoys better than average knowledge of internet technology, as his several websites attest.

In the spring of 2011 I lent Mr. Stegemann USD 1,000 in order to help him make the transition from his employment in Thailand to Saudi Arabia. I did this because I had witnessed in 2007 as he paid back many more thousands of dollars of outstanding debt to his overseas friends in Hong Kong and Japan. Mr. Stegemann is a man that anyone can trust who treats him fairly, and I heartily endorse his effort to establish himself in Seattle as a local entrepreneur.

I have watched Mr. Stegemann through thick and thin, and it would grieve me to see him fail for want of funds, for his alternatives are most unpleasant, and I, myself, am not well-positioned to help him to the extent that he requires at this time.

His need is great, and his inventive prowess is very worthy of your consideration.

Cordially,

[REDACTED] Social Worker  
WA State DSHS  
Telephone: [REDACTED]  
E-mail: [REDACTED]

[REDACTED]  
06.24.16

# Account Statement | December 2015



STEGEMANN, R A  
Email (PayPal Account ID): kiusau@me.com

Statement period:  
December 1, 2015 - December 31, 2015

You didn't have any transactions during this month, so there are no details to show you.  
To view your account balances, please visit your [Account history](#) page.

---

To report an unauthorized transaction or other error concerning your debit card, Direct inquiries to: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error NOT involving your debit card, Direct inquiries to: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

You must notify us no later than 60 days after the unauthorized transaction or other error FIRST appears in your account statement. We will extend the 60-day time period if a good reason, such as a hospital stay, prevented you from notifying us within 60 days. Once you notify us of a suspected error, we will investigate your complaint or question within 10 business days. If we need more time, we may take up to 45 days to complete our investigation (or up to 90 days for point of sale or foreign initiated transactions). If we decide that we need more time to complete our investigation, we will provisionally credit your account for the amount of the suspected error. You will receive the provisional credit within 10 business days of the date we received your notice.

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).

# Account Statement | January 2016



STEGEMANN, R A  
Email (PayPal Account ID): kiusau@me.com

Statement period:  
January 1, 2016 - January 31, 2016

## Balance Summary\*

	USD
Beginning Balance	0.00
Ending Balance	1,399.10

## Account Activity

Date	Description	Currency	Amount	Fees	Total**
1/4/2016	Mass Pay Payment: Cambly Inc. ID: 72967728LT6660244	USD	459.17	0.00	459.17
1/11/2016	Mass Pay Payment: Cambly Inc. ID: 9XD46390V87949402	USD	350.54	0.00	350.54
1/18/2016	Mass Pay Payment: Cambly Inc. ID: 8PX49849H5960994K	USD	275.57	0.00	275.57
1/25/2016	Mass Pay Payment: Cambly Inc. ID: 6XH85637FK277702V	USD	313.82	0.00	313.82

\* The difference between your Beginning and Ending Balances may not equal the sum of all of your Account Activity in the Total column. This may occur, for example, if you have a pending or disputed transaction at the time you view your Account Statement.

\*\* For each transaction in your Account Activity, the Total equals the amount sent or received, plus or minus any Fees.

To report an unauthorized transaction or other error concerning your debit card, Direct inquiries to: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error NOT involving your debit card, Direct inquiries to: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

You must notify us no later than 60 days after the unauthorized transaction or other error FIRST appears in your account statement. We will extend the 60-day time period if a good reason, such as a hospital stay, prevented you from notifying us within 60 days. Once you notify us of a suspected error, we will investigate your complaint or question within 10 business days. If we need more time, we may take up to 45 days to complete our investigation (or up to 90 days for point of sale or foreign initiated transactions). If we decide that we need more time to complete our investigation, we will provisionally credit your account for the amount of the suspected error. You will receive the provisional credit within 10 business days of the date we received your notice.

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).

# Account Statement | February 2016



STEGEMANN, R A  
Email (PayPal Account ID): kiusau@me.com

Statement period:  
February 1, 2016 - February 29, 2016

## Balance Summary\*

	USD
Beginning Balance	1,399.10
Ending Balance	62.85

## Account Activity

Date	Description	Currency	Amount	Fees	Total**
2/1/2016	Mass Pay Payment: Cambly Inc. ID: 19726672D6655234W	USD	305.32	0.00	305.32
2/2/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 32D27748V0294725S	USD	-1,700.00	0.00	-1,700.00
2/8/2016	Mass Pay Payment: Cambly Inc. ID: 2SJ59694H9558951W	USD	350.20	0.00	350.20
2/8/2016	Mass Pay Payment: Cambly Inc. ID: 21867897TT306942C	USD	5.10	0.00	5.10
2/15/2016	Mass Pay Payment: Cambly Inc. ID: 7EC77094JX0017001	USD	362.62	0.00	362.62
2/22/2016	Mass Pay Payment: Cambly Inc. ID: 6RS37156JD8671830	USD	340.51	0.00	340.51
2/23/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 27K61644RL7417220	USD	-1,000.00	0.00	-1,000.00

\* The difference between your Beginning and Ending Balances may not equal the sum of all of your Account Activity in the Total column. This may occur, for example, if you have a pending or disputed transaction at the time you view your Account Statement.

\*\* For each transaction in your Account Activity, the Total equals the amount sent or received, plus or minus any Fees.

To report an unauthorized transaction or other error concerning your debit card, Direct inquiries to: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error NOT involving your debit card, Direct inquiries to: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

You must notify us no later than 60 days after the unauthorized transaction or other error FIRST appears in your account statement. We will extend the 60-day time period if a good reason, such as a hospital stay, prevented you from notifying us within 60 days. Once you notify us of a suspected error, we will investigate your complaint or question within 10 business days. If we need more time, we may take up to 45 days to complete our investigation (or up to 90 days for point of sale or foreign initiated transactions). If we decide that we need more time to complete our investigation, we will provisionally credit your account for the amount of the suspected error. You will receive the provisional credit within 10 business days of the date we received your notice.

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).

# Account Statement | March 2016



STEGEMANN, R A  
Email (PayPal Account ID): kiusau@me.com

Statement period:  
March 1, 2016 - March 31, 2016

## Balance Summary\*

	USD
Beginning Balance	62.85
Ending Balance	2.43

## Account Activity

Date	Description	Currency	Amount	Fees	Total**
3/3/2016	General Payment: Cambly Inc. ID: 03X92305H97873619	USD	339.66	0.00	339.66
3/3/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 6S074100XJ8440542	USD	-350.00	0.00	-350.00
3/7/2016	Mass Pay Payment: Cambly Inc. ID: 031627588F8468426	USD	296.99	0.00	296.99
3/7/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 48P13908H4669690W	USD	-300.00	0.00	-300.00
3/14/2016	Mass Pay Payment: Cambly Inc. ID: 0W2106263G061752X	USD	343.06	0.00	343.06
3/21/2016	Mass Pay Payment: Cambly Inc. ID: 7LL07255M6003341D	USD	288.32	0.00	288.32
3/28/2016	Mass Pay Payment: Cambly Inc. ID: 1SR76828BA8190142	USD	291.55	0.00	291.55
3/28/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 67322636P03986525	USD	-970.00	0.00	-970.00

\* The difference between your Beginning and Ending Balances may not equal the sum of all of your Account Activity in the Total column. This may occur, for example, if you have a pending or disputed transaction at the time you view your Account Statement.

\*\* For each transaction in your Account Activity, the Total equals the amount sent or received, plus or minus any Fees.

To report an unauthorized transaction or other error concerning your debit card, Direct inquiries to: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error NOT involving your debit card, Direct inquiries to: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

You must notify us no later than 60 days after the unauthorized transaction or other error FIRST appears in your account statement. We will extend the 60-day time period if a good reason, such as a hospital stay, prevented you from notifying us within 60 days. Once you notify us of a suspected error, we will investigate your complaint or question within 10 business days. If we need more time, we may take up to 45 days to complete our investigation (or up to 90 days for point of sale or foreign initiated transactions). If we decide that we need more time to complete our investigation, we will provisionally credit your account for the amount of the suspected error. You will receive the provisional credit within 10 business days of the date we received your notice.

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).

# Account Statement | April 2016



STEGEMANN, R A  
Email (PayPal Account ID): kiusau@me.com

Statement period:  
April 1, 2016 - April 30, 2016

## Balance Summary\*

	USD
Beginning Balance	2.43
Ending Balance	481.50

## Account Activity

Date	Description	Currency	Amount	Fees	Total**
4/4/2016	Mass Pay Payment: Cambly Inc. ID: 56B08506U3383064C	USD	284.92	0.00	284.92
4/4/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 75C19711M6626935B	USD	-280.00	0.00	-280.00
4/11/2016	Mass Pay Payment: Cambly Inc. ID: 41R415710G617552M	USD	282.88	0.00	282.88
4/11/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 22P54227XG968871J	USD	-290.00	0.00	-290.00
4/18/2016	Mass Pay Payment: Cambly Inc. ID: 0TK75644R48324056	USD	237.83	0.00	237.83
4/25/2016	Mass Pay Payment: Cambly Inc. ID: 6K322563TF307880H	USD	243.44	0.00	243.44

\* The difference between your Beginning and Ending Balances may not equal the sum of all of your Account Activity in the Total column. This may occur, for example, if you have a pending or disputed transaction at the time you view your Account Statement.

\*\* For each transaction in your Account Activity, the Total equals the amount sent or received, plus or minus any Fees.

To report an unauthorized transaction or other error concerning your debit card, Direct inquiries to: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error NOT involving your debit card, Direct inquiries to: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

You must notify us no later than 60 days after the unauthorized transaction or other error FIRST appears in your account statement. We will extend the 60-day time period if a good reason, such as a hospital stay, prevented you from notifying us within 60 days. Once you notify us of a suspected error, we will investigate your complaint or question within 10 business days. If we need more time, we may take up to 45 days to complete our investigation (or up to 90 days for point of sale or foreign initiated transactions). If we decide that we need more time to complete our investigation, we will provisionally credit your account for the amount of the suspected error. You will receive the provisional credit within 10 business days of the date we received your notice.

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).

# Account Statement | May 2016



STEGEMANN, R A  
Email (PayPal Account ID): kiusau@me.com

Statement period:  
May 1, 2016 - May 31, 2016

## Balance Summary\*

	USD
Beginning Balance	481.50
Ending Balance	5.45

## Account Activity

Date	Description	Currency	Amount	Fees	Total**
5/2/2016	Mass Pay Payment: Cambly Inc. ID: 2VN57155LB977870E	USD	155.89	0.00	155.89
5/2/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 32F952518N571810K	USD	-630.00	0.00	-630.00
5/9/2016	Mass Pay Payment: Cambly Inc. ID: 7TF02754BG337144G	USD	227.30	0.00	227.30
5/9/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 09530305M81688725	USD	-230.00	0.00	-230.00
5/16/2016	Mass Pay Payment: Cambly Inc. ID: 3LP142758X724694P	USD	236.13	0.00	236.13
5/16/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 7WC57429LG954651K	USD	-240.00	0.00	-240.00
5/23/2016	Mass Pay Payment: Cambly Inc. ID: 6KR82413JB487035X	USD	245.31	0.00	245.31
5/24/2016	Withdraw Funds to Bank Account BANK OF AMERICA, N.A. (SFNB) - Checking x-7332 ID: 8JB06270T4980154W	USD	-240.00	0.00	-240.00
5/30/2016	Mass Pay Payment: Cambly Inc. ID: 8KB31073NH294792R	USD	169.32	0.00	169.32

Dorothy Li

17 June 2016 at 3:02 PM

To: 橋守岩人

Reply-To: Dorothy Li

Happy 6 month anniversary!

DL

We couldn't be happier, and hope you feel the same!

[View this email in your browser](#)



Happy  
**SIX**  
Months!

**Six magical months ago, you came onto our platform, and we haven't been the same since...**

From the bottom of our hearts, the Cambly team thanks you for your hard work. Tutors like you are what makes Cambly special. Remember if you ever have any questions, concerns, feedback, or just need to talk, we're just a quick email away.

We're excited for many more wonderful months to come!

Best,  
Cambly Team



## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2016 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other additions**

Date	Description	Amount
05/17/16	PAYPAL DES:TRANSFER ID:4TH229M7BUKFU INDN:R A STEGEMANN CO ID:PAYPALSD11 PPD	240.00
05/18/16	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:RODNEY A STEGEMANN CO ID:9031736013 PPD	403.00
05/26/16	PAYPAL DES:TRANSFER ID:4TH229MRMKARJ INDN:R A STEGEMANN CO ID:PAYPALSD11 PPD	240.00
05/31/16	PAYPAL DES:TRANSFER ID:4TH229N3RHDXC INDN:R A STEGEMANN CO ID:PAYPALSD11 PPD	170.00
06/07/16	PAYPAL DES:TRANSFER ID:4TH229NJKDGYN INDN:R A STEGEMANN CO ID:PAYPALSD11 PPD	220.00
06/07/16	FID BKG SVC LLC DES:MONEYLINE ID:X06966541 VPKLH INDN:R ALAN STEGEMANN CO ID:0368504603 PPD	100.00

**Total deposits and other additions** **\$1,373.00**

**Withdrawals and other subtractions**

**ATM and debit card subtractions**

Date	Description	Amount
05/12/16	CHECKCARD 0511 WALGREENS #6590 SEATTLE WA 24445006133600212899907	-31.69
05/13/16	QUALITY FOOD C 05/13 #000314563 PURCHASE QUALITY FOOD CEN SEATTLE WA	-45.77
05/16/16	QUALITY FOOD C 05/16 #000828387 PURCHASE QUALITY FOOD CEN SEATTLE WA	-50.98
05/19/16	QUALITY FOOD C 05/18 #000852563 PURCHASE QUALITY FOOD CEN SEATTLE WA	-52.53
05/23/16	BKOFAMERICA ATM 05/21 #000004347 WITHDRWL FIRST HILL SEATTLE WA	-40.00
05/23/16	QUALITY FOOD C 05/21 #000728584 PURCHASE QUALITY FOOD CEN SEATTLE WA	-52.19
05/23/16	WHOLEFDS WSL 1 05/23 #000620617 PURCHASE WHOLEFDS WSL 10 2 SEATTLE WA	-99.31
05/25/16	QUALITY FOOD C 05/24 #000802677 PURCHASE QUALITY FOOD CEN SEATTLE WA	-13.96
05/26/16	QUALITY FOOD C 05/26 #000711190 PURCHASE QUALITY FOOD CEN SEATTLE WA	-52.58

*continued on the next page*

Markets go up. Markets come down.

Learn five steps to help you manage your investments in volatile markets at [merrilledge.com/5steps](http://merrilledge.com/5steps)



Merrill Edge<sup>®</sup> is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center<sup>™</sup> (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation. Merrill Lynch, Merrill Edge, the Merrill Edge logo, and Merrill Edge Advisory Center are trademarks of Bank of America Corporation.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value** ARLN385Q SSM-02-16-0222.A

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
05/27/16	10 BARTELL DRU 05/27 #000159367 PURCHASE 10 BARTELL DRUGS SEATTLE WA	-9.35
05/27/16	QUALITY FOOD C 05/27 #000905057 PURCHASE QUALITY FOOD CEN SEATTLE WA	-44.61
05/31/16	QUALITY FOOD C 05/29 #000700203 PURCHASE QUALITY FOOD CEN SEATTLE WA	-35.01
05/31/16	QUALITY FOOD C 05/31 #000736737 PURCHASE QUALITY FOOD CEN SEATTLE WA	-59.85
06/03/16	QUALITY FOOD C 06/03 #000849171 PURCHASE QUALITY FOOD CEN SEATTLE WA	-55.87
06/06/16	QUALITY FOOD C 06/03 #000546069 PURCHASE QUALITY FOOD CEN SEATTLE WA	-21.45
06/07/16	QUALITY F 1401 06/07 #000314947 PURCHASE QUALITY F 1401 SEATTLE WA	-54.79
06/08/16	CHECKCARD 0607 WALGREENS #6590 SEATTLE WA 24445006160600222862768	-14.79
06/09/16	CHECKCARD 0608 SQ *MOLLY MOON'S IC SEATTLE WA 24492156160740231446131	-6.03
06/09/16	QUALITY F 1401 06/08 #000514647 PURCHASE QUALITY F 1401 SEATTLE WA	-28.93

**Total ATM and debit card subtractions** **-\$769.69**

### Other subtractions

Date	Description	Amount
05/12/16	Online Banking payment to CRD 4833 Confirmation# 3907260583	-100.00
05/18/16	Online Banking payment to CRD 4833 Confirmation# 0555548248	-200.00
05/19/16	Online Banking payment to CRD 4833 Confirmation# 0566984630	-200.00
05/26/16	Online Banking payment to CRD 4833 Confirmation# 2827629426	-100.00
05/27/16	WA TLR cash withdrawal from CHK 7332	-20.00
06/06/16	Online Banking payment to CRD 4833 Confirmation# 1422125211	-30.00
06/07/16	Online Banking payment to CRD 4833 Confirmation# 2830854686	-200.00
06/09/16	WA TLR cash withdrawal from CHK 7332	-10.00

**Total other subtractions** **-\$860.00**

## Checks

Date	Check #	Amount
05/12/16	183	-36.67

**Total checks** **-\$36.67**

**Total # of checks** **1**

✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit [bankofamerica.com/statementbalance](http://bankofamerica.com/statementbalance) or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.