

Development Corporation of Mercedes, Inc.

Agenda

September 17, 2020 at 4:00PM

320 S. Ohio

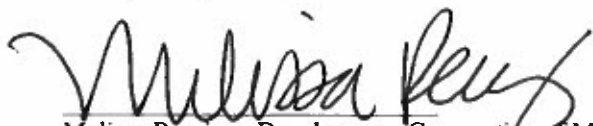
Development Corporation of Mercedes, Inc.
Agenda
September 17, 2020 4PM
320 S Ohio

NOTICE, is hereby given that the Development Corporation of Mercedes, Inc. will be holding a **VIRTUAL Regular Called Meeting on Thursday, September 17, 2020 at 4PM** at URL: <https://global.gotomeeting.com/join/257061829> /PHONE: 1 877 309 2073 / ACCESS CODE: 257-061-829, for the purpose of considering and taking formal action regarding the following items:

1. Call meeting to order
2. Discussion and Action: September 10, 2020 Minutes
3. Discussion and Action: August 2020 Financials
4. Discussion and Action: TXCLASS Investment Report
5. Discussion and Action: IRP Budget
6. Discussion and Action: FY19-20 Audit, Engagement of Carr, Riggs & Ingram, LLC
7. Discussion and Action: Mercedes Small Business Recovery Grant- Ashley Werbiski, \$5,000
8. Discussion and Action: Mercedes Small Business Recovery Grant- Gloria Gannon, \$3,000
9. Discussion and Action: Mercedes Small Business Recovery Grant- Gladis E. Munoz, \$3,000
10. Discussion and Action: Mercedes Small Business Recovery Grant- Viridiana Manzano, \$5,000
11. Adjournment

The Board of Directors reserves the right to go into Executive Session at any time during the meeting to consult with its attorney in accordance with Section 551.071, deliberate the purchase or sale of real property in accordance with Section 551.072, deliberate personnel matters in accordance with Section 551.074, and to deliberate economic development negotiations in accordance with Section 551.047. This notice is given in accordance with Vernon's Texas Code Annotated, Texas Government Code, Section 551.001 et. seq. I hereby certify this Notice of a Meeting of the Development Corporation of Mercedes was posted in accordance with the Open Meetings Act on the outside bulletin board at City Hall of the City of Mercedes, located at 400 S. Ohio, visible and accessible to the general public during and after working hours. This notice was posted on the 11th day of September 2020 at 4:00PM and will remain so posted continuously for at least 72-hours preceding the scheduled time of this meeting in accordance with Chapter 551 of the Texas Government Code.

ATTEST:


Melissa Ramirez, Development Corporation of Mercedes

1. Call meeting to order

2. Discussion and Action: September 10, 2020 Minutes

Development Corporation of Mercedes, Inc.
Virtual Special Called Meeting
Thursday, September 10, 2020 4:00PM
globalgotomeetings.com

Board Members Present:

Fred Gonzalez – President
Joe Flores – Vice President
Jaime Gonzales – Secretary
David Garza – Member
Peggy Marie Chavez – Yanez - Member

Board Members Absent:

Tony Garza – Treasurer
Roel Villanueva- Member

EDC Staff Present:

Melissa Ramirez – Executive Director
Rose Saenz – Administrative Coordinator

City Staff Present:

Mark Sossi – DCM Interim Attorney

Others Present:

1. Call Meeting to order

Fred Gonzalez called the meeting to order at 4:00 PM.

2. Discussion and Action: September 3, 2020 Minutes

David Garza motioned to approve the September 3, 2020 Minutes as presented. Seconded by Jaime Gonzales. All voted aye.

3. Discussion and Action: DCM FY20-21 Budget

Jaime Gonzales motioned to approve the DCM FY20-21 Budget as presented. Seconded by David Garza. All voted aye.

4. Discussion and Action: Mercedes Small Business Recovery Grant – Raquel Hinojosa, \$3,000

Jaime Gonzales motioned to table Mercedes Small Business Recovery Assistance Grant application for Raquel Hinojosa. Seconded by Peggy Marie Chavez - Yanez. Fred Gonzalez, Joe Flores, Jaime Gonzales and Peggy Marie Chavez - Yanez voted aye. David Garza voted nay.

5. Discussion and Action: Mercedes Small Business Recovery Grant – Javier De la O, \$3,000

Jaime Gonzales motioned to approve Mercedes Small Business Recovery Assistance Grant application in the amount of \$3,000 for Javier De la O – DBA De la O Electric. Seconded by David Garza. All voted aye.

6. Discussion and Action: Mercedes Small Business Recovery Grant – Sabino Martinez, \$3,000

David Garza motioned to approve Mercedes Small Business Recovery Assistance Grant application in the amount of \$3,000 for Sabino Martinez – DBA Don Beto’s Restaurant. Seconded by Peggy Marie Chavez - Yanez. All voted aye.

7. Discussion and Action: Mercedes Small Business Recovery Grant – Herminia Flores, \$5,000

Jaime Gonzales motioned to approve Mercedes Small Business Recovery Assistance Grant application in the amount of \$5,000 for Herminia Flores – DBA Juanito’s Restaurant. Seconded by David Garza. All voted aye.

8. Discussion and Action: Mercedes Small Business Recovery Grant – Ramiro Ramirez, \$5,000

Jaime Gonzales motioned to approve Mercedes Small Business Recovery Assistance Grant application in the amount of \$5,000 for Ramiro Ramirez – DBA Ram Ramirez Enterprises Inc. Seconded by Peggy Marie Chavez - Yanez. All voted aye.

Joe Flores exited the meeting.

9. Discussion and Action: Mercedes Small Business Recovery Grant – Sonia Martinez, \$5,000

Jaime Gonzales motioned to approve Mercedes Small Business Recovery Assistance Grant application in the amount of \$5,000 for Sonia Martinez – DBA Valley Oak Tree Learning Center. Seconded by Peggy Marie Chavez - Yanez. All voted aye.

6. Adjournment: 4:19 PM

Fred Gonzalez, President

Joe Flores, Jr., Vice President

Tony Garza, Treasurer

Jaime Gonzales, Secretary

Roel Villanueva, Member

David Garza, Member

Peggy Marie Chavez - Yanez, Member

3. Discussion and Action: August 2020 Financials

July 2020 Sales Tax Allocation

County	City	Rate	Net Payment This Period	Comparable Payment Prior Year	% Change	Payment YTD	Prior Year Payment YTD	% Change
Hidalgo	Alamo	2.00%	\$407,135.46	\$338,714.24	20.20%	\$3,233,739.38	\$2,895,526.38	11.68%
Hidalgo	Alton	2.00%	\$126,018.91	\$100,291.18	25.65%	\$1,107,818.30	\$883,263.96	25.42%
Hidalgo	Donna	2.00%	\$362,057.76	\$314,493.81	15.12%	\$3,360,410.26	\$2,936,321.80	14.44%
Hidalgo	Edcouch	2.00%	\$34,738.87	\$23,020.99	50.90%	\$255,794.49	\$195,730.82	30.68%
Hidalgo	Edinburg	2.00%	\$2,152,133.33	\$2,197,608.46	-2.06%	\$19,488,037.17	\$19,129,808.29	1.87%
Hidalgo	Elsa	1.50%	\$121,517.58	\$157,135.92	-22.66%	\$1,061,716.97	\$1,290,443.23	-17.72%
Hidalgo	Granjeno	1.00%	\$3,029.77	\$2,534.74	19.52%	\$29,771.63	\$25,226.29	18.01%
Hidalgo	Hidalgo	2.00%	\$229,275.10	\$217,549.31	5.38%	\$2,324,312.05	\$2,202,543.79	5.52%
Hidalgo	La Joya	2.00%	\$47,693.47	\$37,575.54	26.92%	\$428,810.97	\$388,300.64	10.43%
Hidalgo	La Villa	1.50%	\$8,550.62	\$7,231.36	18.24%	\$83,558.08	\$85,636.65	-2.42%
Hidalgo	McAllen	2.00%	\$5,150,747.80	\$6,024,709.09	-14.50%	\$49,571,815.46	\$52,423,756.56	-5.44%
Hidalgo	Mercedes	2.00%	\$319,430.36	\$585,715.50	-45.46%	\$4,046,164.21	\$4,845,085.07	-16.48%
Hidalgo	Mission	2.00%	\$1,401,700.08	\$1,424,907.30	-1.62%	\$12,395,347.81	\$12,571,728.91	-1.40%
Hidalgo	Palmhurst	1.50%	\$176,977.50	\$164,627.58	7.50%	\$1,681,263.70	\$1,583,964.77	6.14%
Hidalgo	Palmview	1.00%	\$89,666.77	\$74,779.76	19.90%	\$847,353.82	\$751,656.95	12.73%
Hidalgo	Penitas	1.50%	\$86,081.63	\$69,663.39	23.56%	\$820,951.69	\$662,986.66	23.82%
Hidalgo	Pharr	2.00%	\$1,784,260.55	\$1,826,066.33	-2.28%	\$15,911,699.46	\$16,106,839.55	-1.21%
Hidalgo	Progreso	2.00%	\$22,260.91	\$21,851.97	1.87%	\$199,859.04	\$189,270.40	5.59%
Hidalgo	Progreso La	1.50%	\$7,951.41	\$3,409.03	133.24%	\$43,307.20	\$36,866.57	17.47%
Hidalgo	San Juan	2.00%	\$369,023.43	\$406,238.88	-9.16%	\$3,407,061.80	\$3,051,543.42	11.65%
Hidalgo	Sullivan Ctr	1.00%	\$17,827.68	\$20,494.03	-13.01%	\$169,545.35	\$170,929.13	-0.80%
Hidalgo	Weslaco	2.00%	\$1,150,531.90	\$1,154,130.14	-0.31%	\$10,479,836.98	\$10,095,563.69	3.80%

\$319,430.36

75%

City

\$239,572.77

\$319,430.36

25%

EDC

\$79,857.59

Economic Development Corporation of Mercedes, Texas (EDC)
Balance Sheet - EDC
As of August 31, 2020

	Aug 31, 20	Jul 31, 20	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Cash - Development Corporation	434,168.81	596,975.56	-162,806.75
Development Corp - TXCLASS	127,640.65	101,105.94	26,534.71
EDC 2006 Reserve - TXCLASS	272,471.02	298,897.78	-26,426.76
VTX Bond 2016	200.00	200.00	0.00
Total Checking/Savings	834,480.48	997,179.28	-162,698.80
Accounts Receivable			
Sales Tax Receivable	247,651.00	247,651.00	0.00
Total Accounts Receivable	247,651.00	247,651.00	0.00
Other Current Assets			
Due from IRP	0.00	1,451.29	-1,451.29
Total Other Current Assets	0.00	1,451.29	-1,451.29
Total Current Assets	1,082,131.48	1,246,281.57	-164,150.09
Fixed Assets			
Accumulated Depreciation	-10,378.00	-10,378.00	0.00
Furniture and Equipment			
2 Televisions 04/13/19	1,309.78	1,309.78	0.00
Total Furniture and Equipment	1,309.78	1,309.78	0.00
Office Furniture	10,575.00	10,575.00	0.00
Redevelopment Asset	3,373,406.27	3,373,406.27	0.00
Total Fixed Assets	3,374,913.05	3,374,913.05	0.00
Other Assets			
Allowance - General	0.00	-1,425.36	1,425.36
Def Outflow - OPEB	3,284.00	3,284.00	0.00
Def Outflow - Pension Plan	41,252.00	41,252.00	0.00
Investment In Assets	-4,529,199.12	-4,529,199.12	0.00
Loan Rec - Elias Gonzalez	0.00	2,850.72	-2,850.72
Loan Rec - MD Int'l(Orb-Galvan)	130,937.21	130,937.21	0.00
Note Receivable - City	292,968.00	292,968.00	0.00
Rsrcs To be Prov 07 & EDC Bull	6,010,986.28	6,031,819.62	-20,833.34
Total Other Assets	1,950,228.37	1,972,487.07	-22,258.70
TOTAL ASSETS	6,407,272.90	6,593,681.69	-186,408.79
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
Accrued Interest Payable	18,506.00	18,506.00	0.00
Def Inflow - Pension Plan	21,119.00	21,119.00	0.00
Insurance Payable	0.00	-33.17	33.17
Payroll Liabilities	2,415.40	2,415.40	0.00
Unavailable Rev/Gain From EDC	130,937.21	132,362.57	-1,425.36
Total Other Current Liabilities	172,977.61	174,369.80	-1,392.19
Total Current Liabilities	172,977.61	174,369.80	-1,392.19

Economic Development Corporation of Mercedes, Texas (EDC)
Balance Sheet - EDC
As of August 31, 2020

	Aug 31, 20	Jul 31, 20	\$ Change
Long Term Liabilities			
Bonds Payable 2007	1,645,000.00	1,645,000.00	0.00
Bonds Payable 2016	1,395,833.78	1,416,667.12	-20,833.34
Def Inflow OPEB	412.00	412.00	0.00
Estimated Mail Rebate Liability	2,054,830.47	2,054,830.47	0.00
Net OPEB Liability	10,128.00	10,128.00	0.00
Net Pension Liability	139,538.00	139,538.00	0.00
Texas Leverage Fund Payable	540,955.96	540,955.96	0.00
Total Long Term Liabilities	5,786,698.21	5,807,531.55	-20,833.34
Total Liabilities	5,959,675.82	5,981,901.35	-22,225.53
Equity			
Fund Balance - General	295,452.37	295,452.37	0.00
Unappropriated FDBL/RETAIN ERN	-4,297,469.71	-4,297,469.71	0.00
Unrestricted Net Assets	4,518,263.51	4,518,263.51	0.00
Net Income	-68,649.09	95,534.17	-164,183.26
Total Equity	447,597.08	611,780.34	-164,183.26
TOTAL LIABILITIES & EQUITY	6,407,272.90	6,593,681.69	-186,408.79

Economic Development Corporation of Mercedes, Texas (EDC)
Profit & Loss Budget vs. Actual
For the Period Ending August 31, 2020

	Oct '19 - Aug 20	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Miscellaneous				
Interest - MD Int'l(Orb Galvan)	4,731.55	5,456.57	-725.02	86.7%
Interest - TX Class	4,718.82	6,000.00	-1,281.18	78.6%
Loan Principal Payments - EDC	4,277.65	9,000.00	-4,722.35	47.5%
N/R Prev Written Off-C Bertholf	5,608.50			
Other Financing Sources-Reserve	0.00	500,000.00	-500,000.00	0.0%
Other Income-City Pmt VTX	114,583.37	125,000.00	-10,416.63	91.7%
Other Income - Luis A. Muro	55,091.74	45,000.00	10,091.74	122.4%
Total Miscellaneous	189,011.63	690,456.57	-501,444.94	27.4%
Taxes				
Sales Tax	1,295,567.05	1,198,552.21	97,014.84	108.1%
Total Taxes	1,295,567.05	1,198,552.21	97,014.84	108.1%
Total Income	1,484,578.68	1,889,008.78	-404,430.10	78.6%
Expense				
Capital Outlay				
Furniture & Fixtures	0.00	3,000.00	-3,000.00	0.0%
Total Capital Outlay	0.00	3,000.00	-3,000.00	0.0%
Maintenance				
Maintenance	1,211.38	3,000.00	-1,788.62	40.4%
Office Equipment	324.74	6,000.00	-5,675.26	5.4%
Total Maintenance	1,536.12	9,000.00	-7,463.88	17.1%
Other Services & Charges				
Audit	21,500.00	21,500.00	0.00	100.0%
Automobile Mileage	252.40	500.00	-247.60	50.5%
Bldg Lease	14,283.50	15,582.00	-1,298.50	91.7%
Chamber	5,000.00	20,000.00	-15,000.00	25.0%
Contract Labor - Writer	4,400.00	6,000.00	-1,600.00	73.3%
Crime Insurance	700.00			
D & O Insurance	0.00	700.00	-700.00	0.0%
Electricity	2,943.04	3,000.00	-56.96	98.1%
Finance Charges	17.00	1,100.00	-1,083.00	1.5%
Janitorial	9,500.00	11,000.00	-1,500.00	86.4%
Legal	18,945.72	45,000.00	-26,054.28	42.1%
Loan Fees - EDC	870.00	0.00	870.00	100.0%
Marketing & Promotion	6,044.24	17,800.00	-11,755.76	34.0%
Meetings	825.91	3,500.00	-2,674.09	23.6%
Membership/Subs	1,075.20	4,000.00	-2,924.80	26.9%
Miscellaneous	308.96	1,000.00	-691.04	30.9%
Office Equipment - Lease	2,846.84	2,342.40	504.44	121.5%
Outlet Mall Oct 18' - Oct 28'	81,641.66	100,000.00	-18,358.34	81.6%
Postage	135.50	300.00	-164.50	45.2%
Professional Fees - Accounting	17,600.00	19,200.00	-1,600.00	91.7%
Project CL Healthcare	118,000.00	118,000.00	0.00	100.0%
Project Cortinos	0.00	58,302.50	-58,302.50	0.0%
Project Orchard Grove Apartment	100,000.00	100,000.00	0.00	100.0%
Project Residency	150,000.00	150,000.00	0.00	100.0%
Project RGV Livestock Show Park	25,000.00	50,000.00	-25,000.00	50.0%
Project Rios of Mercedes	50,800.00	50,800.00	0.00	100.0%
Project TRLA	25,000.00	25,000.00	0.00	100.0%
Project VIDA	15,000.00	15,000.00	0.00	100.0%
Projects	2,234.05	88,191.00	-85,956.95	2.5%
Receptionist	6,000.00	12,000.00	-6,000.00	50.0%
Series 2007 - Interest	83,392.65	83,720.00	-327.35	99.6%
Series 2007 - Principal	195,000.00	195,000.00	0.00	100.0%
Series 2010A- Int & Princ 8/21	63,733.83	64,856.00	-1,122.17	98.3%
Sponsorships	20,250.00	20,000.00	250.00	101.3%

Economic Development Corporation of Mercedes, Texas (EDC)
Profit & Loss Budget vs. Actual
For the Period Ending August 31, 2020

	<u>Oct '19 - Aug 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Telephones	4,317.66	5,400.00	-1,082.34	80.0%
TLF Repayment - Interest	22,552.78	33,608.58	-11,055.80	67.1%
TLF Repayment - Principal	99,527.62	97,897.40	1,630.22	101.7%
Travel & Training	0.00	1,200.00	-1,200.00	0.0%
VTX Note	229,166.74	250,000.00	-20,833.26	91.7%
Water Bill	1,295.50	1,200.00	95.50	108.0%
Web-Site	7,315.00	7,980.00	-665.00	91.7%
Total Other Services & Charges	1,407,475.78	1,700,679.86	-293,204.08	82.8%
Personnel Costs				
Automobile Allowance	4,000.00	4,800.00	-800.00	83.3%
Cell Phone Allowance	500.00	600.00	-100.00	83.3%
Health/Life Insurance	9,704.86	13,896.00	-4,191.14	69.8%
Salaries	101,866.98	119,000.00	-17,133.02	85.6%
Social Security	8,070.92	9,470.70	-1,399.78	85.2%
TMRS Contribution	19,359.10	23,757.22	-4,398.12	81.5%
Unemployment Comp	0.00	1,500.00	-1,500.00	0.0%
Worker's Comp	0.00	305.00	-305.00	0.0%
Total Personnel Costs	143,501.86	173,328.92	-29,827.06	82.8%
Supplies				
Office Supplies	714.01	3,000.00	-2,285.99	23.8%
Total Supplies	714.01	3,000.00	-2,285.99	23.8%
Total Expense	1,553,227.77	1,889,008.78	-335,781.01	82.2%
Net Ordinary Income	-68,649.09	0.00	-68,649.09	100.0%
Net Income	-68,649.09	0.00	-68,649.09	100.0%

Economic Development Corporation of Mercedes, Texas (EDC)
Balance Sheet - R.B.E.G. Grant
As of August 31, 2020

	<u>Aug 31, 20</u>	<u>Jul 31, 20</u>	<u>\$ Change</u>
ASSETS			
Current Assets			
Checking/Savings			
Cash - EDC R.B.E.G. Grant	206,580.16	201,628.71	4,951.45
Total Checking/Savings	<u>206,580.16</u>	<u>201,628.71</u>	<u>4,951.45</u>
Total Current Assets	<u>206,580.16</u>	<u>201,628.71</u>	<u>4,951.45</u>
Other Assets			
Allowance - RBEG	-48,713.56	-48,713.56	0.00
EDC RBEG Grant-TXCLASS	41,682.93	41,671.68	11.25
Loan Rec - DeLaGarza Bakery	123,045.80	124,478.61	-1,432.81
Loan Rec - First Nat'l B(Gomez)	27,471.69	27,471.69	0.00
Loan Rec - Jaime Gonzalez	33,211.19	33,944.58	-733.39
Loan Rec - Leticia Galvan.	0.00	6,599.43	-6,599.43
Loan Rec - Longoria	0.00	9,387.22	-9,387.22
Loan Rec - MD International	48,000.00	48,000.00	0.00
Loan Rec - Michael Salinas	55,403.45	55,888.47	-485.02
Loan Rec - Nora Martinez	0.00	6,685.97	-6,685.97
Loan Rec - Reybotics, LLC (Adv)	150,378.07	150,378.07	0.00
Loan Rec - The Grind	52,203.20	52,959.35	-756.15
Loan Rec - Top Gym - San Miguel	59,900.74	59,900.74	0.00
Loan Rec - Werblski Ashley & H	19,839.64	20,131.27	-291.63
Total Other Assets	<u>562,423.15</u>	<u>588,783.52</u>	<u>-26,360.37</u>
TOTAL ASSETS	<u><u>769,003.31</u></u>	<u><u>790,412.23</u></u>	<u><u>-21,408.92</u></u>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
Unavailable Revenue	520,740.21	547,111.83	-26,371.62
Total Other Current Liabilities	<u>520,740.21</u>	<u>547,111.83</u>	<u>-26,371.62</u>
Total Current Liabilities	<u>520,740.21</u>	<u>547,111.83</u>	<u>-26,371.62</u>
Total Liabilities	<u>520,740.21</u>	<u>547,111.83</u>	<u>-26,371.62</u>
Equity			
Fund Balance	261,903.39	261,903.39	0.00
Unrestricted Net Assets	-13,834.73	-13,834.73	0.00
Net Income	194.44	-4,768.26	4,962.70
Total Equity	<u>248,263.10</u>	<u>243,300.40</u>	<u>4,962.70</u>
TOTAL LIABILITIES & EQUITY	<u><u>769,003.31</u></u>	<u><u>790,412.23</u></u>	<u><u>-21,408.92</u></u>

Economic Development Corporation of Mercedes, Texas (EDC)
Balance Sheet - I R P
As of August 31, 2020

	Aug 31, 20	Jul 31, 20	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Cash - I R P	132,087.99	129,681.60	2,406.39
Total Checking/Savings	132,087.99	129,681.60	2,406.39
Total Current Assets	132,087.99	129,681.60	2,406.39
Other Assets			
Allowance - IRP	-16,111.00	-17,803.00	1,692.00
IRP Operating Reserv - TXCLASS	68,492.27	68,473.80	18.47
Loan Rec - 956Sports	32,222.19	32,222.19	0.00
Loan Rec - Castaneda Mario & M	92,362.79	93,160.26	-797.47
Loan Rec - First Nat'l (Gomez)	17,232.29	17,232.29	0.00
Loan Rec - Irma Cadena	0.00	3,383.91	-3,383.91
Loan Rec - MD Int'l (Galvan)	134,502.59	134,502.59	0.00
Loan Rec - Mid Valley Dental	49,989.20	51,014.45	-1,025.25
Loan Rec - R. Guerra	33,892.45	35,363.26	-1,470.81
Loan Rec - Raquel Moreno	11,150.71	11,150.71	0.00
Rsrcs To Be Provided	579,172.93	579,172.93	0.00
Total Other Assets	1,002,906.42	1,007,873.39	-4,966.97
TOTAL ASSETS	1,134,994.41	1,137,554.99	-2,560.58
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
Due to EDC	0.00	1,451.29	-1,451.29
Note Payable - USDA - IRP	579,172.93	579,172.93	0.00
Unavailable Revenue - IRP	355,241.22	360,226.66	-4,985.44
Total Other Current Liabilities	934,414.15	940,850.88	-6,436.73
Total Current Liabilities	934,414.15	940,850.88	-6,436.73
Total Liabilities	934,414.15	940,850.88	-6,436.73
Equity			
Fund Balance - IRP	143,874.41	143,874.41	0.00
Unrestricted Net Assets	34,229.26	34,229.26	0.00
Net Income	22,476.59	18,800.44	3,876.15
Total Equity	200,580.26	196,704.11	3,876.15
TOTAL LIABILITIES & EQUITY	1,134,994.41	1,137,554.99	-2,560.58



Summary Statement

August 2020

Development Corporation of Mercedes Inc.

320 S. Ohio
Mercedes, TX 78570

TXCLASS

Average Monthly Yield: 0.32%

	Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
TX-01-0607-0001 DEVELOPMENT CORPORATION OF MERCEDES	101,105.94	26,501.11	0.00	33.60	701.78	125,060.78	127,640.65
TX-01-0607-0002 EDC 2006 RESERVE	298,897.78	0.00	26,501.11	74.35	2,049.72	275,003.07	272,471.02
TX-01-0607-0003 EDC RBEG FUND	41,671.68	0.00	0.00	11.25	286.62	41,677.94	41,682.93
TX-01-0607-0004 IRP FUND OPERATING/RESERVE	68,473.80	0.00	0.00	18.47	471.00	68,484.09	68,492.27
Total	510,149.20	26,501.11	26,501.11	137.67	3,509.12	510,225.89	510,286.87

**Blue BusinessSM Plus Credit Card**

DEVELOPMENT CORPORATION OF

MELISSA RAMIREZ

Closing Date 08/17/20 Next Closing Date 09/16/20

Account Ending 5-31009

p 1/9

Customer Care: 1-800-521-6121

TTY: 1-800-221-9950

Website: americanexpress.com

New Balance **\$120.06****Minimum Payment Due** **\$35.00****Payment Due Date** **09/11/20[‡]**

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/11/20, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.24%.

Membership Rewards[®] Points

Available and Pending as of 07/31/20

40,168For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$120.06
Payments/Credits	\$120.06
New Charges	+\$120.06
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$120.06****Minimum Payment Due** **\$35.00****Credit Limit** **\$13,000.00****Available Credit** **\$12,879.94****Days in Billing Period:** 31

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

015512 1.6

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	4 months	\$123

If you would like information about credit counseling services, call 1-888-733-4139.



See page 2 for important information about your account.



Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on pages 5 - 8.

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 5-31009Enter 15 digit account # on all payments.
Make check payable to American Express.

MB 01 015512 68027 B 86 A

MELISSA RAMIREZ
DEVELOPMENT CORPORATION OF
DEVELOPMENT CORP OF
320 S OHIO
MERCEDES TX 78570**Payment Due Date****09/11/20****New Balance****\$120.06****Minimum Payment Due****\$35.00**See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448\$ _____
Amount Enclosed

0000349992503945648 000012006000003500 13 H

R07JMWRT 23020

000010625

(000)

P.O. Box 4650, Edinburg, Texas 78540
Return Service Requested

00002441 TT212S09012001435400 01 000000000 0002441 005

DEVELOPMENT CORPORATION OF MERCEDES INC
320 S OHIO AVE
MERCEDES TX 78570-3118

Customer Service Information



24/7 Banking: 1-888-862-1862

Customer Support: 1-855-862-1920

Your Bank associates are available to assist you
Monday through Friday from 8:00AM to 5:00PM



Written Inquiries:

P.O. Box 4650, Edinburg, Texas 78540



Visit us Online: www.texasnational.com



Email Inquiries: customerservice@texasnational.com



Join us on Facebook!

PUBLIC FUNDS ANALYSIS

Account Number: XXXXXX1873

Account Owner(s): DEVELOPMENT CORPORATION OF MERCEDES INC

Balance Summary

Beginning Balance as of 08/01/2020	\$843,159.54
+ Deposits and Credits (2)	\$113,168.03
- Withdrawals and Debits (26)	\$518,369.21
Ending Balance as of 08/31/2020	\$437,958.36
Service Charges for Period	\$0.00
Average Balance for Period	\$503,293.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Aug 06	REF 90IL4NP FROM *1899 MD INTERNATIONAL	1,479.73
Aug 31	CITY OF MERCEDES/A/P EFT 99-00245 DEVELOPMENT CORPORATIO	111,688.30

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Aug 06	REF 9OCTN51 TO *1899 TO CORRECT DUE TO A	28.44
Aug 06	BENE:RAYBEC MERCEDES TRN:P202008060023211 <i>Raybee Incentive Orchard Grove Apartments</i>	80,000.00
Aug 07	DEVELOPMENT CORP/PAYROLL 450542230 DEVELOPMENT CORP	3,780.68
Aug 07	BENE:RAYBEC MERCEDES TRN:P202008070013700 <i>Raybee Incentive Orchard Grove Apartments</i>	20,000.00
Aug 14	IRS/USATAXPYMT *****2773881744 DEVELOPMENT CORPORATIO	2,415.40
Aug 20	REF A85NJO6 TO *0691 TO COVER VTX DEBT S	10,416.67
Aug 21	DEVELOPMENT CORP/PAYROLL 450542230 DEVELOPMENT CORP	3,433.91

CHECKS PAID

* Indicates a Skip in Check Number(s)

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
Aug 07	3563	262.47	Aug 13	Chamber 3570	1,298.50	Aug 13	Knapp 3576	150,000.00
Aug 06	3564	120.06	Aug 05	3571	665.00	Aug 14	3577	400.00
Aug 12	Bond pmt 3565	236,860.00	Aug 07	3572	85.00	Aug 12	3578	150.00
Aug 06	3566	1,000.00	Aug 13	3573	242.91	Aug 19	*3580	50.00
Aug 05	3567	106.85	Aug 07	3574	220.67	Aug 27	CRI 3581	1,800.00
Aug 04	3568	915.43	Aug 10	TMRS 3575	2,415.16	Aug 20	3582	102.06
Aug 17	Accounting 3569	1,600.00						

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
Aug 04	842,244.11	Aug 12	498,029.51	Aug 20	331,503.97
Aug 05	841,472.26	Aug 13	346,488.10	Aug 21	328,070.06
Aug 06	761,803.49	Aug 14	343,672.70	Aug 27	326,270.06
Aug 07	737,454.67	Aug 17	342,072.70	Aug 31	437,958.36
Aug 10	735,039.51	Aug 19	342,022.70		

CHECK IMAGES

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/07/2020

Pay to the order of: T. J. Smith

Two Hundred Sixty Two and 47/100

THS Bank
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3563

Check Amount: \$262.47

08/07/2020 Check 3563 \$262.47

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/06/2020

Pay to the order of: American Express

One Hundred Twenty and 6/100

Mercedes Express
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3564

Check Amount: \$120.06

08/06/2020 Check 3564 \$120.06

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/12/2020

Pay to the order of: Bank America

Two Hundred Thirty Six Thousand Eight Hundred and 00/100

Bank of America
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3565

Check Amount: \$236,860.00

08/12/2020 Check 3565 \$236,860.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/06/2020

Pay to the order of: City of Houston

One Thousand and 00/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3566

Check Amount: \$1,000.00

08/06/2020 Check 3566 \$1,000.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/05/2020

Pay to the order of: City of Houston

One Hundred Six and 85/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3567

Check Amount: \$106.85

08/05/2020 Check 3567 \$106.85

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/04/2020

Pay to the order of: City of Houston

Nine Hundred Fifteen and 43/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3568

Check Amount: \$915.43

08/04/2020 Check 3568 \$915.43

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/17/2020

Pay to the order of: City of Houston

One Thousand Six Hundred and 00/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3569

Check Amount: \$1,600.00

08/17/2020 Check 3569 \$1,600.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/13/2020

Pay to the order of: City of Houston

One Thousand Two Hundred Ninety Eight and 50/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3570

Check Amount: \$1,298.50

08/13/2020 Check 3570 \$1,298.50

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/05/2020

Pay to the order of: City of Houston

Six Hundred Sixty Five and 00/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3571

Check Amount: \$665.00

08/05/2020 Check 3571 \$665.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/07/2020

Pay to the order of: City of Houston

Eighty Five and 00/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3572

Check Amount: \$85.00

08/07/2020 Check 3572 \$85.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/13/2020

Pay to the order of: City of Houston

Two Hundred Forty Two and 91/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3573

Check Amount: \$242.91

08/13/2020 Check 3573 \$242.91

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
Mercedes, TX 79070

Check Date: 08/07/2020

Pay to the order of: City of Houston

Two Hundred Twenty and 67/100

City of Houston
PO Box 11700
Dallas, TX 75211-0700

Check Number: 3574

Check Amount: \$220.67

08/07/2020 Check 3574 \$220.67

CHECK IMAGES (Continued)

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
MURKIN, TX 78209

Check Date: 08/10/2020

Pay to the order of: Tanya Margaret Red, Inc.
Two Thousand Four Hundred Fifteen and 16/100

From: Margaret Red
P.O. Box 14952
Austin, TX 78714-9512

Auto-Stop: No

PO3575P C11A9 RD L28C 015000 1873P

08/10/2020 Check 3575 \$2,415.16

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
MURKIN, TX 78209

Check Date: 08/13/2020

Pay to the order of: James Wayne Carter
One Hundred Fifty Thousand and 00/100

From: James Wayne Carter
14014 E. Hwy 1
Houston, TX 77058

Auto-Stop: No

PO3576P C11A9 RD L28C 015000 1873P

08/13/2020 Check 3576 \$150,000.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
MURKIN, TX 78209

Check Date: 08/14/2020

Pay to the order of: James S. Carson
Four Hundred and 00/100

From: James S. Carson
2801 Taylor St.
Houston, TX 77009

Auto-Stop: No

PO3577P C11A9 RD L28C 015000 1873P

08/14/2020 Check 3577 \$400.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
MURKIN, TX 78209

Check Date: 08/12/2020

Pay to the order of: Repetition Service
One Hundred Fifty and 00/100

From: Repetition Service
100 S. Texas St.
Houston, TX 77001

Auto-Stop: No

PO3578P C11A9 RD L28C 015000 1873P

08/12/2020 Check 3578 \$150.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
MURKIN, TX 78209

Check Date: 08/19/2020

Pay to the order of: Tanya Vines LLC
Fifty and 00/100

From: Tanya Vines LLC
P.O. Box 18808
Chicago, IL 60618-0808

Auto-Stop: No

PO3580P C11A9 RD L28C 015000 1873P

08/19/2020 Check 3580 \$50.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
MURKIN, TX 78209

Check Date: 08/27/2020

Pay to the order of: Carr, Pugh & Myers, LLC
One Thousand Eight Hundred and 00/100

From: Carr, Pugh & Myers, LLC
1120 N. 28th St.
Houston, TX 77008

Auto-Stop: No

PO3581P C11A9 RD L28C 015000 1873P

08/27/2020 Check 3581 \$1,800.00

DEVELOPMENT CORPORATION OF MERCEDES, INC.
330 S. CHS.
MURKIN, TX 78209

Check Date: 08/20/2020

Pay to the order of: Russ Stone
One Hundred Two and 6/100

From: Russ Stone
444 S. West 19th Ave.
Houston, TX 77003

Auto-Stop: No

PO3582P C11A9 RD L28C 015000 1873P

08/20/2020 Check 3582 \$102.06

**Security Holder
Remittance Report for
8/25/2020**

Start Date:	8/11/2020 12:00:00A
End Date:	8/25/2020 11:59:00P
Print Date:	08/25/2020
Print Time:	4:36:49 pm

Security Holder

Development Corporation of Mercedes

Investor Number 01-985-002

Investor Name Development Corp of Mercedes RBEG

<u>Loan No</u>	<u>Borrower</u>	<u>Trans Desc</u>	<u>*Paid Dt</u>	<u>Pmt Amt</u>	<u>Principal</u>	<u>Interest</u>	<u>Ser Fee</u>	<u>Lt Chrg</u>	<u>Rcvr'd Fee</u>	<u>Net Remit Am</u>
98550030	De La Garza	Regular Pymnt	08/11/2020	1,976.98	1,432.81	544.17	18.00	0.00	0.00	1,958.98
98550038	Salinas	Regular Pymnt	08/17/2020	680.48	485.02	195.46	18.00	0.00	0.00	662.48
98564204	Werbiski	Regular Pymnt	08/25/2020	573.04	291.63	254.12	18.00	0.00	0.00	527.75
Investor/Bank/Group Total				3,230.50	2,209.46	993.75	54.00	0.00	0.00	3,148.21

Investor Number 01-985-003

Investor Name Development Corporation of Mercedes

<u>Loan No</u>	<u>Borrower</u>	<u>Trans Desc</u>	<u>*Paid Dt</u>	<u>Pmt Amt</u>	<u>Principal</u>	<u>Interest</u>	<u>Ser Fee</u>	<u>Lt Chrg</u>	<u>Rcvr'd Fee</u>	<u>Net Remit Am</u>
98550297	R. GUERRA C	Regular Pymnt	08/17/2020	1,665.31	1,470.81	194.50	18.00	0.00	0.00	1,647.31
Investor/Bank/Group Total				1,665.31	1,470.81	194.50	18.00	0.00	0.00	1,647.31

Total Security Holder

4,895.81	3,680.27	1,188.25	72.00	27.29	0.00	4,796.52
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Delinquency Report

As Of August 25, 2020

Data Date: 08/25/2020
Data Time: 5:01:02 pm
Print Date: 08/25/2020
Print Time: 5:01:02 pm

Security Holder Development Corporation of Mercedes

Investor Number: 01-985-001

Investor Name: Development Corporation of Mercedes

Loan No	Loan Amt	Prin Bal	Total Pmt	Unpaid Lt Chrg	Int Pd to Dt	Total Due	Due Date	Dt Last Pmt	Days Late	#PmtDue
98560940	4,900.00	2,850.72	110.64	11.06	03/07/2019	2,192.15	03/01/2019	03/07/2019	543	19
Gonzalez , Elias										

Investor Number: 01-985-002

Investor Name: Development Corp of Mercedes RBEG

Loan No	Loan Amt	Prin Bal	Total Pmt	Unpaid Lt Chrg	Int Pd to Dt	Total Due	Due Date	Dt Last Pmt	Days Late	#PmtDue
98556404	12,000.00	9,387.22	215.62	10.78	09/28/2016	9,387.22	10/01/2016	09/28/2016	1424	48
Longoria , Daniel										
98561444	6,816.80	6,685.97	152.40	7.62	07/31/2017	5,913.12	08/28/2017	07/31/2017	1093	37
Martinez , Nora										
98562372	8,075.00	6,599.43	236.61	11.83	06/25/2018	6,599.43	06/10/2018	06/25/2018	807	27
Galvan , Leticia										
98554876	98,691.90	52,203.20	999.24	1,398.88	08/06/2020	6,245.24	03/15/2020	08/06/2020	163	6
Join Investin, 7013 E. Expressway 83 Suite E.										
98563684	150,400.00	150,378.07	2015.98	100.80	04/24/2020	8,366.32	05/24/2020	05/08/2020	93	4
REYBOTIC,										

Investor Number: 01-985-003

Investor Name: Development Corporation of Mercedes

Loan No	Loan Amt	Prin Bal	Total Pmt	Unpaid Lt Chrg	Int Pd to Dt	Total Due	Due Date	Dt Last Pmt	Days Late	#PmtDue
98552764	75,000.00	32,222.19	1421.24	426.36	10/17/2016	32,222.19	10/15/2016	11/18/2016	1410	47
Sports2Nipat, 325 West Second St.										

Delinquency Report

As Of August 25, 2020

Data Date: 08/25/2020
 Data Time: 5:01:02 pm
 Print Date: 08/25/2020
 Print Time: 5:01:02 pm

Security Holder Development Corporation of Mercedes

98564764	4,717.17	3,383.91	205.11	30.78	05/13/2019	3,383.91	06/01/2019	05/13/2019	451	16
Cadena , Irma										
98560836	107,362.25	92,362.79	1060.13	106.02	08/04/2020	5,458.93	04/01/2020	08/04/2020	146	5
Castaneda , Mario		1201 S. Rio Rico Rd.								
98550182	100,000.00	44,703.99	690.58	34.53	05/28/2020	2,140.80	06/06/2020	05/28/2020	80	3
Gomez , Roy		334 South Texas Blvd.								

Mortgage Servicer System
Investor Trial Balance For Development Corporation of Mercedes

Bk	Inv	Grp	Inv	Loan #	Loan #	Loan Name	Due Date	Int Rate	P&I	Prin Bal	Net Prin Bal	T&I Bal	Unapplied	Subsidy
01	985	001	98560940	98560940	Gonzalez, Elias	03/01/19	4.00000	110.64	2,850.72	2,850.72	0.00	0.00	0.00	
Total :									<u>110.64</u>	<u>2,850.72</u>	<u>0.00</u>			
									<u>2,850.72</u>	<u>0.00</u>	<u>0.00</u>			

Item Count = 1

Mortgage Servicer System
Investor Trial Balance For Development Corp of Mercedes RBEG

Bk	Inv	Grp	Inv Loan #	Loan #	Loan Name	Due Date	Int Rate	P&I	Prin Bal	Net Prin Bal	T&I Bal	Unapplied	Subsidy
01	985	002	98550030	98550030	De La Garza, Al	09/01/20	5.00000	1,976.98	123,045.80	123,045.80	0.00	0.00	0.00
01	985	002	98550038	98550038	Salinas, Michael	09/10/20	4.00000	680.48	55,403.45	55,403.45	0.00	0.00	0.00
01	985	002	98554876	98554876	Jom Investment	03/15/20	4.00000	999.24	52,203.20	52,203.20	0.00	0.00	0.00
01	985	002	98556404	98556404	Longoria, Daniel	10/01/16	3.00000	215.62	9,387.22	9,387.22	0.00	0.00	0.00
01	985	002	98557444	98557444	Gonzalez, Jaime	09/01/20	3.50000	838.59	33,211.19	33,211.19	0.00	0.00	0.00
01	985	002	98561444	98561444	Martinez, Nora	08/28/17	3.50000	152.40	6,685.97	6,685.97	0.00	0.00	0.00
01	985	002	98562372	98562372	Leticia Galvan c	06/10/18	3.50000	236.61	6,599.43	6,599.43	0.00	0.00	0.00
01	985	002	98563684	98563684	REYBOTICS, LLC	05/24/20	3.50000	2,015.98	150,378.07	150,378.07	0.00	0.00	0.00
01	985	002	98564204	98564204	Werbiski, Ashle	09/03/20	3.50000	545.75	19,839.64	19,839.64	0.00	0.00	0.00
01	985	002	98567980	98567980	San Miguel, Ju	12/05/20	3.00000	1,167.96	59,900.74	59,900.74	0.00	0.00	0.00
Total :								8,829.61	516,654.71	0.00			
								516,654.71	0.00	0.00			

Item Count = 10

Investor Trial Balance For Development Corporation of Mercedes IRP

Bk	Inv	Grp	Inv Loan #	Loan #	Loan Name	Due Date	Int Rate	P&I	Prin Bal	Net Prin Bal	T&I Bal	Unapplied	Subsidy
01	985	003	98550182	98550182	Gomez, Roy G.	06/06/20	3.00000	690.58	44,703.99	44,703.99	0.00	0.00	0.00
01	985	003	98550297	98550297	R. GUERRA CO	09/21/20	6.00000	1,665.31	33,892.45	33,892.45	0.00	0.00	0.00
01	985	003	98552764	98552764	Sports2Night, I	10/15/16	5.00000	1,421.24	32,222.19	32,222.19	0.00	0.00	0.00
01	985	003	98553940	98553940	Mid Valley Den	09/01/20	3.50000	1,186.24	49,989.20	49,989.20	0.00	0.00	0.00
01	985	003	98560836	98560836	Castaneda, Ma	04/01/20	3.50000	1,060.13	92,362.79	92,362.79	0.00	0.00	0.00
01	985	003	98564764	98564764	Cadena, Irma P	06/01/19	4.00000	205.11	3,383.91	3,383.91	0.00	0.00	0.00
01	985	003	98564988	98564988	Hinojosa, Raqu	08/23/20	3.50000	282.52	11,150.71	11,150.71	0.00	0.00	0.00
01	985	003	98569300	98569300	MD Internatio	12/18/20	1.00000	2,938.50	313,439.80	313,439.80	0.00	0.00	0.00
Total :								9,449.63	581,145.04	581,145.04	0.00	0.00	0.00
									581,145.04		0.00		0.00

Item Count = 8

4. Discussion and Action: TXCLASS Investment Report



Summary Statement

August 2020

Development Corporation of Mercedes Inc.

320 S. Ohio
Mercedes, TX 78570

TXCLASS

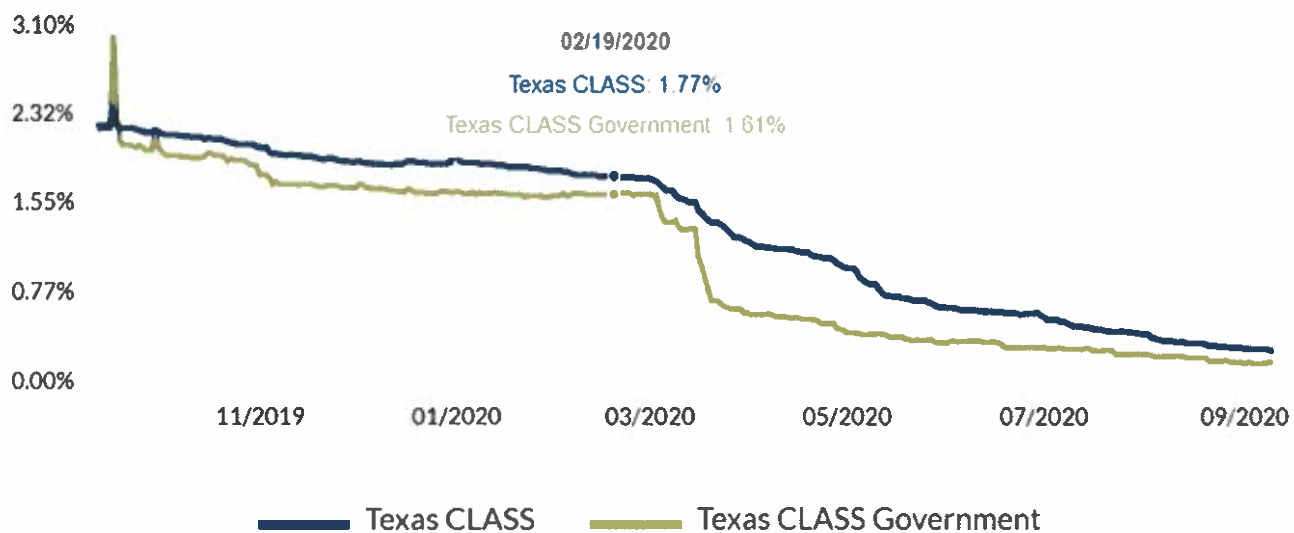
Average Monthly Yield: 0.32%

	Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
TX-01-0607-0001 DEVELOPMENT CORPORATION OF MERCEDES	101,105.94	26,501.11	0.00	33.60	701.78	125,060.78	127,640.65
TX-01-0607-0002 EDC 2006 RESERVE	298,897.78	0.00	26,501.11	74.35	2,049.72	275,003.07	272,471.02
TX-01-0607-0003 EDC RBEG FUND	41,671.68	0.00	0.00	11.25	286.62	41,677.94	41,682.93
TX-01-0607-0004 IRP FUND OPERATING/RESERVE	68,473.80	0.00	0.00	18.47	471.00	68,484.09	68,492.27
Total	510,149.20	26,501.11	26,501.11	137.67	3,509.12	510,225.89	510,286.87

Rates as of September 10, 2020

	Texas CLASS	Texas CLASS Government
Daily Yield (%)	0.2551	0.1551
YTD Yield (%)	1.0047	0.7114
7-Day Yield (%)	0.2622	0.1494
30-Day Yield (%)	0.2880	0.1689
Weighted Average Maturity (To Reset)	54	23
Weighted Average Maturity (To Final)	86	76
Daily Dividend	0.000006969946	0.000004237701
Net Asset Value (NAV)	1.00020878	1.00007586

Texas CLASS Daily Yields



Type of Account: Texas CLASS

Maturity Date: NONE

Interest Rate: Variable/ Average Aug rate .32%

Presented before the Board: September 17, 2020

Affirm: _____

Date: _____

5. Discussion and Action: IRP Budget

Memo

To: DCM Board of Directors
From: Melissa Ramirez, Executive Director
CC: File
Date: 9/11/2020
Re: IRP Budget

The USDA IRP portfolio currently funds the following loans:

956Sports- Delinquent
Mario Castaneda- Delinquent
Gilbert Gomez- Delinquent
Irma Cadena- Lawsuit
Mid Valley Dental
MD International- Deferred
Westgate Meat Market
Raquel Moreno- Deferred

There are currently only 2 performing notes. Please see the attached budget reflecting the market conditions as well as the portfolio's performance.

Note: The reserve account currently has a balance of \$68,473.80. The IRP general account has a balance of \$132,087.99.

Recommendation: Approve the IRP budget as presented.

FY20-21 IRP Proposed Budget
Intermediary : Development Corporation of Mercedes
Loan Fund # D04-IRP

Income	Previous Year (actual+est)	Proposed Year
Interest from Sub-recipient Loans	132098.99	3420
Interest from Deposits	490	350
Application Fees		
Commitment Fees		
Late Fees		
Other:		
Total Income	132,589	3,770
Expenses		
Employee Salaries		
Employee Fringe Benefits		
IRP-related Travel		
Loan Processing/Closing Costs		
Interest		
Professional Services		
Marketing		
Staff Training		
Bad Debt Allowance (Loan Losses)		
Space (rent)		
Audit/Accounting		
Indirect Costs (Overhead)		
Other:		
Other:		
Total Expenses	0	0

Fund Sustainability	
Total Proposed Fund Income	136,359
(-) Total Proposed Fund Expenses	0
INSERT Annual Principal Payment on IRP Loan	30848
Proposed Net Fund Income (after Principal payment)	105,511

PLEASE NOTE:

If Net Fund Income (after principal payment) is **NEGATIVE**, please consult with Rural Development before completing and submitting this annual budget for approval. Negative fund budgets can adversely impact the longterm viability of the fund.

Submitted by : _____

Date : _____

Name: Melissa Ramirez
Title: Executive Director

Approval : _____

Date: _____

Business Programs Specialist
USDA-Rural Development

6. Discussion and Action: FY 19-20 Audit, Engagement of Carr, Riggs & Ingram, LLC

To the Board of Directors and Executive Director of
Development Corporation of Mercedes
Mercedes, Texas 78570

We are pleased to confirm our understanding of the services we are to provide Development Corporation of Mercedes for the year ended September 30, 2020. We will audit the financial statements of the governmental activities, each major fund, and the aggregate remaining fund information, including the related notes to the financial statements, which collectively comprise the basic financial statements of the Development Corporation of Mercedes as of and for the year ended September 30, 2020. Accounting standards generally accepted in the United States of America provide for certain required supplementary information (RSI), such as management's discussion and analysis (MD&A), to supplement the Development Corporation of Mercedes' basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of our engagement, we will apply certain limited procedures to the Development Corporation of Mercedes' RSI in accordance with auditing standards generally accepted in the United States of America. These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We will not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance. The following RSI is required by U.S. generally accepted accounting principles and will be subjected to certain limited procedures, but will not be audited:

- 1) Management's Discussion and Analysis.
- 2) Budgetary Comparison Schedule – General Fund.
- 3) Budgetary Comparison Schedule – IRP Special Revenue Fund.
- 4) Budgetary Notes to Required Supplementary Information.
- 5) Schedule of Changes in Net Pension Liability and Related Ratios.
- 6) Schedule of Contributions.
- 7) Schedule of Changes in Total OPEB Liability and Related Ratios.

We have also been engaged to report on supplementary information other than RSI that accompanies the Development Corporation of Mercedes's financial statements. We will subject the following supplementary information to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America, and we will provide an opinion on it in

relation to the financial statements as a whole, in a report combined with our auditor's report on the financial statements:

1) Comparative individual fund statements.

The following other information accompanying the financial statements will not be subjected to the auditing procedures applied in our audit of the financial statements, and our auditor's report will not provide an opinion or any assurance on that other information:

1) Introductory section.

Audit Objectives

The objective of our audit is the expression of opinions as to whether your financial statements are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles and to report on the fairness of the supplementary information referred to in the second paragraph when considered in relation to the financial statements as a whole. Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and will include tests of the accounting records of the Development Corporation of Mercedes and other procedures we consider necessary to enable us to express such opinions. We will issue a written report upon completion of our audit of the Development Corporation of Mercedes' financial statements. Our report will be addressed to management and the governing board of Development Corporation of Mercedes. We cannot provide assurance that unmodified opinions will be expressed. Circumstances may arise in which it is necessary for us to modify our opinions or add emphasis-of-matter or other-matter paragraphs. If our opinions are other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed opinions, we may decline to express opinions or issue reports, or may withdraw from this engagement.

We will also provide a report (that does not include an opinion) on internal control related to the financial statements and compliance with the provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the financial statements as required by *Government Auditing Standards*. The report on internal control and on compliance and other matters will include a paragraph that states (1) that the purpose of the report is solely to describe the scope of testing of internal control and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control on compliance, and (2) that the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. The paragraph will also state that the report is not suitable for any other purpose. If during our audit we become aware that the Development Corporation of Mercedes is subject to an audit requirement that is not encompassed in the terms of this engagement, we will communicate to management and those charged with governance that an audit in accordance with U.S. generally accepted auditing standards and the standards for financial audits contained in *Government Auditing Standards* may not satisfy the relevant legal, regulatory, or contractual requirements.

Audit Procedures—General

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to

be examined and the areas to be tested. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the government or to acts by management or employees acting on behalf of the government. Because the determination of waste and abuse is subjective, *Government Auditing Standards* do not expect auditors to perform specific procedures to detect waste or abuse in financial audits nor do they expect auditors to provide reasonable assurance of detecting waste and abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, an unavoidable risk exists that some material misstatements may exist and not be detected by us, even though the audit is properly planned and performed in accordance with U.S. generally accepted auditing standards and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. Our responsibility as auditors is limited to the period covered by our audit and does not extend to later periods for which we are not engaged as auditors.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, and may include direct confirmation of receivables and certain other assets and liabilities by correspondence with selected individuals, funding sources, creditors, and financial institutions. We will request written representations from your attorneys as part of the engagement, and they may bill you for responding to this inquiry. At the conclusion of our audit, we will require certain written representations from you about your responsibilities for the financial statements; compliance with laws, regulations, contracts, and grant agreements; and other responsibilities required by generally accepted auditing standards.

Audit Procedures—Internal Control

Our audit will include obtaining an understanding of the government and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Tests of controls may be performed to test the effectiveness of certain controls that we consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. Our tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to *Government Auditing Standards*.

An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. Accordingly, we will express no such opinion. However, during the audit, we will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards and *Government Auditing Standards*.

Audit Procedures—Compliance

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will perform tests of the Development Corporation of Mercedes' compliance with the provisions of applicable laws, regulations, contracts, agreements, and grants. However, the objective of our audit will not be to provide an opinion on overall compliance and we will not express such an opinion in our report on compliance issued pursuant to *Government Auditing Standards*.

Other Services

We will also assist in preparing the financial statements and related notes of the Development Corporation of Mercedes in conformity with U.S. generally accepted accounting principles, assist in the conversion from fund based statements to government-wide financial statements in accordance with GASB Statement No. 34, assist in preparing journal entries (other than proposed adjustments) related to the Development Corporation of Mercedes' pension and OPEB liabilities in accordance with GASB Statements Nos. 68 and 75, other requested entries and any other nonaudit services based on information provided by you. These nonaudit services do not constitute an audit under *Government Auditing Standards* and such services will not be conducted in accordance with *Government Auditing Standards*. We will perform the services in accordance with applicable professional standards. The other services are limited to the financial statements, related notes, and other services previously defined as well as any other services you may request. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

Management Responsibilities

Management is responsible for designing, implementing, establishing, and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, and for evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; following laws and regulations; and ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. You are also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements and all accompanying information in conformity with U.S. generally accepted accounting principles, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, including identification of all related parties and all related-party relationships and transactions, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the government from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to us in the written representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period

presented are immaterial, both individually and in the aggregate, to the financial statements of each opinion unit taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the government complies with applicable laws, regulations, contracts, agreements, and grants and for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, or contracts or grant agreements that we report.

You are responsible for the preparation of the other supplementary information, which we have been engaged to report on, in conformity with U.S. generally accepted accounting principles. You agree to include our report on the supplementary information in any document that contains and indicates that we have reported on the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Your responsibilities include acknowledging to us in the written representation letter that (1) you are responsible for presentation of the supplementary information in accordance with GAAP; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

You agree to assume all management responsibilities relating to the financial statements, related notes, the other services defined above and any other nonaudit services we provide. You will be required to acknowledge in the management representation letter our assistance with preparation of the financial statements and related notes and that you have reviewed and approved the financial statements and related notes prior to their issuance and have accepted responsibility for them. Further, you agree to oversee the nonaudit services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of those services; and accept responsibility for them.

Engagement Administration, Fees, and Other

We understand that your employees will prepare all cash, accounts receivable, or other confirmations we request and will locate any documents selected by us for testing.

We will provide copies of our reports to the Development Corporation of Mercedes; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of our reports are to be made available for public inspection.

The audit documentation for this engagement is the property of Carr, Riggs & Ingram, LLC, and constitutes confidential information. However, subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to regulator or its designee, a federal agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. We will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of Carr, Riggs & Ingram, LLC personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date or for any additional period requested by a regulator. If we are aware that a federal awarding agency or auditee is contesting an audit finding, we will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

We expect to begin our audit on September 2020. Aaron Rios is the engagement partner and is responsible for supervising the engagement and signing the reports or authorizing another individual to sign them.

Our fee for these services will be at our standard hourly rates plus out-of-pocket costs (such as report reproduction, word processing, postage, travel, copies, telephone, etc.) except that we agree that our gross fee, excluding expenses, will not exceed ~~\$15,000~~ **\$15,000**. Our standard hourly rates vary according to the degree of responsibility involved and the experience level of the personnel assigned to your audit. Our invoices for these fees will be rendered each month as work progresses and are payable on presentation. In accordance with our firm policies, work may be suspended if your account becomes 30 days or more overdue and may not be resumed until your account is paid in full. If we elect to terminate our services for nonpayment, our engagement will be deemed to have been completed upon written notification of termination, even if we have not completed our report. You will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket costs through the date of termination. The above fee is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs.

Dispute Resolution

In the event of a dispute between the parties which arises out of or relates to this contract or engagement letter, the breach thereof or the services provided or to be provided hereunder, if the dispute cannot be settled through negotiation, the parties agree that before initiating arbitration,

litigation or other dispute resolution procedure, they will first try, in good faith, to resolve the dispute through non-binding mediation. All parties agree that an alternative form of dispute resolution shall not be undertaken by either party until the expiration of fifteen (15) calendar days following notice being provided to the other party indicating that the dispute cannot be settled through mediation. The mediation will be administered by the American Arbitration Association under its *Dispute Resolution Rules for Professional Accounting and Related Services Disputes*. The costs of any mediation proceedings shall be shared equally by all parties.

Governing Law; Venue

This agreement and performance hereunder shall be governed by the laws of the State of Alabama, without reference to any conflict of laws rules or principles. Any action or proceeding arising from or relating to this agreement must be brought in a state or federal court having jurisdiction in Coffee County, Alabama, and each party irrevocably submits to the jurisdiction and venue of any such court in any such action or proceeding and agrees to waive any defenses to venue and jurisdiction including *forum non conveniens*.

Electronic Data Communication and Storage and Use of Third Party Service Provider

In the interest of facilitating our services to your company, we may send data over the Internet, securely store electronic data via computer software applications hosted remotely on the Internet, or allow access to data through third-party vendors' secured portals or clouds. Electronic data that is confidential to your company may be transmitted or stored using these methods. We may use third-party service providers to store or transmit this data, such as, but not limited to, providers of tax return preparation software. In using these data communication and storage methods, our firm employs measures designed to maintain data security. We use reasonable efforts to keep such communications and data access secure in accordance with our obligations under applicable laws and professional standards. We also require our third-party vendors to do the same.

You recognize and accept that we have no control over, and shall not be responsible for, the unauthorized interception or breach of any communications or data once it has been sent or has been subject to unauthorized access, notwithstanding all reasonable security measures employed by us or our third-party vendors. You consent to our use of these electronic devices and applications and submission of confidential client information to third-party service providers during this engagement.

To enhance our services to you, we will use a combination of remote access, secure file transfer, virtual private network or other collaborative, virtual workspace or other online tools or environments. Access through any combination of these tools allows for on-demand and/or real-time collaboration across geographic boundaries and time zones and allows CRI and you to share data, engagement information, knowledge, and deliverables in a protected environment. In order to use certain of these tools and in addition to execution of this acknowledgement and engagement letter, you may be required to execute a separate client acknowledgement or agreement and agree to be bound by the terms, conditions and limitations of such agreement. You agree that CRI has no responsibility for the activities of its third-party vendors supplying these tools and agree to indemnify and hold CRI harmless with respect to any and all claims arising from or related to the operation of these tools. While we may back up your files to facilitate our services, you are solely responsible for the backup of your files and records; therefore, we recommend that you also maintain your own backup files of these records. In the event you suffer a loss of any files or records due to accident, inadvertent mistake, or Act of God, copies of which you have provided to us pursuant to this

agreement, we shall not be responsible or obligated to provide you a copy of any such file or record which we may retain in our possession.

We appreciate the opportunity to be of service to the Development Corporation of Mercedes and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us.

Very truly yours,

Caru, Riggs & Ingram, L.L.C.

McAllen, Texas

September 8, 2020

Confirmed on behalf of the addressee:

Management signature

Title

Governance signature

Title

7. Discussion and Action: Mercedes Small Business Recovery Grant – Ashley Werbiski, \$5,000

Memo

To: DCM Board of Directors
From: Rose Saenz
CC: Melissa Ramirez, Executive Director
Date: 9/11/20
Re: Mercedes Small Business Grant Program

Recommendation:

Ashley Werbiski – Approve 5K
Gloria Gannon – Approve 3K
Gladis E. Munoz – Approve 3K
Viridiana Manzano – Approve 5K

Mercedes Small Business Recovery Assistance Grant Program

APPLICATION

Please complete the application and answer every question shown below. The Mercedes DCM requests that each business enter a response in EACH of the required fields below.

CONTACT INFORMATION

First/Last Name of person completing this application: Ashley Werbiski
Name of Business: Ashley Nicole Photography
Business Type: retail studio
Address of Business: RGV Premium Outlets Mercedes, Tx 78570 #856
Email Address: AshleyNicolePhotographyStudio@gmail.com Phone Number: 956-622-2504

BUSINESS OWNERSHIP

Tax ID #: 3-20502-1880-2
Entity Name: Ashley Nicole Photography
Name of business owner (if different from above): _____
Number of years in business: 7 years

BUSINESSES THAT ARE INELIGIBLE TO APPLY

- Businesses that are restricted to patrons above the age of 18 (e.g. bars, smoke shops, and sexually oriented businesses and other similar businesses);
- Finance Institutions;
- Businesses owned by the members of the Board of Directors of the Mercedes EDC; or
- Businesses owned by employees or Mercedes elected officials of the City of Mercedes.

PERSONNEL

How many total employees were employed at your business on February 1, 2020?

Full-time Employees #: 2 (Part-time # employees: 3)

Does your business have furloughed employees who are receiving unemployment benefits?

Yes _____ No _____

Is your business operated as a sole proprietorship?

Yes ☒ No ☐

USE OF FUNDS

How will your business use the loan funds? Please check all that apply.

- ☒ Rent/mortgage payment. List specific amount. \$ 7,200
- ☐ Purchases supplies to offer alternative business access (i.e. curbside pickup, delivery, website upgrades for online sales, etc.) \$
- ☐ Employee support (salaries, insurance, paid leave) \$
- ☐ Utilities (i.e. electricity, water, phone, internet, etc.) \$
- ☐ Expenses associated with increased material costs from suppliers or alternate suppliers. \$
- ☐ Purchase of COVID-19 supplies for business protection/cleaning. \$

Total Amount \$ 7,200

Total Grant amount requested from Mercedes DCM: \$ 5,000

(amount shown above may not exceed:
\$3,000 for business with 1-3 employees,
\$5,000 for business with 4-9 employees)

You must attach cancelled checks, payroll reports and/or bank statements to substantiate the amount shown above.

*Business owners may request less and/or only what is needed if receipts cannot be produced to show proof of payment on the list above, under **USE OF FUNDS**. The Development Corporation of Mercedes is the sole and final authority in determining eligibility and amount of funding. Funds not used as indicated, or documented, shall be due back immediately.*

FINANCIAL ASSISTANCE (Currently pending or received)

Name of your primary financial institution: Texas National Bank

Name of your Bank Officer: Jamie Rojas

Have you met with your financial institution (Bank) about financial assistance? Yes ☒ No ☐

If no, why not?

savings acct. is keeping us alive

Have you applied for any of the following Federal programs that are currently available?

_____ Paycheck Protection Program (PPP) Requested amount: _____
_____ Economic Injury Disaster Loan (EIDL) Requested amount: _____

**Provide proof of application provided via attachment.*

If not, why not?

We didn't qualify

ACKNOWLEDEMENTS/SIGNATURES

Please check each statement acknowledging that you have read and affirm the information you have submitted within this application is true and accurate to the best of your knowledge. **USE YOUR INITIALS IN THE BLANK.**

AW My business has 1-9 full time (or full time equivalent) employees.

AW I affirm that my business has experienced or is projected to experience a decline in employment between February 1, 2020 and May 15, 2020. (including sole proprietors.)

AW The Tax ID and Entity Name of my business shown above, are true and accurate.

AW My business is located in the incorporated city limits of Mercedes, in a commercial setting with a Certificate of Occupancy issued by the City of Mercedes.

AW By signing this document, I am attesting that I am the majority owner of the business applying for this loan.

AW I will provide proof of efforts to obtain current Federal stimulus grants/loans: EIDL, PPP, etc.

AW I affirm this business is in good standing with the City of Mercedes with respect to taxes, fees, utility payments, or other financial obligations.

Business Legal Name Ashley Nicole Photography

Written: Ashley Wurbuski
Legal Representative

8/7/20
Title

Signed: AW
Legal Representative

Title

Signed as Individual: AW

Date 8/7/20

DOCUMENTS TO BE ATTACHED

Summary of documents that must be provided at time of application. Please attach in order and/or clearly label the document:

1. **W-9 Form; and copy of the applicants' ID.**
2. Receipt or cancelled check of most recent lease/mortgage payment.
3. Receipt or cancelled check of most recent utility payment (water, electric, phone, gas, etc.).
4. Receipt or cancelled check for salary payments made to furloughed employees, *if applicable*.
5. Receipts for expenses associated with increased material costs from suppliers or alternate suppliers.
6. Receipts for the purchase of COVID-19 supplies for business protection/cleaning.
7. Receipts for purchases supplies to offer alternative business access (i.e. curbside pickup, delivery, website upgrades for online sales, etc.)
8. Proof of application for COVID-19 Federal grant/loan programs.

We are requesting supporting documentation at this time and reserve the right to request and receive any such back-up documentation within 24 hours' notice by the DCM. Please make sure you maintain your business records and receipts to support your answers to the application.

Directions for Submitting the Mercedes Small Business Recovery Assistance Grant Application

1. Save the completed application as [BUSINESS NAME] Mercedes DCM Grant Application
2. Submit the completed application and ALL documents to:

Email: smallbuscares2020@cityofmercedes.com OR

Deliver to: DCM Office (NE Ohio/4th Street) and drop in the mail box in the foyer of the building between the hours of 8:00 am to 5:00 pm during the week of August 4th onward (until funds are exhausted).

- **print the application**
- **hand write answers and responses into the application**
- **scan the application and all related documents and email the completed the file to: smallbuscares2020@cityofmercedes.com.**

Form **W-9**

(Substitute Form)

Department of the Treasury
Internal Revenue Service**Request for Taxpayer
Identification Number and Certification**► Go to www.irs.gov/FormW9 for instructions and the latest information.Give Form to the
requestor. Do not
send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
SIMON PROPERTY GROUP (ILLINOIS) LP

2 Business name/disregarded entity name, if different from above
RIO GRANDE VALLEY PREMIUM OUTLETS / MERCEDES PREMIUM OUTLETS LP

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC

☐ C Corporation

☐ S Corporation

☒ Partnership

☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
5001 EAST US EXPRESSWAY 83 SUITE 750

6 City, state, and ZIP code
MERCEDES, TX 78750

7 List account number(s) here (optional)

8 Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholdings. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			-				
--	--	--	---	--	--	--	--

or

Employer identification number

3	5	-	1	9	0	4	9	3	3
---	---	---	---	---	---	---	---	---	---

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. Person *See Just*

Date **8/17/2020**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
 - Form 1099-DIV (dividends, including those from stocks or mutual funds)
 - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
 - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
 - Form 1099-S (proceeds from real estate transactions)
 - Form 1099-K (merchant card and third party network transactions)
 - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.
- If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

Provided Pursuant to Reg §31.3406(h)-3. Certificates

Cat. No. 10231X

Form W-9 (Substitute Form)

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. ASHLEY WERBISKI	
	2 Business name/disregarded entity name, if different from above ASHLEY NICOLE PHOTOGRAPHY	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ►	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>	
	5 Address (number, street, and apt. or suite no.) See instructions. 5001 E EXPRESSWAY 83 SUITE #856	Requester's name and address (optional)
	6 City, state, and ZIP code MERCEDES, TX	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number								
			-			-		
or								
Employer identification number								
4	6		-	5	3	9	9	6 3 9

Part II Certification

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- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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Sign Here
Signature of U.S. person ► 

Date ► 8/7/20

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- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Texas

DRIVER LICENSE

4d DL 18486412

5 Class C

10a Iss 06/01/2017

4b Exp 02/24/2022

3 DOB 02/24/1987

1 WERBISKI

2 ASHLEY NICOLE

8 28255 MEREDITH ST
LA FERIA TX 78669-0000

12 Restrictions NONE

14a End

NONE

16 Hgt 5'-04"

18 Sex F

19 Eyes BRO

5 DD 02619780065001748867



Signature

Subject: Re: Follow Up

Date: Tuesday, August 18, 2020 at 3:50:59 PM Central Daylight Time

From: Ashley Nicole Photography

To: Rose Saenz

Thanks for responding so quickly and helping me get the right documents<3

for ANP i have enclosed:

1. w9 from landlord
2. updated form 2 of application
3. cancelled checks for the last 3 months of rent

is the application for ANP complete?

Check #000374 from Ashley Nicole Photography to Premium Outlets for \$2400.00, dated 8/13/20. The check is payable to Premium Outlets and includes the handwritten amount "Twenty four hundred 0/100". The check is marked "Company Mail" and "FRANT-Y". The check number is 374.

Check #000198 from Ashley Nicole Photography to RGV Premium Outlets for \$2400.00, dated 7/16/20. The check is payable to RGV Premium Outlets and includes the handwritten amount "Two thousand and four hundred". The check is marked "Company Mail" and "FRANT-Y". The check number is 000198.

Check #000197 from Ashley Nicole Photography to RGV Premium Outlets for \$2400.00, dated 6/9/20. The check is payable to RGV Premium Outlets and includes the handwritten amount "Two thousand and four hundred". The check is marked "Company Mail" and "FRANT-Y". The check number is 000197.

On Tue, Aug 18, 2020 at 2:55 PM Rose Saenz <rsaenz@mercedesedc.com> wrote:
Hi Ashley,

Application reviews:

ANP

Texas Workforce Commission's Unemployment Tax Services Employer's Quarterly Report - Filed on July 21, 2020

*** EMPLOYER FILE COPY ***

As of September 09, 2020 09:06 AM

The amounts displayed may be different than those submitted when the report was filed, due to transactions that were applied later.

Wage Report - Period Apr May Jun 2020

Confirmation Number: 26191936

TWC Tax Account Number: 15-991430-5

Employer: ASHLEY WERBISKI
ASHLEY NICOLE PHOTOGRAPHY
26255 MEREDITH ST
LA FERIA, TX 78559-3903

Report Due Date: Jul 31, 2020

Payment Due Date: Jul 31, 2020

Filed On: Jul 21, 2020 01:39 PM

Filed By: Werblski, Ashley

Were any of the Texas employees listed on this report paid wages to another state during 2020? No

Wage Report Information

Number of Employees:

Apr 2020: 2

May 2020: 3

Jun 2020: 5

Texas County: HIDALGO

Employee Wage Summary

Texas Total Wages Reported: \$5,881.05

Other States Taxable Wages: \$0.00

Texas Taxable Wages: \$5,881.05

Tax Summary

Tax Rate: 0.31%

Tax = Texas Taxable Wages x Tax Rate

Tax: \$18.23

Late Reporting Penalty: \$0.00

Late Payment Interest: \$0.00

Report Amount: \$18.23

Employee Wage Details - Filed on July 21, 2020

1-4 of 4

SSN	Name	Texas Total Gross Wages	Texas Taxable Wages
-----	------	-------------------------	---------------------

	SSN	Name	Texas Total Gross Wages	Texas Taxable Wages
1	[REDACTED]	Werblski, H	\$566.95	\$566.95
2	[REDACTED]	Ramirez, D	\$1,490.94	\$1,490.94
3	[REDACTED]	Werblski, C	\$223.96	\$223.96
4	[REDACTED]	Guzman, M	\$199.20	\$199.20
5	[REDACTED]	Fernandez, O	\$3,400.00	\$3,400.00
Report Totals			\$5,881.05	

*** EMPLOYER FILE COPY ***

8. Discussion and Action: Mercedes Small Business Recovery Grant – Gloria Gannon, \$3,000

Memo

To: DCM Board of Directors
From: Rose Saenz
CC: Melissa Ramirez, Executive Director
Date: 9/11/20
Re: Mercedes Small Business Grant Program

Recommendation:

Ashley Werbiski – Approve 5K
Gloria Gannon – Approve 3K
Gladis E. Munoz – Approve 3K
Viridiana Manzano – Approve 5K

Mercedes Small Business Recovery Assistance Grant Program

APPLICATION

Please complete the application and answer every question shown below. The Mercedes DCM requests that each business enter a response in EACH of the required fields below.

CONTACT INFORMATION

First/Last Name of person completing this application: Gloria Gannon
Name of Business: G-G's Hair Salon
Business Type: Hair Salon
Address of Business: 210 South Virginia, Mercedes, Tx 78570
Email Address: gloriagannon11@gmail.com Phone Number: 956-514-0571

BUSINESS OWNERSHIP

Tax ID #: 3-20042-9801-7
Entity Name: G-G's Hair Salon
Name of business owner (if different from above): N/A
Number of years in business: 20 yrs

BUSINESSES THAT ARE INELIGIBLE TO APPLY

- Businesses that are restricted to patrons above the age of 18 (e.g. bars, smoke shops, and sexually oriented businesses and other similar businesses);
- Finance Institutions;
- Businesses owned by the members of the Board of Directors of the Mercedes EDC; or
- Businesses owned by employees or Mercedes elected officials of the City of Mercedes.

PERSONNEL

How many total employees were employed at your business on February 1, 2020?

Full-time Employees #: 1 (Part-time # employees: 0)

Does your business have furloughed employees who are receiving unemployment benefits?

Yes No ✓

Is your business operated as a sole proprietorship?

Yes ☒ No ☐

USE OF FUNDS

How will your business use the loan funds? *Please check all that apply.*

☒ Rent/mortgage payment. List specific amount.

\$ 2,280.⁰⁰

☐ Purchases supplies to offer alternative business access (i.e. curbside pickup, delivery, website upgrades for online sales, etc.) \$

☐ Employee support (salaries, insurance, paid leave)

\$

☒ Utilities (i.e. electricity, water, phone, internet, etc.)

\$ 108.¹⁷

☐ Expenses associated with increased material costs from suppliers or alternate suppliers. \$

☐ Purchase of COVID-19 supplies for business protection/cleaning.

\$

Total Amount \$ 2,988.¹⁷

Total Grant amount requested from Mercedes DCM: \$ 2,988.¹⁷

(amount shown above may not exceed:

\$3,000 for business with 1-3 employees,

\$5,000 for business with 4-9 employees)

You must attach cancelled checks, payroll reports and/or bank statements to substantiate the amount shown above.

*Business owners may request less and/or only what is needed if receipts cannot be produced to show proof of payment on the list above, under **USE OF FUNDS**. The Development Corporation of Mercedes is the sole and final authority in determining eligibility and amount of funding. Funds not used as indicated, or documented, shall be due back immediately.*

FINANCIAL ASSISTANCE (Currently pending or received)

Name of your primary financial institution: Vantage Bank

Name of your Bank Officer: Eloisa

Have you met with your financial institution (bank) about financial assistance? Yes ☐ No ☒

If no, why not?

Trying to make ends meet with my earnings.

Have you applied for any of the following Federal programs that are currently available?

N/A Paycheck Protection Program (PPP)

Requested amount: _____

N/A Economic Injury Disaster Loan (EIDL)

Requested amount: _____

**Provide proof of application provided via attachment.*

If not, why not?

Trying to make ends meet with my earnings.

ACKNOWLEDEMENTS/SIGNATURES

Please check each statement acknowledging that you have read and affirm the information you have submitted within this application is true and accurate to the best of your knowledge. **USE YOUR INITIALS IN THE BLANK.**

☒ My business has 1-9 full time (or full time equivalent) employees.

☒ I affirm that my business has experienced or is projected to experience a decline in employment between February 1, 2020 and May 15, 2020. (including sole proprietors.)

☒ The Tax ID and Entity Name of my business shown above, are true and accurate.

☒ My business is located in the incorporated city limits of Mercedes, in a commercial setting with a Certificate of Occupancy issued by the City of Mercedes.

☒ By signing this document, I am attesting that I am the majority owner of the business applying for this loan.

☐ I will provide proof of efforts to obtain current Federal stimulus grants/loans: EIDL, PPP, etc.

☒ I affirm this business is in good standing with the City of Mercedes with respect to taxes, fees, utility payments, or other financial obligations.

Business Legal Name _____

Written: _____
Legal Representative

Title

Signed: _____
Legal Representative

Title

* Signed as Individual *[Signature]*

Date 8-12-2020

**Request for Taxpayer
Identification Number and Certification**

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the
requester. Do not
send to the IRS.

Print or type. See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Wilfredo Aviles M.D. PA. d.b.A.		
2 Business name/disregarded entity name, if different from above Mid Valley Pediatrics		
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ► _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>	
5 Address (number, street, and apt. or suite no.) See instructions. 1313 E. 6th Street	Requester's name and address (optional)	
6 City, state, and ZIP code Weslaco, TX 78596		
7 List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number								
				-				
or								
Employer identification number								
7	4	-	2	1	7	7	2	6

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ► 9-4-2020
-----------	----------------------------	------------------------

General Instructions

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- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
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- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

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Give Form to the
requester. Do not
send to the IRS.

► Go to www.irs.gov/FormW9 for instructions and the latest information.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Gloria GANNON

2 Business name/disregarded entity name, if different from above
G-GS Hair SALON

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ Individual/sole proprietor or single-member LLC

☐ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ► _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
210 So. Virginia

6 City, state, and ZIP code
Merced, Tx. 78570

7 List account number(s) here (optional)

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Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

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Social security number

4	5	6	-	8	2	-	9	5	8	4
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or

Employer identification number

			-							
--	--	--	---	--	--	--	--	--	--	--

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Sign Here

Signature of U.S. person ► **Gloria Gannon**

Date ► **8-21-2020**

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- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Texas

USA
TX

DRIVER LICENSE



4d DL 07663256 9 Class C
4a Iss 06/24/2019 4b Exp 04/06/2027
3 DOB 04/06/1950
1 GANNON
2 GLORIA CAMPOS

8 800 S NEBRASKA AVE
WESLACO TX 78686-6946

12 Restrictions A 13 End NONE
10 Hgt 5'-02" 10 Sex F 10 Eyes BRO
6 DD 20312910185254028778

Gloria Campos

Form **1040** Department of the Treasury—Internal Revenue Service (99) **U.S. Individual Income Tax Return**

2019

OMB No. 1545-0074

IRS Use Only—Do not write or staple in this space.

Filing Status ☒ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying widow(er) (QW)

Check only one box. If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent. ▶

Your first name and middle initial Gloria	Last name Gannon	Your social security number 45618219584
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. 800 South Nebraska		Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Weslaco, TX 78596		Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse
Foreign country name	Foreign province/state/county	Foreign postal code
If more than four dependents, see instructions and ✓ here ▶ <input type="checkbox"/>		

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☒ Were born before January 2, 1955 ☐ Are blind Spouse: ☐ Was born before January 2, 1955 ☐ Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) ✓ If qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Standard Deduction for—
• Single or Married filing separately. \$12,200
• Married filing jointly or Qualifying widow(er). \$24,400
• Head of household. \$18,350
• If you checked any box under Standard Deduction, see instructions.

1 Wages, salaries, tips, etc. Attach Form(s) W-2	1
2a Tax-exempt interest	2a
3a Qualified dividends	3a
4a IRA distributions	4a
c Pensions and annuities	4c
5a Social security benefits	5a 16,023
6 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ <input type="checkbox"/>	6
7a Other income from Schedule 1, line 9	7a 2,376
b Add lines 1, 2b, 3b, 4b, 5b, 6, and 7a. This is your total income ▶	7b 2,376
8a Adjustments to income from Schedule 1, line 22	8a 168
b Subtract line 8a from line 7b. This is your adjusted gross income ▶	8b 2,208
9 Standard deduction or itemized deductions (from Schedule A)	9 13,850
10 Qualified business income deduction. Attach Form 8995 or Form 8995-A	10
11a Add lines 9 and 10	11a 13,850
b Taxable income. Subtract line 11a from line 8b. If zero or less, enter -0-	11b -0-

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 11320B

Form 1040 (2019)

456-82-9584

12a	Tax (see inst.) Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	12a		12b	
b	Add Schedule 2, line 3, and line 12a and enter the total			12b	
13a	Child tax credit or credit for other dependents	13a		13b	
b	Add Schedule 3, line 7, and line 13a and enter the total			13b	
14	Subtract line 13b from line 12b. If zero or less, enter -0-			14	
15	Other taxes, including self-employment tax, from Schedule 2, line 10			15	336
16	Add lines 14 and 15. This is your total tax			16	336
17	Federal income tax withheld from Forms W-2 and 1099			17	

• If you have a qualifying child, attach Sch. EIC.
• If you have nontaxable combat pay, see instructions.

18	Other payments and refundable credits:				
a	Earned income credit (EIC)	18a			
b	Additional child tax credit. Attach Schedule 8812	18b			
c	American opportunity credit from Form 8863, line 8	18c			
d	Schedule 3, line 14	18d			
e	Add lines 18a through 18d. These are your total other payments and refundable credits	18e			
19	Add lines 17 and 18e. These are your total payments	19			

Refund

Direct deposit?
See instructions.

20	If line 19 is more than line 16, subtract line 16 from line 19. This is the amount you overpaid	20	
21a	Amount of line 20 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	21a	
b	Routing number	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
d	Account number		
22	Amount of line 20 you want applied to your 2020 estimated tax	22	

Amount You Owe

23	Amount you owe. Subtract line 19 from line 16. For details on how to pay, see instructions	23	\$ 336
24	Estimated tax penalty (see instructions)	24	

Third Party Designee

(Other than paid preparer)

Do you want to allow another person (other than your paid preparer) to discuss this return with the IRS? See instructions. ☐ Yes. Complete below. ☒ No

Designee's name	Phone no.	Personal identification number (PIN)

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return?
See instructions.
Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
X	X	X	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
MYRA ELIZONDO	Myra Elizondo	4/30/2020	P00643301	<input type="checkbox"/> 3rd Party Designee
Firm's name	Firm's address	Phone no.	Firm's EIN	<input checked="" type="checkbox"/> Self-employed
ELIZONDOS BOOKKEEPING SERVICE	734 W. 2ND STREET MERCEDES, TEXAS 78570			

SCHEDULE 1
(Form 1040 or 1040-SR)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

► Attach to Form 1040 or 1040-SR.

► Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2019

Attachment
Sequence No. 01

Name(s) shown on Form 1040 or 1040-SR

Gloria Gannon

Your social security number

456-82-9584

At any time during 2019, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency?

☐ Yes ☒ No

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions) ►		
3	Business income or (loss). Attach Schedule C	3	<u>2,376</u>
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	
8	Other income. List type and amount ►	8	
9	Combine lines 1 through 8. Enter here and on Form 1040 or 1040-SR, line 7a	9	<u>2,376</u>

Part II Adjustments to Income

10	Educator expenses	10	
11	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	11	
12	Health savings account deduction. Attach Form 8889	12	
13	Moving expenses for members of the Armed Forces. Attach Form 3903	13	
14	Deductible part of self-employment tax. Attach Schedule SE	14	<u>168</u>
15	Self-employed SEP, SIMPLE, and qualified plans	15	
16	Self-employed health insurance deduction	16	
17	Penalty on early withdrawal of savings	17	
18a	Alimony paid	18a	
b	Recipient's SSN		
c	Date of original divorce or separation agreement (see instructions) ►		
19	IRA deduction	19	
20	Student loan interest deduction	20	
21	Tuition and fees. Attach Form 8917	21	
22	Add lines 10 through 21. These are your adjustments to income. Enter here and on Form 1040 or 1040-SR, line 8a	22	<u>168</u>

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 71479F

Schedule 1 (Form 1040 or 1040-SR) 2019

SCHEDULE 2
(Form 1040 or 1040-SR)

Department of the Treasury
Internal Revenue Service

Additional Taxes

▶ Attach to Form 1040 or 1040-SR.

▶ Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2019

Attachment
Sequence No. **02**

Name(s) shown on Form 1040 or 1040-SR

Gloria Gannon

Your social security number

456-82-9584

Part I Tax

1	Alternative minimum tax. Attach Form 6251	1	
2	Excess advance premium tax credit repayment. Attach Form 8962	2	
3	Add lines 1 and 2. Enter here and include on Form 1040 or 1040-SR, line 12b	3	

Part II Other Taxes

4	Self-employment tax. Attach Schedule SE	4	336
5	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	5	
6	Additional tax on IRAs, other qualified retirement plans, and other tax-favored accounts. Attach Form 5329 if required	6	
7a	Household employment taxes. Attach Schedule H	7a	
b	Repayment of first-time homebuyer credit from Form 5405. Attach Form 5405 if required	7b	
8	Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s)	8	
9	Section 965 net tax liability installment from Form 965-A	9	
10	Add lines 4 through 8. These are your total other taxes. Enter here and on Form 1040 or 1040-SR, line 15	10	336

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 71478U

Schedule 2 (Form 1040 or 1040-SR) 2019

SCHEDULE C
(Form 1040 or 1040-SR)

Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0074

2019

Attachment
Sequence No. 09

Department of the Treasury
Internal Revenue Service (99)

Go to www.irs.gov/ScheduleC for instructions and the latest information.

Attach to Form 1040, 1040-SR, 1040-NR, or 1041; partnerships generally must file Form 1065.

Name of proprietor Gloria Gannon		Social security number (SSN) 456-82-9584
A	Principal business or profession, including product or service (see instructions) Beauty Salon	B Enter code from instructions 181121112
C	Business name. If no separate business name, leave blank. G GS Hair Salon	D Employer ID number (EIN) (see instr.)
E	Business address (including suite or room no.) City, town or post office, state, and ZIP code 210 S. Virginia Mercedes, TX 78570	
F	Accounting method: (1) <input checked="" type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) ▶	
G	Did you "materially participate" in the operation of this business during 2019? If "No," see instructions for limit on losses <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
H	If you started or acquired this business during 2019, check here <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
I	Did you make any payments in 2019 that would require you to file Form(s) 1099? (see instructions) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
J	If "Yes," did you or will you file required Forms 1099? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

Part I Income

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked <input type="checkbox"/>	1	31,061
2	Returns and allowances	2	0
3	Subtract line 2 from line 1	3	31,061
4	Cost of goods sold (from line 42)	4	0
5	Gross profit. Subtract line 4 from line 3	5	31,061
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	0
7	Gross income. Add lines 5 and 6	7	31,061

Part II Expenses. Enter expenses for business use of your home only on line 30.

8	Advertising	8	115	18	Office expense (see instructions)	18	
9	Car and truck expenses (see instructions)	9	1,562	19	Pension and profit-sharing plans	19	
10	Commissions and fees	10		20	Rent or lease (see instructions):	20a	
11	Contract labor (see instructions)	11	6,808	a	Vehicles, machinery, and equipment	20b	5,040
12	Depletion	12		b	Other business property	21	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		21	Repairs and maintenance	22	6,237
14	Employee benefit programs (other than on line 19)	14		22	Supplies (not included in Part III)	23	274
15	Insurance (other than health)	15	2,361	23	Taxes and licenses	24	
16	Interest (see instructions):	16a		24	Travel and meals:	24a	
a	Mortgage (paid to banks, etc.)	16b		a	Travel	24b	480
b	Other	17	309	b	Deductible meals (see instructions)	25	4,161
17	Legal and professional services	17		25	Utilities	26	
28	Total expenses before expenses for business use of home. Add lines 8 through 27a	28	28,685	26	Wages (less employment credits)	27a	1,338
29	Tentative profit or (loss). Subtract line 28 from line 7	29	2,376	27a	Other expenses (from line 48)	27b	
30	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method (see instructions). Simplified method filers only: enter the total square footage of: (a) your home: and (b) the part of your home used for business: _____ Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30	0	27b	Reserved for future use	31	2,376
31	Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both Schedule 1 (Form 1040 or 1040-SR), line 3 (or Form 1040-NR, line 13) and on Schedule SE, line 2. (If you checked the box on line 1, see instructions). Estates and trusts, enter on Form 1041, line 3. • If a loss, you must go to line 32.	31					
32	If you have a loss, check the box that describes your investment in this activity (see instructions). • If you checked 32a, enter the loss on both Schedule 1 (Form 1040 or 1040-SR), line 3 (or Form 1040-NR, line 13) and on Schedule SE, line 2. (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on Form 1041, line 3. • If you checked 32b, you must attach Form 6198. Your loss may be limited.						

32a ☐ All investment is at risk.
32b ☐ Some investment is not at risk.

#456-82-9584

Part III Cost of Goods Sold (see instructions)

- 33 Method(s) used to value closing inventory: a ☐ Cost b ☐ Lower of cost or market c ☐ Other (attach explanation)
- 34 Was there any change in determining quantities, costs, or valuations between opening and closing inventory? If "Yes," attach explanation ☐ Yes ☐ No
- | | |
|--|----|
| 35 Inventory at beginning of year. If different from last year's closing inventory, attach explanation | 35 |
| 36 Purchases less cost of items withdrawn for personal use | 36 |
| 37 Cost of labor. Do not include any amounts paid to yourself | 37 |
| 38 Materials and supplies | 38 |
| 39 Other costs | 39 |
| 40 Add lines 35 through 39 | 40 |
| 41 Inventory at end of year | 41 |
| 42 Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4 | 42 |

Part IV Information on Your Vehicle. Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

- 43 When did you place your vehicle in service for business purposes? (month, day, year) / /
- 44 Of the total number of miles you drove your vehicle during 2019, enter the number of miles you used your vehicle for:
- a Business b Commuting (see instructions) c Other
- 45 Was your vehicle available for personal use during off-duty hours? ☐ Yes ☐ No
- 46 Do you (or your spouse) have another vehicle available for personal use? ☐ Yes ☐ No
- 47a Do you have evidence to support your deduction? ☐ Yes ☐ No
- b If "Yes," is the evidence written? ☐ Yes ☐ No

Part V Other Expenses. List below business expenses not included on lines 8-26 or line 30.

Uniform & Linen	1,338
48 Total other expenses. Enter here and on line 27a	48 1,338

SCHEDULE SE
(Form 1040 or 1040-SR)

Self-Employment Tax

OMB No. 1545-0074

2019

Department of the Treasury
Internal Revenue Service (99)

► Go to www.irs.gov/ScheduleSE for instructions and the latest information.
► Attach to Form 1040, 1040-SR, or 1040-NR.

Attachment
Sequence No. **17**

Name of person with self-employment income (as shown on Form 1040, 1040-SR, or 1040-NR)

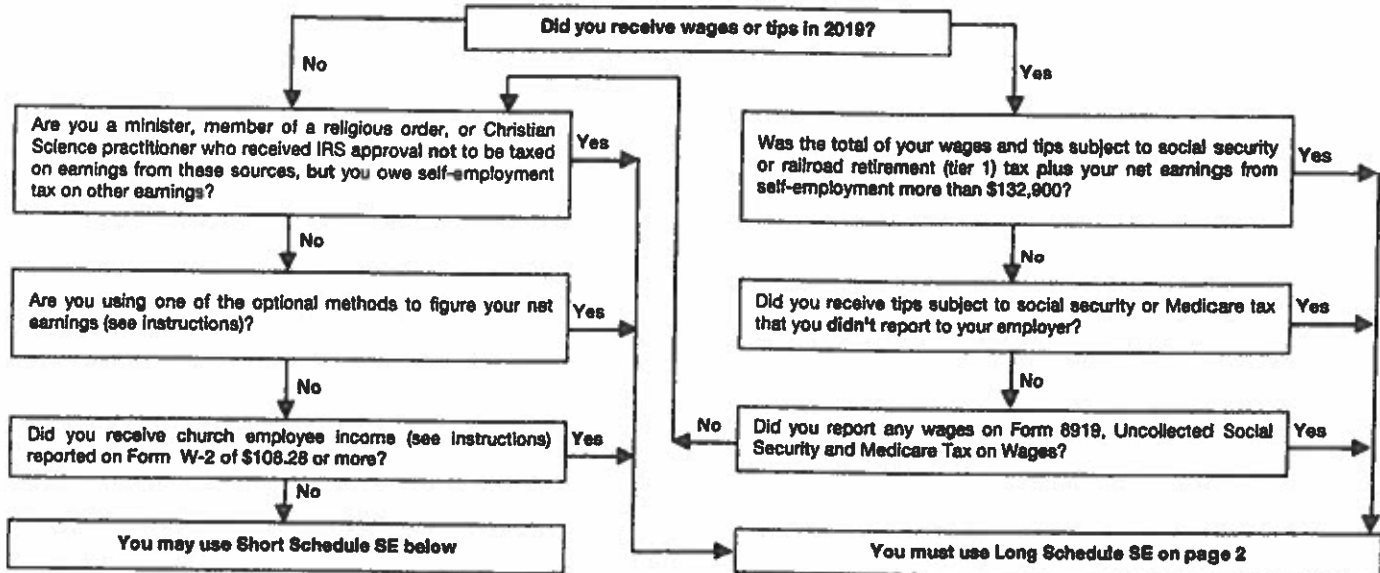
Social security number of person
with self-employment income ►

Gloria Gannon 456-82-9584

Before you begin: To determine if you must file Schedule SE, see the instructions.

May I Use Short Schedule SE or Must I Use Long Schedule SE?

Note: Use this flowchart **only** if you must file Schedule SE. If unsure, see *Who Must File Schedule SE* in the instructions.



Section A—Short Schedule SE. Caution: Read above to see if you can use Short Schedule SE.

1a	Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A	1a	
b	If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code AH	1b	()
2	Net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming). Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report	2	2,376
3	Combine lines 1a, 1b, and 2	3	2,376
4	Multiply line 3 by 92.35% (0.9235). If less than \$400, you don't owe self-employment tax; don't file this schedule unless you have an amount on line 1b ► Note: If line 4 is less than \$400 due to Conservation Reserve Program payments on line 1b, see instructions.	4	2,194
5	Self-employment tax. If the amount on line 4 is: • \$132,900 or less, multiply line 4 by 15.3% (0.153). Enter the result here and on Schedule 2 (Form 1040 or 1040-SR), line 4, or Form 1040-NR, line 55. • More than \$132,900, multiply line 4 by 2.9% (0.029). Then, add \$16,479.60 to the result. Enter the total here and on Schedule 2 (Form 1040 or 1040-SR), line 4, or Form 1040-NR, line 55	5	336
6	Deduction for one-half of self-employment tax. Multiply line 5 by 50% (0.50). Enter the result here and on Schedule 1 (Form 1040 or 1040-SR), line 14, or Form 1040-NR, line 27	6	1,098

2019

deductions 376-9446 \$ 31,061.00
70yrs.

All Products -	✓ \$ 2,236.85
Phone	✓ \$ 899.88
Electricity	✓ 2,294.15
Rent	✓ 5,040.00
Gas	✓ 562.00
Food	✓ 480.67
Advertising	✓ 115.00
License	119 / 70.00
Clothes	✓ 1,339.96
Mall	✓ 6,802.60
Water	✓ 559.05
Furnishing Taxes	✓ 70.81
Sales Tax	✓ 140.00
Fees har block	✓ 309.00
ins-	✓ 2,361.00
Cell-	✓ 420.00
Inventory	94,000.00

SIS amount \$ 16,023.00

Total 24,415.91

MERCEDES KIDS MED
528 W. SECOND
MERCEDDES, TX 78570
956-666-7373

RECEIPT

DATE 3.1.20

No. 609455

RECEIVED FROM Gigi Salen

\$ 300

three hundred DOLLARS

☒ FOR RENT

☐ FOR

210 S. Virginia

ACCOUNT	
PAYMENT	
BAL. DUE	

☐ CASH

☐ CHECK

☐ MONEY ORDER

☐ CREDIT CARD

FROM 3.1.20 TO 4.1.20

BY [Signature]

3-11

Vantage Bank Texas

April rent

GLORIA GANNON DBA GG'S HAIR SALON PH. 514-0571 210 S VIRGINIA AVE MERCEDDES, TX 78570		88-1527 1148	6434
DATE <u>4-23-2020</u>		<input checked="" type="checkbox"/>	
PAY TO THE ORDER OF <u>Dr. Anile</u>		\$ <u>300</u> ⁰⁰ / ₁₀₀	
<u>Three hundred</u>		DOLLARS	
VANTAGE BANK TEXAS			
MEMO <u>April rent</u>			
12149652720 643400 2870 30			

6434 \$300.00 6/9/2020

20200608008539786818315		0910076056 2020-06-09	WHITE S. JAMES 457445330
200608008539786818315			

MERCEDES KIDS MED
528 W. SECOND
MERCEDES, TX 78570
956-565-7373

RECEIPT		DATE <u>4.1.20</u>	No. <u>609456</u>
RECEIVED FROM <u>Gigi hair Salon</u>		\$ <u>300.</u>	
<u>three hundred</u>		DOLLARS	
<input checked="" type="radio"/> FOR RENT		<u>210 S. Virginia Ave</u>	
<input type="radio"/> FOR			
ACCOUNT	<u>300</u>	<input checked="" type="radio"/> CASH	
PAYMENT	<u>300</u>	<input checked="" type="radio"/> CHECK	
BAL. DUE		<input type="radio"/> MONEY ORDER	
		<input type="radio"/> CREDIT CARD	
		FROM <u>4.1.20</u>	TO <u>5.1.20</u>
		BY <u>[Signature]</u>	

3-11

6434 \$300.00 6/9/2020

GLORIA GANNON
DBA GGS HAIR SALON
PH. PH. 314-0571
210 S VIRGINIA AVE
MERCEDES, TX 78570

6435

DATE 5-20-2020

PAY TO THE ORDER OF Dr. Anily \$ 300.00

Three & No/100

VANTAGE BANK TEXAS

MEMO rent for May [Signature]

⑆114915272⑆ 6435⑈00 2870 3⑈

6435 \$300.00 6/9/2020

20200608008539786718315

⑆00000008008539786718315⑆

0910076055
2020-06-09

⑆574455398⑆

[Signature]

6435 \$300.00 6/9/2020

MERCEDES KIDS MED
528 W. SECOND
MERCEDES, TX 78570
956-565-7373

RECEIPT		DATE <u>5.1.20</u>	No. <u>609457</u>
RECEIVED FROM <u>Gigi Hair Salon</u>		\$ <u>420</u>	
<u>four hundred twenty</u>		DOLLARS	
<input checked="" type="checkbox"/> FOR RENT <input type="checkbox"/> FOR <u>210 S. Virginia Ave</u>			
ACCOUNT	<u>420</u>	<input type="radio"/> CASH	
PAYMENT	<u>420</u>	<input checked="" type="radio"/> CHECK	
BAL DUE	<u>0</u>	<input type="radio"/> MONEY ORDER	
		<input type="radio"/> CREDIT CARD	
		FROM <u>5.1.20</u>	TO <u>6.1.20</u>
		BY <u>[Signature]</u>	

6310 \$51.96 3/13/2020

March

GLORIA GANNON DBA GG'S HAIR SALON PH. PH. 514-0871 210 S VIRGINIA AVE MERCEDES, TX 78570		88-150 14 1148	6309
DATE <u>3-13-2020</u>			
PAY TO THE ORDER OF <u>Dr. [Signature]</u>		\$ <u>420.00</u>	
VANTAGE BANK TEXAS			
MEMO <u>Box</u>		<u>[Signature]</u>	
121449152720 6309#00 2870 3			

6309 \$420.00 3/11/2020

20200310008642302918315		DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE 10 SP-1 - 100% FINANCIAL INSTITUTION USE
200310008642302918315		
0910212805 2020-03-11		<u>[Signature]</u>

6309 \$420.00 3/11/2020

MERCEDES KIDS MED
528 W. SECOND
MERCEDDES, TX 78570
956-565-7373

RECEIPT

DATE 6.1.20

No. 609458

RECEIVED FROM Gigi Hair Salon

\$ 420

Four Hundred twenty

DOLLARS

☒ FOR RENT
☐ FOR

210 S. Virginia Ave

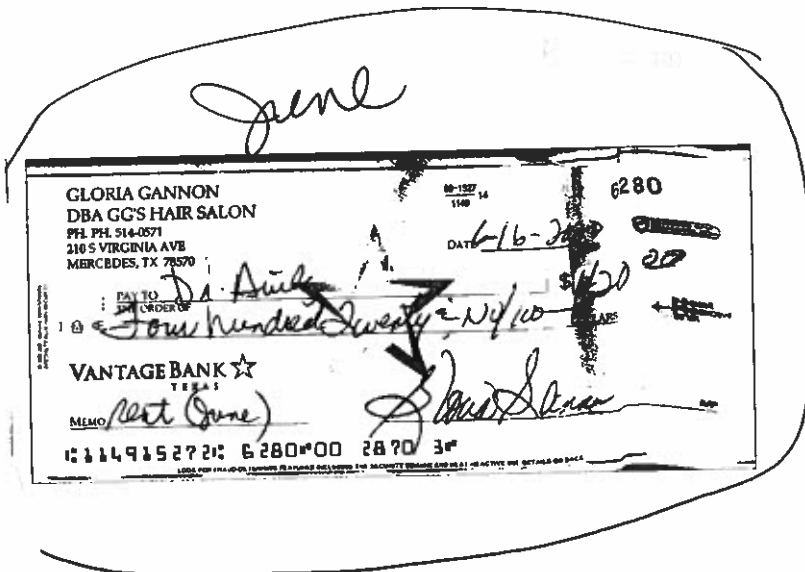
ACCOUNT	<u>420</u>
PAYMENT	<u>420</u>
BAL. DUE	<u>00</u>

☐ CASH
☒ CHECK
☐ MONEY ORDER
☐ CREDIT CARD

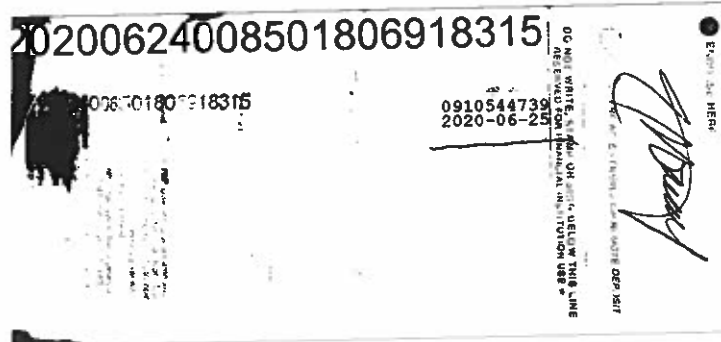
FROM 6.1.20 TO 7.1.20

BY [Signature]

3-11



280 \$420.00 6/25/2020



MERCEDES KIDS MED
528 W SECOND
MERCEDDES, TX 78570
956-565-7373

RECEIPT		DATE <u>7.1.20</u>	No. <u>609459</u>
RECEIVED FROM <u>G.G. hair Salon</u>		\$ <u>420</u>	
<u>four hundred twenty</u>		DOLLARS	
<u>210 S Virginia Ave</u>			
<input type="radio"/> FOR RENT <input type="radio"/> FOR			
ACCOUNT	<u>420</u>	<input type="radio"/> CASH	FROM <u>7.1.20</u> TO <u>8.1.20</u>
PAYMENT	<u>420</u>	<input checked="" type="radio"/> CHECK	
BAL DUE	<u>-0-</u>	<input type="radio"/> MONEY ORDER	
		<input type="radio"/> CREDIT CARD	
		BY <u>[Signature]</u>	3-11

July **Vantage Bank Texas** *[Signature]*

GLORIA GANNON
DBA GG'S HAIR SALON
PT. PH. 514-0571
210 S VIRGINIA AVE
MERCEDDES, TX 78570

6390

DATE 2-5-2020

Dr. Ainsley
Four hundred & twenty & no/100 \$ 420.00

VANTAGE BANK TEXAS

Text Gloria Gannon

⑆ 4915272⑆ 6390⑈00 2870 3⑈

6390 \$420.00 7/31/2020

20200730008980576818315



0910773172
2020-07-31

[Signature]

MERCEDES KIDS MED
328 W SECOND
MERCEDDES, TX 78570
256-565-7373

RECEIPT

DATE

8-1-20

No.

609460

RECEIVED FROM

Gigi hair Salon

\$ 420

Four hundred twenty

DOLLARS

FOR RENT

FOR

210 S. Virginia Ave

ACCOUNT	420
PAYMENT	420
BAL. DUE	0

☐ CASH

☒ CHECK

☐ MONEY

☐ ORDER

☐ CREDIT

☐ CARD

FROM

8-1-20

TO

9-1-20

BY

3 11

Yes Key aus

GLORIA GANNON
DBA GG'S HAIR SALON
PH. PH. 514-0571
210 S VIRGINIA AVE
MERCEDDES, TX 78570

88-1527
1148 14

6442

DATE

7-17-2020

PAY TO

THE ORDER OF

Dr. Avila

\$ 420

20

Four hundred twenty & 00/100

DOLLARS

Heat
Reactive
ink

VANTAGE BANK
TEXAS

MEMO

sent

Gloria Gannon

⑆114915272⑆ 6442⑈00 2870 3⑈

LOOK FOR FRAUD-DETECTING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK

20200813008542911318315

20200813008542911318315

0910200659
2020-08-14

0910200659
2020-08-14
STAMP OR SIGN BELOW THIS LINE
FOR INSTITUTION USE

05234200181

[Signature]



Customer Name: GLORIA GANNON
DBA GG'S HAIR SALON
Account Number: 100013204973
Invoice Number: 055877298607
Invoice Date: 02/21/2020

Account Summary

Previous Balance	Credits/Payments	Balance Forward	Current Charges	Amount Due	Due Date
\$68.27	\$68.27 CR	\$0.00	\$65.09	\$65.09	03/09/2020

See remaining pages for invoice details.

Customer Communications

*Bright
Idea*

*Texas weather is unpredictable.
But a bright idea is not. You can save up to 10% on your electric bill by switching to a variable rate plan. Call 1-888-399-5501 to learn more.*

How to Contact Us

Customer Service: 972-791-2830 or
1-888-399-5501 (7AM - 7PM M-F)

Power Outage Notification:
American Electric Power - 1-866-223-8508

REP Certificate #10004

~~Feb~~ ~~MAY~~
march

GLORIA GANNON
DBA GG'S HAIR SALON
PH. PH. 514-0571
210 S VIRGINIA AVE
MERCEDDES, TX 78570

00-1527
1149

6305

DATE 2-27-2020

PAY TO THE ORDER OF TXU Energy \$ 65.02

Eighty Five 2/29/20 DOLLARS

VANTAGE BANK TEXAS

MEMO 100013204973 Gloria Gannon

⑆114915222⑆ 6305⑈00 2870 3⑈

LOOK FOR FRAUD-DETECTING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK.

6305 \$65.09 3/5/2020

CHECK HERE AFTER MICRIL F OR REMOVE DEPOSIT

DATE

0910541455
2020-03-05

03/04/20 172317 1158 276 30

123456 04 001 >111000614< 10001320497

Credit the account of the within named payee
without prejudice PEG-REGULUS DALLAS

DO NOT WRITE. SIGN BELOW THIS LINE

FEDERAL RESERVE NOTE



Customer Name: GLORIA GANNON
DBA GG'S HAIR SALON
Account Number: 100013204973
Invoice Number: 055677378611
Invoice Date: 03/21/2020

Account Summary

Previous Balance	Credits/Payments	Balance Forward	Current Charges	Amount Due	Due Date
\$65.09	\$65.09 CR	\$0.00	\$72.74	\$72.74	04/06/2020

See remaining pages for invoice details.

Customer Communications



As the coronavirus impacts our communities, the well-being of you and your employees is our top priority. We're here to help in any way we can. If you need help with flexible payment options, please call us at 888 399-5501.

How to Contact Us

Customer Service: 972-791-2830 or
1-888-399-5501 (7AM - 7PM M-F)

Power Outage Notification:
American Electric Power - 1-866-223-8508

REP Certificate #10004

April

GLORIA GANNON
DBA GGS HAIR SALON
PH. PH. 514-0571
210 S VIRGINIA AVE
MERCEDES, TX 78570

6406

DATE 4-15-2020

PAY TO THE ORDER OF TXU Energy
Seventy Two & 74/100 \$ 72.74

VANTAGE BANK TEXAS

MEMO 10013204973 Gloria Gannon

00000149652720 640600 2870 30

LOOK FOR FRANK DEFENDING FEATURES INCLUDING THE 16 CUNT SQUARE AND HEAT REACTIVE FOR DETAILS ON PAGE

6406 \$72.74 4/21/2020

0910626538
2020-04-21
TXU ENERGY

04/20/20 033293 0110 200 3003
123456 04 001 >111000614< 100013204973

Credit the account of the within named payee
without prejudice PEG-REGULUS DALLAS

CHEQUE HERE FOR AMOUNT OR IN FULL DEPOSIT ONLY
DO NOT WRITE IN THESE SPACES
FOR DEPOSIT ONLY
FOR DEPOSIT ONLY



Customer Name: GLORIA GANNON
DBA GG'S HAIR SALON
Account Number: 100013204973
Invoice Number: 055752373885
Invoice Date: 04/22/2020

Account Summary

Previous Balance	Credits/Payments	Balance Forward	Current Charges	Amount Due	Due Date
\$72.74	\$72.74 CR	\$0.00	\$37.69	\$37.69	05/08/2020

See remaining pages for invoice details.

Customer Communications



As the coronavirus impacts our communities, the well-being of you and your employees is our top priority. We're here to help in any way we can. If you need help with flexible payment options, please call us at 888-399-5501.

How to Contact Us

Customer Service: 972-791-2830 or
1-888-399-5501 (7AM - 7PM M-F)

Power Outage Notification:
American Electric Power - 1-866-223-8508

REP Certificate #10004

6423 \$55.06 5/15/2020

MAY

GLORIA CANNON
DBA GG'S HAIR SALON
PH. PH. 514-0571
210 S VIRGINIA AVE
MERCEDES, TX 78570

99-1527
1148 14

6416

DATE 5-7-2020

PAY TO THE ORDER OF TXU Energy

\$37.69

THIRTY SEVEN & 69/100 DOLLARS

VANTAGE BANK ☆
TEXAS

MEMO 100013204973

1149152720 641600 2870 3P

LOOK FOR PAPER-GETTING FEATURES INCLUDING THE SECURITY SQUARE AND GLAY-REACTIVE ONE, RETAKE OR BACK

6416 \$37.69 5/12/2020

0910530987
2020-05-12

05/11/20 009248 2000 144 3003 TXU ENERGY

123456 04 001 >111000614< 100013204973

Credit the account of the within named payee
without prejudice PEG-REGULUS DALLAS

6416 \$37.69 5/12/2020



Customer Name: GLORIA GANNON
DBA GG'S HAIR SALON
Account Number: 100013204973
Invoice Number: 055827356113
Invoice Date: 05/21/2020

Account Summary

Previous Balance	Credits/Payments	Balance Forward	Current Charges	Amount Due	Due Date
\$37.69	\$37.69 CR	\$0.00	\$80.10	\$80.10	06/08/2020

See remaining pages for invoice details.

Customer Communications



As the coronavirus impacts our communities, the well-being of you and your employees is our top priority. We're here to help in any way we can. If you need help with flexible payment options, please call us at 888-399-5501.

How to Contact Us


Customer Service: 972-791-2830 or
1-888-399-5501 (7AM - 7PM M-F)

Power Outage Notification:
American Electric Power - 1-866-223-8508

REP Certificate: #10004

Vantage Bank Texas

June

GLORIA GANNON DBA GG'S HAIR SALON PH. PH. 514-0571 210 S VIRGINIA AVE MERCEDES, TX 78570		00-1527 1149 14	6438
PAY TO THE ORDER OF <i>TXU Energy</i>		DATE <i>5-27-2020</i>	<i>80.10</i>
VANTAGE BANK  TEXAS		DOLLARS	
MEMO <i>100013204973</i>		<i>Gloria Gannon</i>	
⑆1114915272⑆ 6438⑈00 2870 3⑈			

LOOK FOR FRAUD DETERRING FEATURES INCLUDING THE SECURITY SQUARE AND WHAT IS ACTIVE ON DETAILS ON BACK

6438 \$80.10 6/1/2020

05/29/20 168697 3709 252 300		0910115919 2020-06-01
123456 04 001 >111000614< 100013204973		CHECK HERE FOR MOBILE OR REMOTE DEPOSIT ONLY NAME OF FINANCIAL INSTITUTION DATE DO NOT WRITE IN DARKER SIGN BELOW THIS LINE NO. OF CHECKS DEPOSITED IN LAST 90 DAYS
Credit the account of the within named payee without prejudice PEG-REGULUS DALLAS		

ENDORSE HERE



Customer Name: GLORIA GANNON
DBA GG'S HAIR SALON
Account Number: 100013204973
Invoice Number: 055227504941
Invoice Date: 06/20/2020

Account Summary

Previous Balance	Credits/Payments	Balance Forward	Current Charges	Amount Due	Due Date
\$80.10	\$80.10 CR	\$0.00	\$119.93	\$119.93	07/06/2020

See remaining pages for invoice details

Customer Communications

How to Contact Us

Customer Service: 972-791-2830 or
1-888-399-5501 (7AM - 7PM M-F)

Power Outage Notification:
American Electric Power - 1-866-223-8508

REP Certificate #10004



Customer: DBA GGS TRAIN
Account Number: 100013204973
Invoice Number: 055227504941
Invoice Date: 06/20/2020

Account Summary

Previous Balance	Credit/Payments	Balance Forward	Current Charges	Amount Due	Due Date
\$80.10	\$80.10 CR	\$0.00	\$119.93	\$119.93	07/06/2020

See remaining pages for invoice details.

Customer Communications

Store Hours: 7 A.M. to 11 P.M.
Terminal ID: TX1469
ORIGINAL RECEIPT
07/01/2020 5:13 PM

ALAN W

TXU Energy 610
Transaction 76
Account # 100013204973
Amount Paid 119.93
Fee 2.00
Total due 121.93

Thank you for choosing TXU Energy.
Thank you for your payment. We appreciate you being a TXU Energy customer. For convenient account management, visit txu.com. Gracias por su pago. Apreciamos que usted sea un cliente de TXU Energy. Para un manejo mas conveniente de su cuenta, visite TXU.com.
Keep your bill stub and receipt until the payment has been completed as instructed. The bill stub and receipt must be presented for any inquiry or change to the payment.

Payment Receipt Number: 1831300761

	Payment(s)
Debit	121.93
Total Paid	121.93
Total due	121.93
Change due	0.00

Verify all account information is correct before leaving the payment location.

Thank you for using the CheckFreePay bill payment system.

CheckFreePay Corporation 2900 Westside Pkwy, Alpharetta, GA 30004, toll free: 1-866-887-4613.



Customer Name: GLORIA GANNON
DBA GG'S HAIR SALON
Account Number: 100013204973
Invoice Number: 055152519964
Invoice Date: 07/22/2020

Account Summary

Previous Balance	Credits/Payments	Balance Forward	Current Charges	Amount Due	Due Date
\$119.93	\$119.93 CR	\$0.00	\$92.68	\$92.68	08/07/2020

See remaining pages for invoice details

Customer Communications



Heat Check

In a few days of extreme heat, we make a
big impact on your usage and bill. Find helpful
tips to save at txu.com/summerbusiness.

How to Contact Us

Customer Service: 972-791-2830 or
1-888-399-5501 (7AM - 7PM M-F)

Power Outage Notification:
American Electric Power - 1-866-223-8508

REP Certificate #10004

Ans

GLORIA GANNON
DBA GG'S HAIR SALON
PH. PH. 514-0571
210 S VIRGINIA AVE
MERCEDES, TX 78570

88-1527
1149 14

6445

DATE 8-1-2020

PAY TO THE ORDER OF TXU Energy
Ninety Two & 68/100 \$ 92.68/

DOLLARS

VANTAGE BANK TEXAS

MEMO 81813204913

81813204913

1149152721 644500 2870 31

LOOK FOR FRAUD-DETERMINING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK.

ENCLOSE HERE

CHECK HERE FOR MOBILE OR REMOTE DEPOSIT ONLY

AT THE TIME OF DEPOSIT, THE CHECK MUST BE DEPOSITED IN THE LINE

0910357938
2020-08-06
100013204973
04 001 >111000614<
123456
08/05/20 021835 3924 218 3003
Credit the account of the within named payee
without prejudice PEG-REGULUS DALLAS

February 27, 2020



Invoice Number: G-G'S HAIR SALON
 Account Number: 0226303022720
 Security Code: 8260 18 011 0226303
 8708

Contact Us
 Visit us at SpectrumBusiness.net
 Or, call us at 1-866-519-1263

8260 1800 NO RP 27 02282020 NNNNNYNN 01 012950 0048

Charge Details

Previous Balance	39.99
Payment - Thank You	02/06 -39.99
Remaining Balance	\$0.00

Payments received after 02/27/20 will appear on your next bill.

Service from 02/27/20 through 03/26/20

Spectrum Business™ Voice

Phone number (956) 514-0571	
Spectrum Business Voice	39.99
Auto Attendant Main	0.00
	\$39.99

For additional call details,
 please visit spectrumbusiness.net

Spectrum Business™ Voice Total	\$39.99
--------------------------------	----------------

Current Charges	\$39.99
Total Due by 03/15/20	\$39.99

Billing Information

Tax and Fees - This statement reflects the current taxes and fees for your area (including sales, excise, user taxes, etc.) These taxes and fees may change without notice.

Terms & Conditions - Spectrum's detailed standard terms and conditions for service are located at spectrum.com/policies

Notice - Nonpayment of any portion of your cable television, high-speed data, and/or Digital Phone service could result in disconnection of any of your Spectrum provided services.

Recovery Fee - Spectrum imposes surcharges to recover costs of complying with its governmental obligations. Specifically, Spectrum chooses to impose the State Cost Recovery Fee to recover the cost of Spectrum's Texas Margins Tax liability.

The following taxes, fees and surcharges are included in the price of the applicable service - TAXES: E911 EQUALIZATION SURCHARGE \$0.06 E911 FEE \$0.50, STATE AND LOCAL SALES TAX \$2.82. FEES AND CHARGES: FEDERAL UNIVERSAL SERVICE FUND \$1.73, TX PUC RECOVERY FEE \$0.04.

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service.

Complaint Procedures - You have 60 days from the billing date to register a complaint if you disagree with your charges.

Spectrum Voice Provider - Spectrum Advanced Services, LLC

Authorization to Convert your Check to an Electronic Funds Transfer Debit - If your check is returned, you expressly authorize your bank account to be electronically debited for the amount of the check plus any applicable fees. The use of a check for payment is your acknowledgment and acceptance of this policy and its terms and conditions.



Visit Spectrum.com stores for store locations. For questions or concerns visit Spectrum.net/support

(08) Express Business Checking-XXXXXXX28703 (continued)

Deposits (continued)

Date	Description	Amount
03/26/2020	DEPOSIT	\$461.00

Electronic Debits

Date	Description	Amount
03/02/2020	BANKCARD MTHLY FEES 628076000433238	\$53.45
03/03/2020	BANKCARD CLOSE FEE 000000026403802	\$99.00
03/03/2020	GLOBE LIFE INS PYMT 6303	\$78.03
03/03/2020	DELUXE CHECK CHECK/ACC.	\$39.44
03/04/2020	SAMS CLUB MASTER CHECH PYMT 6304	\$200.00
03/05/2020	HEB #485 CHECKPAYMT 6308	\$44.74
03/09/2020	WAL-MART STORES PURCHASE 6312 WESLTX	\$19.87
03/10/2020	AT&T Services CHECKPAYMT 6307	\$88.37
03/10/2020	CHARTER COMMUNIC CHECK PYMT 6311	\$39.99
03/16/2020	XX7006 DDA RECUR CRICKET WIRELESS 855-246-2461 FL 35219439 641695	\$35.00
03/16/2020	HEB #485 CHECKPAYMT 6391	\$133.15
03/16/2020	WAL-MART STORES PURCHASE 6392 WESLTX	\$55.76
03/16/2020	WAL-MART STORES PURCHASE 6315 WESLTX	\$47.84
03/18/2020	ALLSTATE INS CO INS PREM 000000836004457	\$196.71
03/18/2020	ALLSTATE V&P INS INS PREM 000000836004438	\$137.36
03/23/2020	SAMS CLUB STORES PURCHASE 6397 HARLTX	\$136.89
03/23/2020	HEB #485 CHECKPAYMT 6396	\$65.81
03/23/2020	PROTECTIONONE PAYMENT XXXXX3068	\$52.99
03/23/2020	WAL-MART STORES PURCHASE 6395 WESLTX	\$46.55
03/30/2020	HEB #485 CHECKPAYMT 6399	\$51.51
03/31/2020	GLOBE LIFE INS PYMT 6398	\$78.03

Other Debits

Date	Description	Amount
03/31/2020	SERVICE CHARGE	\$15.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
6300	03/02/2020	\$67.82	6313*	03/16/2020	\$14.85
6305*	03/05/2020	\$65.09	6314	03/18/2020	\$285.36
6306	03/03/2020	\$65.00	6393*	03/23/2020	\$60.54
6309*	03/11/2020	\$420.00	6394	03/19/2020	\$112.23
6310	03/13/2020	\$51.96			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/02/2020	\$6,077.71	03/10/2020	\$6,041.18	03/19/2020	\$5,324.96
03/03/2020	\$5,796.24	03/11/2020	\$5,621.18	03/23/2020	\$4,962.18
03/04/2020	\$5,596.24	03/13/2020	\$5,569.22	03/26/2020	\$5,423.18
03/05/2020	\$5,486.41	03/16/2020	\$6,056.62	03/30/2020	\$5,371.67
03/09/2020	\$6,169.54	03/18/2020	\$5,437.19	03/31/2020	\$5,278.64

Service Charge Summary

Description	Amount
TOTAL S/C & PAPER STMT:	\$15.00
Total Service Charge	\$15.00



Invoice Number: 0226303032720
 Account Number: 8260 18 011 0226303
 Security Code: 8708

Contact Us
 Visit us at SpectrumBusiness.net
 Or, call us at 1-866-519-1263

8260 1800 NO RP 27 03282020 NNNNNYNN O1 008502 0029

Charge Details

Previous Balance		39.99
Payment - Thank You	03/09	-39.99
Remaining Balance		\$0.00

Payments received after 03/27/20 will appear on your next bill.

Service from 03/27/20 through 04/26/20

Spectrum Business™ Voice

Phone number (956) 514-0571	
Spectrum Business Voice	39.99
Auto Attendant Main	0.00
	\$39.99

For additional call details,
 please visit SpectrumBusiness.net

Spectrum Business™ Voice Total 39.99

Current Charges 39.99
 Total Due by 04/13/20 39.99

Billing Information

Tax and Fees - This statement reflects the current taxes and fees for your area (including sales, excise, user taxes, etc.) These taxes and fees may change without notice.

Terms & Conditions - Spectrum's detailed standard terms and conditions for service are located at spectrum.com/policies

Notice - Nonpayment of any portion of your cable television, high speed data, and/or Digital Phone service could result in disconnection of any of your Spectrum provided services.

Recovery Fee - Spectrum imposes surcharges to recover costs of complying with its governmental obligations. Specifically, Spectrum chooses to impose the State Cost Recovery Fee to recover the cost of Spectrum's Texas Margins Tax liability.

The following taxes, fees and surcharges are included in the price of the applicable service - TAXES: E911 EQUALIZATION SURCHARGE \$0.06 E911 FEE \$0.50, STATE AND LOCAL SALES TAX \$2.82. FEES AND CHARGES: FEDERAL UNIVERSAL SERVICE FUND \$1.73, TX PUC RECOVERY FEE \$0.04.

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service.

Complaint Procedures - You have 60 days from the billing date to register a complaint if you disagree with your charges.

Spectrum Voice Provider - Spectrum Advanced Services, LLC

Authorization to Convert your Check to an Electronic Funds Transfer Debit - If your check is returned, you expressly authorize your bank account to be electronically debited for the amount of the check plus any applicable fees. The use of a check for payment is your acknowledgment and acceptance of this policy and its terms and conditions.



Visit Spectrum.com/stores for store locations. For questions or concerns, visit Spectrum.net/support



(08) Express Business Checking-XXXXXXX28703 (continued)

Electronic Debits (continued)

Date	Description	Amount
04/17/2020	ALLSTATE INS CO INS PREM 000000836004457	\$196.71
04/17/2020	ALLSTATE V&P INS INS PREM 000000836004438	\$137.36
04/20/2020	HEB #485 CHECKPAYMT 6408	\$18.91
04/21/2020	CHARTER COMMUNIC CHECK PYMT 6407	\$39.99
04/23/2020	PROTECTIONONE PAYMENT XXXXX3068	\$52.99
04/27/2020	HEB #485 CHECKPAYMT 6410	\$38.10
04/29/2020	HEB #485 CHECKPAYMT 6411	\$32.75

Other Debits

Date	Description	Amount
04/30/2020	SERVICE CHARGE	\$15.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
6404	04/21/2020	\$285.36	6406	04/21/2020	\$72.74
6405	04/21/2020	\$16.96			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/02/2020	\$5,225.19	04/16/2020	\$4,954.88	04/23/2020	\$4,633.86
04/10/2020	\$5,189.64	04/17/2020	\$4,620.81	04/27/2020	\$4,625.52
04/13/2020	\$5,041.31	04/20/2020	\$4,601.90	04/29/2020	\$4,592.77
04/14/2020	\$4,989.88	04/21/2020	\$4,186.85	04/30/2020	\$4,577.77

Service Charge Summary

Description	Amount
TOTAL S/C & PAPER STMT:	\$15.00
Total Service Charge	\$15.00

April 27, 2020



Invoice Number: G-G'S HAIR SALON
 Account Number: 0226303042720
 Security Code: 8260 18 011 0226303
 8708

Contact Us
 Visit us at SpectrumBusiness.net
 Or, call us at 1-866-519-1263

8260 1800 NO RP 27 04282020 NNNNNYNN 01 012279 0044

Charge Details

Previous Balance	39.99
Payment - Thank You 04/20	-39.99
Remaining Balance	\$0.00

Payments received after 04/27/20 will appear on your next bill.

Service from 04/27/20 through 06/26/20

Spectrum Business™ Voice

Phone number (956) 814-0671	
Spectrum Business Voice	39.99
Auto Attendant Main	0.00
	\$39.99

For additional call details,
 please visit SpectrumBusiness.net

Spectrum Business™ Voice Total	\$39.99
--------------------------------	---------

Current Charges	\$39.99
Total Due by 06/14/20	\$39.99

Billing Information

Tax and Fees - This statement reflects the current taxes and fees for your area (including sales, excise, user taxes, etc.). These taxes and fees may change without notice.

Terms & Conditions - Spectrum's detailed standard terms and conditions for service are located at spectrum.com/policies

Notice - Nonpayment of any portion of your cable television, high-speed data, and/or Digital Phone service could result in disconnection of any of your Spectrum provided services

Recovery Fee - Spectrum imposes surcharges to recover costs of complying with its governmental obligations. Specifically, Spectrum chooses to impose the State Cost Recovery Fee to recover the cost of Spectrum's Texas Margins Tax liability

The following taxes, fees and surcharges are included in the price of the applicable service - TAXES E911 EQUALIZATION SURCHARGE \$0.06, E911 FEE \$0.50 STATE AND LOCAL SALES TAX \$2.82 FEES AND CHARGES FEDERAL UNIVERSAL SERVICE FUND \$1.61 TX PUC RECOVERY FEE \$0.04

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service

Complaint Procedures - You have 60 days from the billing date to register a complaint if you disagree with your charges

Spectrum Voice Provider - Spectrum Advanced Services, LLC

Authorization to Convert your Check to an Electronic Funds Transfer Debit - If your check is returned, you expressly authorize your bank account to be electronically debited for the amount of the check plus any applicable fees. The use of a check for payment is your acknowledgment and acceptance of this policy and its terms and conditions

Visit Spectrum.com/stores for store locations. For questions or concerns, visit Spectrum.net/support



(08) Express Business Checking-XXXXXXX28703 (continued)

Electronic Credits

Date	Description	Amount
05/20/2020	ALLSTATE INS CO SIPP PYMNT 000000836004457	\$28.80

Electronic Debits

Date	Description	Amount
05/04/2020	HEB #485 CHECKPAYMT 6414	\$43.18
05/05/2020	GLOBE LIFE INS PYMT 6413	\$78.03
05/05/2020	SAMS CLUB MASTER CHECH PYMT 6412	\$75.00
05/05/2020	HEB #485 CHECKPAYMT 6415	\$52.31
05/08/2020	HEB #485 CHECKPAYMT 6419	\$27.01
05/13/2020	AT&T Services CHECKPAYMT 6417	\$98.33
05/14/2020	WAL-MART STORES PURCHASE 6424 WESLTX	\$50.92
05/15/2020	CHARTER COMMUNIC CHECK PYMT 6420	\$39.99
05/15/2020	HEB #485 CHECKPAYMT 6426	\$36.08
05/15/2020	TGS UTLTYPYMT 6421	\$21.43
05/18/2020	XX7006 DDA RECUR CRICKET WIRELESS 855-246-2461 FL 80762325 429039	\$35.00
05/19/2020	ALLSTATE INS CO INS PREM 000000836004457	\$196.71
05/19/2020	ALLSTATE V&P INS INS PREM 000000836004438	\$137.36
05/19/2020	BIG LOTS 1516 ELEC CHECK 6430 WESLTX	\$34.86
05/19/2020	HEB #485 CHECKPAYMT 6427	\$21.36
05/20/2020	WAL-MART STORES PURCHASE 6431 WESLTX	\$51.96
05/22/2020	HEB #485 CHECKPAYMT 6433	\$35.77
05/26/2020	WAL-MART STORES PURCHASE 6436 DONNTX	\$116.84
05/26/2020	PROTECTIONONE PAYMENT XXXXX3068	\$52.99
05/27/2020	HOME DEPOT 6577 PURCHASE 6437 WESLTX	\$146.09
05/28/2020	HEB #485 CHECKPAYMT 6440	\$37.59

Other Debits

Date	Description	Amount
05/29/2020	SERVICE CHARGE	\$15.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
6416	05/12/2020	\$37.69	6425*	05/21/2020	\$30.50
6418*	05/12/2020	\$49.50	6428*	05/22/2020	\$22.59
6422*	05/18/2020	\$27.61	6429	05/22/2020	\$285.36
6423	05/15/2020	\$55.06	6432*	05/27/2020	\$313.86

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/04/2020	\$4,534.59	05/14/2020	\$5,418.80	05/22/2020	\$5,165.96
05/05/2020	\$4,329.25	05/15/2020	\$5,266.24	05/26/2020	\$5,341.13
05/08/2020	\$4,302.24	05/18/2020	\$5,953.63	05/27/2020	\$4,881.18
05/11/2020	\$5,655.24	05/19/2020	\$5,563.34	05/28/2020	\$4,843.59
05/12/2020	\$5,568.05	05/20/2020	\$5,540.18	05/29/2020	\$4,828.59
05/13/2020	\$5,469.72	05/21/2020	\$5,509.68		

Service Charge Summary

Description	Amount
TOTAL S/C & PAPER STMT:	\$15.00
Total Service Charge	\$15.00

May 27, 2020



Invoice Number: G-G'S HAIR SALON
0226303052720
Account Number: 8260 18 011 0226303
Security Code: 8708

Contact Us
Visit us at SpectrumBusiness.net
Or, call us at 1-866-519-1263

8260 1800 NO RP 27 05282020 NNNNNYNN 01 007891 0026

Charge Details

Previous Balance		39.99
Payment - Thank You	05/14	-39.99
Remaining Balance		\$0.00

Payments received after 05/27/20 will appear on your next bill.

Service from 05/27/20 through 06/26/20

Spectrum Business™ Voice

Phone number (956) 514-0571	
Spectrum Business Voice	39.99
Auto Attendant Main	0.00
	\$39.99

For additional call details,
please visit SpectrumBusiness.net

Spectrum Business™ Voice Total **\$39.99**

Current Charges	39.99
Total Due by 06/13/20	39.99

Billing Information

Tax and Fees - This statement reflects the current taxes and fees for your area (including sales, excise, user taxes, etc.) These taxes and fees may change without notice.

Terms & Conditions - Spectrum's detailed standard terms and conditions for service are located at spectrum.com/policies

Notice - Nonpayment of any portion of your cable television, high-speed data, and/or Digital Phone service could result in disconnection of any of your Spectrum provided services.

Recovery Fee - Spectrum imposes surcharges to recover costs of complying with its governmental obligations. Specifically, Spectrum chooses to impose the State Cost Recovery Fee to recover the cost of Spectrum's Texas Margins Tax liability.

The following taxes, fees and surcharges are included in the price of the applicable service - TAXES: E911 EQUALIZATION SURCHARGE \$0.06, E911 FEE \$0.50, STATE AND LOCAL SALES TAX \$2.82. FEES AND CHARGES: FEDERAL UNIVERSAL SERVICE FUND \$1.61, TX PUC RECOVERY FEE \$0.04.

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service.

Complaint Procedures - You have 60 days from the billing date to register a complaint if you disagree with your charges.

Spectrum Voice Provider - Spectrum Advanced Services, LLC

Authorization to Convert your Check to an Electronic Funds Transfer Debit - If your check is returned, you expressly authorize your bank account to be electronically debited for the amount of the check plus any applicable fees. The use of a check for payment is your acknowledgment and acceptance of this policy and its terms and conditions.





(08) Express Business Checking-XXXXXXX28703 (continued)

Deposits (continued)

Date	Description	Amount
06/29/2020	Counter Slip Deposit	\$525.00

Electronic Credits

Date	Description	Amount
06/15/2020	ALLSTATE INS CO SIPP PYMNT 000000836004457	\$29.76

Electronic Debits

Date	Description	Amount
06/02/2020	GLOBE LIFE INS PYMT 6439	\$78.03
06/05/2020	HEB #485 CHECKPAYMT 6270	\$41.00
06/09/2020	CHARTER COMMUNIC CHECK PYMT 6268	\$39.99
06/10/2020	AT&T Services CHECKPAYMT 6269	\$100.81
06/11/2020	MBI INC CHECKPMT 6266	\$171.50
06/11/2020	WAL-MART STORES PURCHASE 6275 WESLTX	\$29.14
06/15/2020	HEB #485 CHECKPAYMT 6276	\$75.38
06/15/2020	DILLARDS CHECKPAYMT 6277	\$39.57
06/16/2020	XX7006 DDA RECUR CRICKET WIRELESS 855-246-2461 FL 35504407 686590	\$35.00
06/17/2020	ALLSTATE INS CO INS PREM 000000836004457	\$201.21
06/17/2020	ALLSTATE V&P INS INS PREM 000000836004438	\$137.36
06/23/2020	PROTECTIONONE PAYMENT XXXXX3068	\$52.99

Other Debits

Date	Description	Amount
06/30/2020	SERVICE CHARGE	\$15.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
6267	06/03/2020	\$186.98	6279	06/23/2020	\$285.36
6271*	06/05/2020	\$141.11	6280	06/25/2020	\$420.00
6272	06/15/2020	\$14.85	6281	06/26/2020	\$54.11
6273	06/19/2020	\$18.12	6434*	06/09/2020	\$300.00
6274	06/11/2020	\$85.77	6435	06/09/2020	\$300.00
6278*	06/19/2020	\$61.38	6438*	06/01/2020	\$80.10

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/01/2020	\$4,748.49	06/11/2020	\$3,746.16	06/23/2020	\$4,099.70
06/02/2020	\$5,142.46	06/15/2020	\$4,507.12	06/25/2020	\$3,679.70
06/03/2020	\$4,955.48	06/16/2020	\$4,472.12	06/26/2020	\$3,625.59
06/05/2020	\$4,773.37	06/17/2020	\$4,133.55	06/29/2020	\$4,150.59
06/09/2020	\$4,133.38	06/19/2020	\$4,054.05	06/30/2020	\$4,135.59
06/10/2020	\$4,032.57	06/22/2020	\$4,438.05		

Service Charge Summary

Description	Amount
TOTAL S/C & PAPER STMT:	\$15.00
Total Service Charge	\$15.00

June 27, 2020



Invoice Number: 0226303062720
 Account Number: 8260 18 011 0226303
 Security Code: 8708

Contact Us
 Visit us at SpectrumBusiness.net
 Or, call us at 1-866-519-1263

8260 1800 NO RP 27 06272020 NNNNNYNN D1 007967 0026

Charge Details

Previous Balance		39.99
Payment - Thank You	06/08	-39.99
Remaining Balance		\$0.00

Payments received after 06/27/20 will appear on your next bill.

Service from 06/27/20 through 07/26/20

Spectrum Business™ Voice

Phone number (956) 514-0571	
Spectrum Business Voice	39.99
Auto Attendant Main	0.00
	\$39.99

For additional call details
 please visit SpectrumBusiness.net

Spectrum Business™ Voice Total \$39.99

Current Charges	\$39.99
Total Due by 07/14/20	\$39.99

Billing Information

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The following taxes, fees and surcharges are included in the price of the applicable service - TAXES: E911 EQUALIZATION SURCHARGE \$0.06, E911 FEE \$0.50, STATE AND LOCAL SALES TAX \$2.78. FEES AND CHARGES: FEDERAL UNIVERSAL SERVICE FUND \$1.61, TX PUC RECOVERY FEE \$0.04.

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service.

Complaint Procedures - You have 60 days from the billing date to register a complaint if you disagree with your charges.

Spectrum Voice Provider - Spectrum Advanced Services, LLC

Authorization to Convert your Check to an Electronic Funds Transfer Debit - If your check is returned, you expressly authorize your bank account to be electronically debited for the amount of the check plus any applicable fees. The use of a check for payment is your acknowledgment and acceptance of this policy and its terms and conditions.





(08) Express Business Checking-XXXXXXX28703 (continued)

Electronic Debits

Date	Description	Amount
07/02/2020	GLOBE LIFE INS PYMT 6283	\$78.03
07/06/2020	HOME DEPOT CR SV CHECK PYMT 6282	\$29.66
07/08/2020	SAMS CLUB MASTER CHECK PYMT 6284	\$43.89
07/08/2020	CHARTER COMMUNIC CHECK PYMT 6285	\$39.99
07/13/2020	AT&T Services CHECKPAYMT 6286	\$103.66
07/13/2020	HEB #485 CHECKPAYMT 6287	\$41.63
07/16/2020	XX7006 DDA RECUR CRICKET WIRELESS 855-246-2461 FL 19351220 253864	\$35.00
07/16/2020	TGS UTLTYPYMNT 6288	\$18.12
07/17/2020	ALLSTATE INS CO INS PREM 000000836004457	\$196.71
07/17/2020	ALLSTATE V&P INS INS PREM 000000836004438	\$137.36
07/23/2020	PROTECTIONONE PAYMENT XXXXX3068	\$52.99
07/24/2020	HEB #485 CHECKPAYMT 6444	\$35.00

Other Debits

Date	Description	Amount
07/31/2020	SERVICE CHARGE	\$15.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
6289	07/17/2020	\$79.56	6441*	07/28/2020	\$50.57
6290	07/22/2020	\$285.36	6443*	07/27/2020	\$64.34
6390*	07/31/2020	\$420.00			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/02/2020	\$4,057.56	07/17/2020	\$3,790.98	07/27/2020	\$3,800.29
07/06/2020	\$4,027.90	07/20/2020	\$4,237.98	07/28/2020	\$3,749.72
07/08/2020	\$3,944.02	07/22/2020	\$3,952.62	07/31/2020	\$3,314.72
07/13/2020	\$4,257.73	07/23/2020	\$3,899.63		
07/16/2020	\$4,204.61	07/24/2020	\$3,864.63		

Service Charge Summary

Description	Amount
TOTAL S/C & PAPER STMT:	\$15.00
Total Service Charge	\$15.00

July 27, 2020



Invoice Number 0226303072720
 Account Number 8260 18 011 0226303
 Security Code 8708

Contact Us
 Visit us at SpectrumBusiness.net
 Or, call us at 1-866-519-1263

8260 *800 NO RP 27 07272020 NNYNNYNN Q1 007654 0030

Charge Details

Previous Balance		39.99
Payment - Thank You	07/07	-39.99
Remaining Balance		\$0.00

Payments received after 07/27/20 will appear on your next bill.

Service from 07/27/20 through 08/26/20

Spectrum Business™ Voice

Phone number (956) 514-0571	
Spectrum Business Voice	39.99
Auto Attendant Main	0.00
	\$39.99

For additional call details,
 please visit SpectrumBusiness.net

Spectrum Business™ Voice Total **\$39.99**

Current Charges	\$39.99
Total Due by 08/13/20	\$39.99

Billing Information

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The following taxes, fees and surcharges are included in the price of the applicable service - TAXES: E911 EQUALIZATION SURCHARGE \$0.06 E911 FEE \$0.50, STATE AND LOCAL SALES TAX \$2.82. FEES AND CHARGES: FEDERAL UNIVERSAL SERVICE FUND \$2.14, TX PUC RECOVERY FEE \$0.04.

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service.

Complaint Procedures - You have 60 days from the billing date to register a complaint if you disagree with your charges.

Spectrum Voice Provider - Spectrum Advanced Services, LLC

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(08) Express Business Checking-XXXXXXX28703 (continued)

Deposits (continued)

Date	Description	Amount
08/24/2020	Counter Slip Deposit	\$210.00
08/31/2020	Counter Slip Deposit	\$476.00

Electronic Debits

Date	Description	Amount
08/05/2020	GLOBE LIFE INS PYMT 6446 ✓	\$78.03
08/11/2020	CHARTER COMMUNIC CHECK PYMT 6447 ✓	\$39.99
08/11/2020	DELUXE CHECK CHECK/ACC. ✓	\$39.44
08/17/2020	XX7006 DDA RECUR CRICKET WIRELESS 855-246-2461 FL 95555089 260893 ✓	\$35.00
08/17/2020	AT&T Services CHECKPAYMT 6448 ✓	\$54.01
08/18/2020	ALLSTATE INS CO INS PREM 000000836004457 ✓	\$196.71
08/18/2020	ALLSTATE V&P INS INS PREM 000000836004438 ✓	\$137.36
08/24/2020	PROTECTIONONE PAYMENT XXXXX3068 ✓	\$52.99
08/24/2020	TGS UTLTYPMNT 6452 ✓	\$18.67
08/25/2020	WAL-MART STORES PURCHASE 6455 DONNTX ✓	\$107.70
08/28/2020	GLOBE LIFE INS PYMT 6456 ✓	\$78.03

Other Debits

Date	Description	Amount
08/25/2020	COPIES OF STATEMENTS MARCH 2020 TO JULY 2020 ITEMS	\$30.00
08/31/2020	SERVICE CHARGE	\$15.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
6442	08/14/2020	\$420.00	6454*	08/25/2020	\$72.03
6445*	08/06/2020	\$92.68	6457*	08/28/2020	\$65.48
6450* ✓	08/21/2020	\$285.36			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/03/2020	\$3,711.72	08/14/2020	\$3,425.58	08/25/2020	
08/05/2020	\$3,633.69	08/17/2020	\$3,840.57	08/28/2020	
08/06/2020	\$3,541.01	08/18/2020	\$3,506.50	08/31/2020	
08/10/2020	\$3,925.01	08/21/2020	\$3,221.14		
08/11/2020	\$3,845.58	08/24/2020	\$3,359.48		

Service Charge Summary

Description	Amount
TOTAL S/C & PAPER STMT:	\$15.00
Total Service Charge	\$15.00

62.85
89.24
21.02
420.00
39.99
74.83
14.85
722.8

FIRE INSPECTION REPORT

MERCEDES FIRE DEPARTMENT
400 S. OHIO, MERCEDES, TEXAS 78570
(956) 565-3114

DATE: 08-25-2020 INSPECTION ☒ REINSPECTION
FACILITY NAME: G F G Hair Salon
PHYSICAL & MAILING ADDRESS: 210 S. Virginia
PHONE #: 956 514 0571 OWNER/MANAGER: GLORIA GANNON

TYPE OF INSPECTION:		OCC. CLASS _____	TEST:
ROUTINE	<input checked="" type="checkbox"/> ANNUAL	CONST. TYPE: _____ SQ. FT. _____	GAS LINE PRESSURE
FACILITY	FIRE DRILL	# FLOORS _____ SPR. S.P. _____	HYDROSTATIC PRESSURE
ROUGH-IN	COMPLAINT	HYDRANT LOC: _____	SPR. S.P. _____
FINAL	PLAN REVIEW	SPR/S.P. CONN.: _____	HOOD SYTEM/NFPA &
		SPEC. HAZ.: _____	MECHANICAL CODE

1. Accumulation of rubbish, trash paper, etc.
2. Combustible(s) stored under wooden stairs.
3. Merchandise obstructing aisles.
4. Poor housekeeping throughout the building.
5. Insufficient number of exits.
6. Exit doors blocked/locked during business hours.
7. No Exit(s) and/or emergency lights.
8. Exit and/or emergency lights not working properly.
9. Vents unsafely arranged on water heater and/or dryers.
10. Chemically treated dust mops and oily rags not stored in metal containers (with lids).
11. Using gasoline as cleaning agent.
12. Defective wiring on/at _____.
13. Lighting devices improperly installed.
14. Lighting devices too close to stock.
15. Junction boxes, light switches, and electrical outlets without safety covers.
16. Wiring and equipment not wired in conduit.
17. Wiring not done by a licensed electrician.
18. Accumulation of grease on cooking stove.
19. Filters, duct and hood with grease.
20. Hood over stove and deep fat fryer does not meet NFPA 96 requirements.
21. Automatic fire extinguishing system not installed/ maintained as per NFPA 96 requirements.
22. Fire extinguisher(s) not maintained as per NFPA #10.

23. Fire extinguisher(s) not checked by a licensed inspector on an annual basis.
24. Fire extinguisher(s) blocked.
25. No fire extinguisher(s) in building
26. Pressurized cylinders not anchored.
27. Automatic sprinkler/fire alarm system(s) to be maintained/ inspected by a licensed company on an annual basis.
28. All sprinkler systems shall be supervised in accordance with City building Codes.
29. Sprinkler riser area not kept clean at all times.
30. Fire Department Connections blocked.
31. Not maintaining 18" clearance from Sprinkler Head(s).
32. Caps missing from Fire Department Connections.
33. Water gong not working.
34. Repair or replace hose and/or nozzle at dispensing pumps.
35. The using of L.P.G. instead of natural gas.
36. No smoke detector as per HB # 2046.
37. No hearing-impaired smoke detector found as per HB # 162.
38. No "No Smoking" signs.
39. Occupancy load appears to be exceeding.
40. No occupancy load sign.
41. No address in front of occupancy.
42. No pressure test on natural gas line.
43. Other Hazard(s). (See REMARKS)

REMARKS: Everything is in order at this time

☒ COMPLIES WITHIN CODE TODAY ☐ DOES NOT COMPLY AT THIS TIME ☐ WILL REINSPECT BY: _____

Gloria Gannon
OWNER/OCCUPANT

Bob Gentry 609
FIRE MARSHAL/FIRE INSPECTOR

SUCH CONDITIONS ARE VIOLATIONS OF EITHER CITY OR STATE FIRE PREVENTION REGULATIONS PLEASE CORRECT HAZARD(S) AND HELP PREVENT FIRES. NON-COMPLIANCE IS SUBJECT TO PENALTIES UNDER CITY & STATE REGULATIONS