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Filed On	Docket#	[REDACTED]	Description	Page(s)
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
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LAST WILL AND TESTAMENT OF

TRACI RENEE BRAXTON



DECEMBER 14, 2021
THE WEEMS FIRM, PC
www.theweemsfirm.com

✓ DOCKETED# 1
✓ SCANNED

Signed by Testatrix:

25691

LAST WILL AND TESTAMENT
OF
TRACI RENEE BRAXTON

BE IT KNOWN THIS DAY THAT,

I, **TRACI RENEE BRAXTON**, of Prince George's County, Maryland, and Fulton County, Georgia, being of legal age and of sound and disposing mind and memory, and not acting under duress, menace, fraud, or undue influence of any person, do make, declare and publish this to be my Will and hereby revoke any Will or Codicil I may have made.

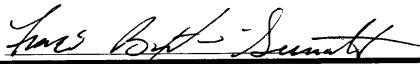
ARTICLE ONE

- 1.1 I am a Married person. My husband's name is **KEVIN SURRATT, SR.**,
- 1.2 I hereby attest that I am the mother of ONE (1) child, namely; **KEVIN SURRATT, JR.**

ARTICLE TWO

- 2.1 I direct my Personal Representative (See Article Five) to pay all costs and expenses of my last illness and funeral expenses. It is my express wish that there be no last rites or memorial Service of any sort by my sorority, **ZETA PHI BETA Sorority, Inc.**, or the **Eastern Stars**. This is not a representation of my lack of affection for my beloved organizations, however, I simply wish to move the matter along with the absolute least amount of suffering for those who love me. I hereby direct that I am cremated after my passing, and that my remains be distributed to my son, **KEVIN SURRATT, JR.** and my Husband, **KEVIN SURRATT, SR.** Should they wish to possess a small memorial keepsake of my remains, such should be provided to my Mother, **EVELYN J. BRAXTON**; my Father, **MICHAEL CONRAD BRAXTON, SR.**, and my siblings, **Toni Braxton, Michael Braxton, Jr., Towanda Braxton, Trina Braxton and Tamar Braxton**. Prior to cremation, I hereby wish that there be one (1) viewing. How I am dressed shall be determined solely by my son, **KEVIN SURRATT, JR.**, and my Husband, **KEVIN SURRATT, SR.** The guest list for my viewing shall also be solely determined by my son, **KEVIN SURRATT, JR.**, and my Husband, **KEVIN SURRATT, SR.**
- 2.2 After all costs and expenses of my last illness and funeral expenses have been paid, I will, give and bequeath any remaining monies as follows:
- 2.3 I hereby will, give and bequeath any and all benefit due to me not otherwise accounted for herein, to be given to **KEVIN SURRATT, JR.**, and hereby direct that my administrator/executrix immediately execute this upon my death;

Signed by Testatrix:



425691

- 2.4 I hereby will, give and bequeath any and all monies in my **Navy Federal Credit Union Account under the name of 'REAL TRACI BRAXTON, LLC'**, be given to **KEVIN SURRETT, SR.**, and hereby direct that my administrator/executrix immediately execute this upon my death;
- 2.5 I hereby will, give and bequeath any and all monies in my **Navy Federal Credit Union Account under the name of 'TRACI BRAXTON, LLC'**, be given to **KEVIN SURRETT, SR.**, and hereby direct that my administrator/executrix immediately execute this upon my death;
- 2.6 I hereby Direct that a **Irrevocable Trust** be Created in the name of **IN TRACI I TRUST**. The intent and purpose of said Trust shall be to provide for my Grandchildren. I hereby direct that the Director of this Trust shall be **KEVIN SURRETT, JR.**, with Counsel by Antavius M. Weems;
- 2.7 I hereby Direct that a **Foundation** be Created in the name of **THE FOUNDATION OF TRACI BRAXTON, VISION ALMIGHTY**. The intent and purpose of said Foundation shall be to educate the public, namely the African American community about **Cancer**, namely, **ESOPHEGEAL CANCER**. I hereby direct that the Director of this Trust shall be **KEVIN SURRETT, JR.**, with Counsel by Antavius M. Weems;
- 2.8 I hereby Direct that all entities associated with my Brand, image, name, rights and likeness be Hereby managed by **CLIFTON JONES**. **CLIFTON JONES** shall be relieved of this duty upon the determination that **KEVIN SURRETT, JR.**, is ready to assume full responsibility for the brand, image, name rights and likeness. This decision shall be made by my Counsel, Antavius M. Weems;
- 2.9 I further direct my Personal Representative to pay all of just debts that may be probated, registered and allowed against my estate. However, this provision shall not extend the statute of limitations for the payment of debts, or enlarge upon my legal obligation or any statutory duty of my Personal Representative to pay debts.

In the event I name a person in this Article and said person predeceases me, the bequest to such person shall lapse and the property shall pass under the other provisions of this Will. In the event that I do not possess or own any property listed above on the date of my death, the bequest of that property shall lapse.

2.4 In the event that at the time of my death that I am employed or otherwise due any funds, any and all funds shall be made due and payable to **KEVIN SURRETT, JR.** It is my wish that any and all remaining benefits not otherwise accounted for within this document owed to me shall be made payable to **KEVIN SURRETT, JR.**, as my personal Representative for him/her to utilize as s/he deems fit.

ARTICLE THREE

- 3.1 I direct my Personal Representative to convey any and all real estate property I own at

Signed by Testatrix:

Traci Braxton-Surrett

- 2 -

125691

the time of my death and to dispose same equally amongst my birth children, **KEVIN SURRETT, SR and KEVIN SURRETT, JR.**

3.2 I hereby will, give and bequeath my memorial, **Diamond Ring, and remains of Lauren Braxton to KEVIN SURRETT, SR**

3.6 In the event I name a person in this Article and said person predeceases me, the bequest to such person shall lapse and the property shall pass under the other provisions of this Will. In the event that I do not possess or own any property listed above on the date of my death, the bequest of that property shall lapse.

ARTICLE FOUR

4.1 I will, devise, bequeath and give all the rest and remainder of my property and estate of every kind and character, including, but not limited to, real and personal property in which I may have an interest at the date of my death and which is not otherwise effectively disposed of, to **KEVIN SURRETT, SR and KEVIN SURRETT, JR.** equally. Should **KEVIN SURRETT, SR and KEVIN SURRETT, JR.** survive me (and if we die under such circumstance that it cannot be determined which of us died first, it shall be presumed that they survived me and this bequest shall be effective). If, **KEVIN SURRETT, SR and KEVIN SURRETT, JR.** fail to survive me, I give, devise and bequeath such property, per stirpes, to my descendants who survive me, except that the share of any descendant then under twenty (25) years of age may be held in trust as herein provided. If all of the beneficiaries herein named should predecease me and there should be no beneficiary to take the property or the income therefrom, then the property remaining undisposed of shall be distributed among the persons who would have been entitled thereto under the laws of descent and distribution in the State of Georgia if I had died intestate at that time owning such property in fee simple.

ARTICLE FIVE

5.1 I hereby appoint, **KEVIN SURRETT, JR** as Personal Representative of my estate and this Will. In the event that all of my Personal Representatives shall predecease me, or, for any reason, shall fail to qualify or cease to act as my Executrix, then I hereby appoint, **MICHAEL C. BRAXTON, JR.** to serve as successor Personal Representative of my estate and Will.

5.2 Any Personal Representative of this Will may at any time resign by instrument in writing signed by such Personal Representative and delivered to persons then entitled to the beneficiaries my estate.

5.3 If a vacancy occurs in the office of Personal Representative of this Will and there is no other provision for appointing a successor, the persons who are then beneficiaries of my estate (or if any such beneficiaries are minors or otherwise under legal disability, their parents or guardians), shall, within sixty (60) days after such office becomes vacant, appoint a successor Personal Representative by written instrument delivered to the Retiring Personal Representative, to the Personal Representative being appointed and to the court having jurisdiction over the administration of my estate. Should such persons fail or refuse to appoint a successor within sixty (60) days, then such successor may be appointed by any court having

Signed by Testatrix:



jurisdiction over my estate or upon application of the retiring Personal Representative.

5.4 No Personal Representative serving hereunder shall be required to inquire into or audit the acts or doings of any predecessor fiduciary or to make any claim against such predecessor or his or her estate.

5.5 The term "Personal Representative", as used in this Will, shall be deemed to mean and include "Personal Representative", "Executor" or "Executrix".

ARTICLE SIX

6.1 My Personal Representative and successor Personal Representative shall serve without any bond, and I hereby waive the necessity of preparing or filing any inventory, accounting, appraisal, reporting, approvals or final appraisement of my estate.

ARTICLE SEVEN

I direct that my Personal Representative shall have broad discretion in the administration of my Estate, without the necessity of Court approval. I grant unto my Personal Representative, all powers that are allowed to be exercised by Personal Representatives by the laws of the State of Georgia and to the extent not prohibited by the laws of Georgia, the following additional powers:

(a) To exercise all of the powers, rights and discretions granted by virtue of any "Uniform Trustees' Powers Law," and/or "Probate Code" adopted by the State of Georgia.


(b) To compromise claims and to abandon property which, in my Executor's opinion is of little or no value.

(c) To purchase or otherwise acquire and to retain any and all stocks, bonds, notes or other securities, or shares or interests in investment trusts and common trust funds, or in any other property, real, personal or mixed, as my Personal Representative may deem advisable, whether or not such investments or property be of the character permissible by fiduciaries, without being liable to any person for such retention or investment.

(d) To settle, adjust, dissolve, windup or continue any partnership or other entity in which I may own a partnership or equity interest at the time of my death, subject, however, to the terms of any partnership or other agreement to which I am a party at the time of my death. I authorize my Personal Representative to continue in any partnership or other entity for such periods and upon such terms as they shall determine. My Personal Representative shall not be disqualified by reason of being a partner, equity owner or title holder in such firm from participating on behalf of my estate in any dealings herein authorized to be carried on between my Personal Representative and the partners or equity owners of any such partnership or other entity.

(e) To lease, sale, or offer on a lease purchase, any real or personal property for such time and upon such terms and conditions in such manner as may be deemed advisable by my Personal Representative, all without court approval.

Signed by Testatrix:



(f) To sell, exchange, assign, transfer and convey any security or property, real or personal, held in my estate, or in any trust, at public or private sale, at such time and price and upon such terms and conditions (including credit) as my Personal Representative may deem advisable and for the best interest of my estate, or any trust. I hereby waive any requirement of issuing summons, giving notice of any hearing, conducting or holding any such hearing, filing bond or other security, or in any way obtaining court authority or approval for any such sale, exchange, assignment, transfer or conveyance of any real or personal property.

(g) To pay all necessary expenses of administering the estate and any trust including taxes, trustees' fees, fees for the services of accountants, agents and attorneys, and to reimburse said parties for expenses incurred on behalf of the estate or any trust hereunder.

(h) Unless otherwise specifically provided, to make distributions (including the satisfaction of any pecuniary bequest) in cash or in specific property, real or personal, or in an undivided interest therein, or partly in cash and partly in other property, and to do so with or without regard to the income tax basis of specific property allocated to any beneficiary and without making pro rata distributions of specific assets.

(i) To determine what is principal and what is income with respect to all receipts and disbursements; to establish and maintain reserves for depreciation, depletion, obsolescence, taxes, insurance premiums, and any other purpose deemed necessary and proper by them and to partite and to distribute property of the estate or trust in kind or in undivided interests, and to determine the value of such property.

(j) To participate in any plan of reorganization, consolidation, dissolution, redemption, or similar proceedings involving assets comprising my estate or any trust created hereunder, and to deposit or withdraw securities under any such proceedings.

(k) To perform such acts, to participate in such proceedings and to exercise such other rights and privileges in respect to any property, as if she or he were the absolute owner thereof, and in connection therewith to enter into and execute any and all agreements binding my estate and any trust created hereunder.

(l) To compromise, settle or adjust any claim or demand by or against my estate, or any trust, to litigate any such claims, including, without limitation, any claims relating to estate or income taxes, and to agree to any rescission or modification of any contract or agreement.

(m) To borrow money from such source or sources and upon such terms and conditions as my Personal Representative shall determine, and to give such security therefor as my Personal Representative may determine.

All authorities and powers hereinabove granted unto my Personal Representative shall be exercised from time to time in her or his sole and absolute discretion and without prior authority or approval of any Court, and I intend that such powers be construed in the broadest possible extent.

Signed by Testatrix:



ARTICLE EIGHT

It is my intent that this Will be interpreted according to the following provisions:

(a) This Will is not a result of a contract between myself and any beneficiary, fiduciary or third party and I may revoke this Will at any time.

(b) If any part of this Will shall be declared invalid, illegal, or inoperative for any reason, it is my expressed intent that the remaining parts shall be effective and fully operative and it is my intent that any Court so interpreting same construct this Will and any provision in favor of survival.

**ARTICLE NINE
Medical Instruction**

10.1 RESERVED.

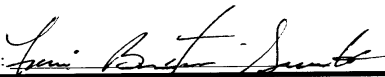
**ARTICLE TEN
Misc. Provisions**

9.1 I direct that this Will and the construction thereof shall be governed by the Laws of the State of Georgia or Maryland.

9.2 Any and all debts of my estate shall first be paid from my residuary estate. Any debts on any real property left herein shall be assumed by the person to receive such real property and not paid by my Personal Representative.

9.3 If any beneficiary under this Will contests this Will in any manner, directly or indirectly, or attacks this Will or any of its provisions, any share or interest in my estate given to the contesting beneficiary shall be forfeited and the share or interest of the contesting beneficiary shall become a portion of my residual estate.

Signed by Testatrix:



I, Traci Braxton-Sumrell having signed this Will in the presence of
FURIOUS DEION SMITH and MARCUS HOWELL who attested
it at my request on this the 14 day of Dec, 2021 at
115 Potomac Passage, Exton Hill MD 20745 (address), declare
this to be my Last Will and Testament.

Traci Braxton-Sumrell
TRACI R. BRAXTON, TESTATRIX

Signed by Testatrix:

Traci Braxton-Sumrell

The above and foregoing Will of **TRACI R. BRAXTON** was declared by **TRACI R. BRAXTON** in our view and presence to be her Will and was signed and subscribed by the said **TRACI R. BRAXTON** in our view and presence and at her request and in the view and presence of **TRACI R. BRAXTON** and in the view and presence of each other, we, the undersigned, witnessed and attested the due execution of the Will of **TRACI R. BRAXTON** on this the 14 day of Dec, 2021

Furios Deion Smith
Witness Signature

Marcus Howell
Witness Signature

Print Name: FURIOS DEION SMITH

Print Name: MARCUS HOWELL

Address: 260 PEACHTREE ST.
ATLANTA, GA 30303

Address: 315 PONCE DE LOON AVE
DECATUR GA 30030 SUITE 100

Telephone No. (770) 621-7755

Telephone No. 404 564-5560

Signed by Testatrix: [Signature]

STATE OF GEORGIA
COUNTY OF FULTON

STATE OF MARYLAND
COUNTY OF PRINCE GEORGE

Before me, the undersigned authority, on this day personally appeared **TRACI R. BRAXTON**, known to me to be the Testatrix, and the witnesses, Jeanette Smith and Marcus Howell respectively whose names are subscribed to the annexed and forgoing instrument in their respective capacities, and all of said persons being duly sworn, **TRACI R. BRAXTON**, Testatrix, declared to me and to the said witnesses in my presence that said instrument is her Last Will and Testament and that she had willingly made and executed it as her free act and deed for the purposes therein expressed. The witnesses, each on their oath, stated to me in the presence and hearing of the Testatrix that the Testatrix had declared to them that the instrument is her Last Will and Testament and that she executed same as such and wanted each of them to sign it as a witness; and upon their oath, each witnesses stated further that they did sign the same as witnesses in the presence of the Testator and at his request, that he was at that time fourteen (14) years of age or over and was of sound mind; and that each of said witnesses was then at least fourteen (14) years of age.

Jeanette Smith
TRACI R. BRAXTON
Marcus Howell
WITNESS

Marcus Howell
WITNESS

Sworn to and subscribed before me by **TRACI R. BRAXTON**, Testatrix, and sworn to and subscribed before me by Jeanette Smith and Marcus Howell witnesses, this 14 day of Dec, 2021.

[Signature]
NOTARY PUBLIC

My Commission Expires:
1/2023

Signed by Testatrix: Jeanette Smith

**Before the Register of Wills for Prince George's County, Maryland
Proof of Custody of Last Will and Testament**

Estate No. 125691

Date Filed : July 1, 2022

Decedent TRACI RENEE BRAXTON aka TRACI RENEE BRAXTON-SURRATT

Date of death of decedent: March 12, 2022

- The paper writing delivered to the Register of Wills is to the best of my knowledge the decedent's Last Will and Testament.

Date of execution of will: December 14, 2021

Remarks: _____

- The paper writing(s) delivered to the Register of Wills is/are to the best of my knowledge the Codicil(s) to the decedent's Last Will and Testament.

Date of execution of Codicil(s): _____

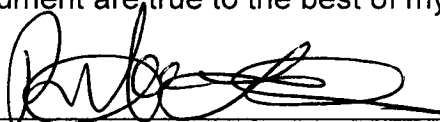
Remarks: _____

- I came into possession of the Last Will and Testament and/or Codicil(s) in the following manner:


Held in Register of Wills safekeeping:

THE LAST WILL AND TESTAMENT WAS WITH THE DECEDENT'S ATTORNEY

I do solemnly affirm under the penalties of perjury that I do not know of any other purported Will or Codicil other than the attached instrument(s) and that the contents of the foregoing document are true to the best of my knowledge, information and belief.



Deputy Register of Wills



KEVIN L SURRATT, JR

Signature of person delivering Will and/or Codicil(s) or requesting the Register of Wills to remove safekeeping files.

Address: 11260 BEATRIX POTTER PL
WHITE PLAINS, MD 20695

Phone No. _____ (Home)
301-259-9809 (Work)

IN THE ORPHANS' COURT FOR
(OR)
BEFORE THE REGISTER OF WILLS FOR PRINCE GEORGE'S, MARYLAND

IN THE ESTATE OF:

TRACI RENEE BRAXTON

ESTATE NO. 125691

AKA: TRACI RENEE BRAXTON-SURRATT

FOR:

**REGULAR ESTATE
PETITION FOR ADMINISTRATION**
Estate value in excess of \$50,000.
(If spouse is sole heir or legatee, \$100,000.)
Values for DOD before October 1, 2012 are
\$30,000 and \$50,000 if spouse is the sole
legatee or heir.
Complete and attach **Schedule A.**

**SMALL ESTATE
PETITION FOR ADMINISTRATION**
Estate value of \$50,000 or less.
(If spouse is sole heir or legatee, \$100,000.)
Values for DOD before October 1, 2012 are
\$30,000 and \$50,000 if spouse is the sole
legatee or heir.
Complete and attach **Schedule B.**

**WILL OF NO ESTATE
Complete items 2 and 9**

**LIMITED ORDERS
Complete item 2 and
attach Schedule C**

NOTE: For the purpose of computing whether an estate qualifies as a small estate, value is determined by the fair market value of property less debts of record secured by the property as of the date of death, to the extent that insurance benefits are not payable to the lien holder or secured party for the secured debt. See Code, Estates and Trusts Article, §5-601(d).

The Petition of:

KEVIN L SURRATT, JR



Name

Address

Name

Address

Each of us states:

1. I am (a) at least 18 years of age and either a citizen of the United States or a permanent resident of the United States who is the spouse of the decedent, an ancestor of the decedent, a descendant of the decedent, or a sibling of the decedent or (b) a trust company or any other corporation authorized by law to act as a personal representative.
2. The Decedent, TRACI RENEE BRAXTON, was domiciled in PRINCE GEORGE'S, State of MARYLAND and died on the 12th day of MARCH, 2022, at [REDACTED]
(County)
3. If the decedent was not domiciled in this county at the time of death, this is the proper office in which to file this petition because: N/A
4. I am entitled to priority of appointment as personal representative of the decedent's estate pursuant to §5-104 of the Estates and Trusts Article, Annotated Code of Maryland because I AM THE DECEDENT'S SON AND NOMINATED IN THE LAST WILL AND TESTAMENT
5. I am mentally competent.
6. I am not a disqualified person because of feloniously and intentionally killing, conspiring to kill, or procuring the killing of the decedent.

PROOF OF DEATH VERIFIED

FILED

JUL 1 - 2022

REGISTER OF WILLS
PRINCE GEORGE'S COUNTY

Regular Estate - RW1112 Page 1 of 2 with Schedule A (RW1136)
Small Estate - RW1103 Page 1 of 2 with Schedule B (RW1137)
Will of No Estate - RW1135 Page 1 of 2
Limited Order - RW1147 Page 1 of 2 with Schedule C (RW1148)
Rev. 01/01/2016

DOCKETED# 2
 SCANNED

ROWNET
11/2015

7. (Check one of the following boxes)



I have not been convicted of fraud, extortion, embezzlement, forgery, perjury, theft or any other serious crime that reflects adversely on my honesty, trustworthiness, or fitness to perform the duties of a personal representative or



I was convicted of such a crime, namely _____, in _____, but the following good cause exists for me to be appointed as personal representative (year)

8. I am not excluded otherwise by law from serving as a personal representative.

9. I have made a diligent search for the decedent's will and to the best of my knowledge:



none exists; or



the will dated 12/14/2021 (including codicils, if any, dated _____)

accompanying this petition is the last will and it came into my hands in the following manner:

THE LAST WILL AND TESTAMENT WAS WITH THE DECEDENT'S ATTORNEY

and the names and last known addresses of the witnesses are:

MARCUS HALL

FURIUS SMITH

10. Other proceedings, known to petitioner, regarding the decedent or the estate are as follows:

ALL INFORMATION FURNISHED

11. If appointed, I accept the duties of the office of personal representative and consent to personal jurisdiction in any action brought in this State against me as personal representative or arising out of the duties of the office of personal representative.

WHEREFORE, I request appointment as personal representative of the decedent's estate and the following relief as indicated:



that the will and codicils, if any, be admitted to administrative probate;



that the will and codicils, if any, be admitted to judicial probate;



that the will and codicils, if any, be filed only;



that only a limited order be issued;



that the following additional relief be granted: LETTERS OF ADMINISTRATION TO BE DETERMINED

I solemnly affirm under the penalties of perjury that the contents of this document are true to the best of my knowledge, information and belief.

Attorney

Kevin L. Surratt, Jr. 7-1-22
KEVIN L/SURRATT, JR Date

Address

Petitioner Date

Address

Petitioner Date

Telephone Number

Telephone Number (optional)

Facsimile Number

Email Address

IN THE ORPHANS' COURT FOR
(OR)
BEFORE THE REGISTER OF WILLS FOR

PRINCE GEORGE'S, MARYLAND


IN THE ESTATE OF
TRACI RENEE BRAXTON
TRACI RENEE BRAXTON-SURRATT

ESTATE NO 125691

SCHEDULE - A
Regular Estate
Estimated Value of Estate and Unsecured Debts

Personal property (approximate value)		700,000.00
Real Property (approximate value)		
Value of property subject to:		
(a) Direct Inheritance Tax of	_____ %	_____
(b) Collateral Inheritance Tax of	_____ %	_____
Unsecured Debts (approximate amount)		0.00

Attorney

 7-1-22
KEVIN L. SURRATT, JR. Date

Address

Petitioner

Date

Petitioner

Date

Telephone Number

Telephone Number (optional)

Facsimile Number

Email Address

(FOR REGISTER'S USE)

Safekeeping Wills NO

Custody Wills YES

Bond Set \$ _____

Deputy RJ

IN THE ORPHANS' COURT FOR
(OR)
BEFORE THE REGISTER OF WILLS FOR

PRINCE GEORGE'S , MARYLAND

IN THE ESTATE OF:
TRACI RENEE BRAXTON
AKA: TRACI RENEE BRAXTON-SURRATT

ESTATE NO. 125691

LIST OF INTERESTED PERSONS

Name (and age if under 18 years)	Last Known Address including Zip Code	Specify: Heir/Legatee/ Personal Representative	Relationship to Decedent
KEVIN L SURRATT JR	[REDACTED]	HEIR/LEGATEE	SON
MICHAEL C BRAXTON JR	16 1ST AVENUE BROOKLYN, MD 21225	OTHER	BROTHER/ALT PR
KEVIN SURRATT SR	[REDACTED]	HEIR/LEGATEE	SPOUSE
IN TRACI I TRUST	[REDACTED]	LEGATEE	TRUSTEE

FILED
JUL 1 - 2022
REGISTER OF WILLS
PRINCE GEORGE'S COUNTY

I solemnly affirm under the penalties of perjury that the contents of this document are true to the best of my knowledge, information, and belief.

Attorney

Address

Telephone Number

Facsimile Number

Email Address

[Signature] _____
Petitioner/Personal Representative Date

Petitioner/Personal Representative Date

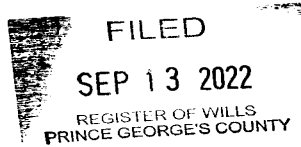
Petitioner/Personal Representative Date

Instructions:

- Interested persons include decedent's heirs (surviving spouse, children, and other persons who would inherit if there were no will) and, if decedent died with a will, the personal representative named in the will and all legatees (persons who inherit under the will). All heirs must be listed even if decedent dies with a will.
- This list must be filed (a) within 20 days after appointment of a personal representative under administrative probate or (b) at the time of filing a Petition for Judicial Probate or a Petition for Administration of a Small Estate.

✓ FILED # 3

SCANNED



Estate No. 125691
Date 7/27/2022
Date of Death 3/12/2022

In the Estate of:
Traci Braxton Surratt

CLAIM AGAINST DECEDENT'S ESTATE

The claimant certifies that there is due and owing by the decedent in accordance with the attached statement of account or other basis for the claim the sum of \$ 14,494.67 .

I solemnly affirm under the penalties of perjury that the contents of this document are true to the best of my knowledge, information and belief.

Navy Federal Credit Union
Name of Claimant

[Signature]
Signature of claimant or person authorized to make verifications on behalf of claimant

Patrick J. Dowling, Esq., Attorney for Claimant
Name and Title of Person Signing Claim

c/o Silverman Theologou, LLP
[Redacted]
[Redacted]

CERTIFICATE OF SERVICE

I hereby certify that on this 6th day of September (month), 2022 (year), I delivered or mailed, first class, postage prepaid a copy of this Claim to the personal representative, Estate of Traci R. Braxton Surratt

[Redacted]

[Signature]
Signature of Claimant

Instructions:

- 1. This form may be filed with the Register of Wills upon payment of the filing fee of **\$3.00**, as provided by law. A copy must also be sent to the personal representative by the claimant.
- 2. If a claim is not yet due, indicate the date when it will become due. If a claim is contingent, indicate the nature of the contingency. If a claim is secured, describe the security.

RW1128
Rev. 01/01/2016

9/13/22
Entered.
BH

ROWNET
PDF

✓ DOCKETED # 4
✓ SCANNED

FYI Viewer

Application Status		Applicant Information	
Confirmation Number:		Name:	TRACI BRAXTON SURRETT
NFO Status:	Approved	Access Number:	
TSYS Application ID:		Date of Birth:	
Total Status Code:	NEWACCOUNT	SSN:	
Application Details		Best Contact Phone Number:	[REDACTED]
Application Type:	Regular Application	Home Phone:	2024372931
Promotional Code:		Work Phone:	
Program Code:		Address:	6102 BLUE SAGE LN
Card Type Requested:	REGVSP		[REDACTED]
Card Type Approved:	RBLTB1, VSP Visa Signature Flagship Rewards	City Address:	[REDACTED]
Credit Limit:	\$20,000.00	Housing Type:	Not Responsible for Housing
Credit Score:		Monthly Housing Payment:	\$0.00
APR:	15.24%	Primary Income Source:	Self employed
Original Pricing Tier:	B	Employer or Source(s) of Income:	Entertainer / Singer
Payment Protection Plan:		Annual Salary:	\$360,000.00
Card Delivery		Monthly Salary:	\$30,000.00
Delivery Address:	Mail them to applicant's address on record	Additional Monthly Income:	\$0.00
Delivery Method:	Regular Mail	Income Source 1:	
Fee Charged:	No	Income Source 2:	
Alternate Mailing Address:		Income Source 3:	
Address 1:		Income Source 4:	
Address 2:		Income Source 5:	
City:		Total Other Income:	\$0.00
State:		Other Income Description:	
Zip:		Self Employment Description:	
Application Source		Years at Job:	0
Application Source:	ACEMSC	Months At Job:	0
Branch Office SOB:	UPP	Employee Flag:	
Employee Number:		Combined Review Flag:	I
Balance Transfer		Applicant Review Flag:	I
No Balance Transfers		Applicant Alert Number:	17
		Applicant NFO/Debit Card Alerts:	0017 - CODEWORD 30 - I 0048 - ATS SERVICE FLAG - 00 - I 0051 - DEBIT CARD SERVICE FLAG - 00 - I 0047 - NFO SERVICE FLAG - 00 I 0169 - SCAN/MOBILE SVC FLAG - 00 - I
		Active Direct Deposit:	Yes
		Membership Date:	04/01/2013
Co-Applicant Information			
No Co-Applicant			
Authorized Users			
No Authorized Users			

Navy Federal Credit Union® Credit Card Agreement and Disclosure

Interest Rates and Interest Charges

Variable Annual Percentage Rate (APR)¹

Rates apply to purchases, balance transfers, and convenience checks.

Platinum

nRewards®

GO REWARDS®²

cashRewards³

Visa Signature® Flagship Rewards

8.49% to 18.0%

9.49% to 18.0%

9.99% to 18.0%

10.15% to 18.0%

10.49% to 18.0%

This APR will vary with the market based on the Prime Rate

2% above your variable APR. This APR will vary with the market based on the Prime Rate.

18.0%

This APR may apply to your account if you:

- are over 60 days past due or
- make a payment that is returned and causes your account to be over 60 days past due

How long will the Penalty APR apply? If your APRs are increased for either of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.

Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances, Balance Transfers, and Convenience Checks on the transaction date.

Cash Advance APR⁴

Penalty APR and When It Applies

Paying Interest

Minimum Interest Charge

For Credit Card Tips From the Consumer Financial Protection Bureau

None

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees

Annual Fees

- nRewards, Platinum, cashRewards, GO REWARDS
- Visa Signature Flagship Rewards⁴

• None

• \$49.00

Transaction Fees

- ATM Cash Advance
- Foreign Transaction

• None if performed at a Navy Federal branch or ATM. Otherwise, \$0.50 per domestic transaction or \$1.00 per overseas transaction.

• None

Penalty Fees

- Late Payment⁵
- Returned Payment

• Up to \$20.00

• Up to \$20.00

• **How We Will Calculate Your Balance:** We use a method called "average daily balance (including new transactions)." See your account agreement for more details.

• **Loss of Introductory APR:** You may lose your Introductory APR if the Penalty APR applies to your account.

• **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

¹ **Variable Rate Information:** Your APR may vary. Rates are determined and adjusted monthly on the first business day by adding a Margin to the highest Prime Rate published in the *Wall Street Journal* on the first day of the previous month. The Margin is determined based on an evaluation of each member's credit history. The Margin will range from 4.74% to 14.75% based on product type.

² **GO REWARDS Cards:** If you have an account with a credit line of less than \$5,000, you received a Visa® GO REWARDS Card. If your credit line is \$5,000 or greater, you received a Visa Signature GO REWARDS Card. The benefits for Visa GO REWARDS accounts differ from those for Visa Signature GO REWARDS accounts.

³ **cashRewards Cards:** If you have an account with a credit line of less than \$5,000, you received a Visa cashRewards Card. If your credit line is \$5,000 or greater, you received a Visa Signature cashRewards Card. The benefits for Visa cashRewards accounts differ from those for Visa Signature cashRewards accounts.

⁴ **Annual Fees:** If you have been issued a Visa Signature Flagship Rewards Card, you will be billed the annual membership fee. This charge will appear on your first statement, and annually thereafter. Only one fee will be charged to your account regardless of the number of cards issued on the account.

⁵ **Late Payment Fee:** You will be required to pay a late payment fee of up to \$20.00 if you do not pay at least the minimum payment by the payment due date on your statement. Navy Federal may also assess the late payment fee every month thereafter that you are past due.

Other Fee: Returned convenience check fee — \$20.00.

Preamble. As used in this Agreement, the words "you" and "your" mean each and every person signing, using, or having a credit card account with Navy Federal Credit Union, referred to as "we," "us," or "NFCU." All correspondence to us relating to this Agreement should be addressed to NFCU, PO Box 3501, Merrifield, VA 22119-3501. You may also call us toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit navyfederal.org. Use 1-703-255-8837 for collect international calls. Information concerning NFCU credit cards may also be obtained at navyfederal.org. Virginia law will be used to interpret this Agreement unless federal law applies.

- 1. This is Your Agreement With NFCU.** Please read the Agreement carefully and keep a copy for your records. It is a summary of terms that control the use of your credit card account. By using your credit card, you agree to all the terms of this Agreement.
- 2. Maximum Amount You May Owe NFCU.** The maximum amount you may owe us at any time is the amount of your assigned credit limit. You may not use your card if you owe us more than your credit limit. If you exceed the credit limit, you must pay this amount immediately. You may request a change to your credit limit by calling the telephone number or writing to the address shown in the Preamble of this Agreement. We reserve the right to determine your credit and/or cash line and may increase, decrease, or restrict it at any time without notice.
- 3. Preamble to Pay.** You agree to pay us the amount of all purchases and cash advances that you, your joint cardholder, and/or authorized users make using your credit card or any other access device provided. You also agree to pay the total of any interest charges and other charges/fees due on your account according to the Agreement. If this is a joint account, the joint cardholder also promises to pay all amounts owed to us. If you allow another person to use your credit card, you are responsible for paying for their purchases and cash advances also.
- 4. Savings Account Required.** All NFCU credit card account owners must have an open savings account with a \$5.00 minimum balance. If you do not have a savings account, one will be opened for you. If your balance is less than \$5.00, your credit card may be charged with a purchase transaction to bring your balance to the minimum.
- 5. For purposes of this section, the words "I" and "we" mean each and every person signing, using, or having a credit card with NFCU.**

a. Security Interest Specific to Credit Cards. I/We acknowledge and pledge, specifically as a condition of my/our use of the credit card, that I/we have voluntarily granted NFCU a security interest in all of my/our individual and joint share accounts at NFCU. If my/our credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

b. Statutory Lien. I/We acknowledge and pledge to NFCU a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by NFCU now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any IRA. I/We acknowledge and pledge to NFCU a security interest in the collateral securing loan(s) that I/we have with NFCU now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my/our primary residence.

6. Payments. All payments made to us must be in U.S. dollars. Mailed payments must be addressed to NFCU, PO Box 3500, Merrifield, VA 22119-3500. Mailed payments received by 5:00 pm at this address will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other NFCU accounts. We will accept late or partial payments without forfeiting any of NFCU's rights under this Agreement. Payments that are marked "add in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to PO Box 3105, Merrifield, VA 22116, Attn: Credit Card Division.

7. Foreign Transactions.

a. Visa. All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions of a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date and may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

b. Mastercard. All Mastercard purchases and cash advances will be billed to you in U.S. dollars. Currently, the rate of exchange used is either a government mandated rate or a wholesale rate determined by Mastercard International for the processing cycle in which the transaction is processed. This rate of exchange may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

8. How Much You Must Pay Us. Your monthly statement will tell you the total amount that you owe us, the minimum payment that you must make, and your payment due date. The minimum payment for credit card accounts will be the greater of (1) 2% of the new balance or (2) \$20.00. If the new balance of your account is less than \$20.00, the minimum payment will be the new balance.

You may pay the new balance in whole or in part at any time. We will not charge you a penalty for paying more than the minimum payment. Paying ahead and skipping a payment will not reduce your liability for interest charges in the month that you do not make a payment. If your account has balances with different APRs, the minimum payment will be allocated to the balance with the lowest APR before any payments are allocated to balances with a higher APR. Any payment amount received in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on the APR.

9. How We Determine the Amount of Interest Charges. NFCU calculates interest charges on your account by applying the periodic rate to the "average daily balance" of your account including current transactions. To calculate the "average daily balance," we take the beginning balance of your account each day, add any new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges. The resulting total is the daily balance. We then add together all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This amount is your "average daily balance."

10. Ownership of Credit Card. Every card remains the property of NFCU. We have the right to cancel your account at any time with or without written notice to you. You must return the card if we ask you to do so. You cannot use the card after it has been canceled.

11. You May Cancel Your Account. You may cancel your credit card account with us at any time by notifying us using the contact information in the Preamble of this Agreement. For credit card accounts requested by telephone, you may cancel the account without being charged any fees up until the time you use the account or make a payment on the account after receiving a billing statement.

12. Cardholder Signature. Your card is not valid unless it is signed. Sign the back of your card immediately upon its receipt.

13. Liability for Unauthorized Use. If you notice the loss or theft of your credit card or possible unauthorized use of your card, you should write to us or call us immediately at the address or telephone number included in the Preamble of this Agreement. You may also contact us on the Web at navyfederal.org. You will not be responsible for charges made to your account that are found by us to be unauthorized.

14. Consumer Reporting Agencies. NFCU may report information about your credit card account to consumer reporting agencies. We may also access your credit report for any permissible purpose under the Fair Credit Reporting Act, including periodic reviews of your creditworthiness, collections, and future credit line increases.

15. Default. If you violate any terms of this Agreement, you fail to pay the amount due as listed on your monthly statement, you commence bankruptcy proceedings, we determine that there has been a substantial adverse effect on your ability to repay the debt incurred on this account, or you become incapacitated or die, NFCU may without notice or demand, deny use of your credit line, cancel your credit card account, and/or declare due and payable the unpaid portion of your balance together with all costs relating to the collection of this account.

If you do not make your minimum payment by the due date and your account is over 60 days past due or you make a payment that is returned and causes your account to be over 60 days past due, your account will be considered in default. The Penalty APR will be applied to any and all transactions and outstanding balances in your account, including Promotional APRs and other balances effective at least 45 days after your account is considered in default.

If you are in default, you give NFCU permission to obtain your Active Duty/Reserve address. You also authorize NFCU to contact and receive from any person any information that NFCU deems necessary to care or collect said default.

16. How We May Contact You. You expressly agree that to service your account or to collect any amounts you may owe NFCU, we or authorized parties may call you and send text messages to you. We may use pre-recorded/artificial voice messages or an automatic dialing device to contact you at any telephone number associated with your account, including mobile telephone numbers, all of which could result in charges to you. You also expressly consent that we may send email messages regarding your account to your email address.

17. Use of Card for Illegal or Risky Transactions. It is your responsibility to comply with all laws when using your NFCU credit card. You agree to hold us harmless for any damages or other liability arising from a transaction initiated by you or your authorized user for the purpose of conducting an illegal activity. We reserve the right to decline authorization of transactions for activities we believe may violate law or pose significant risk to us or our members.

18. Amendment of This Agreement. The Provisions of this Agreement are severable. If any provision of this Agreement is held by a court of law to be invalid or unenforceable, the rest of this Agreement will not be affected. NFCU may amend and change this Agreement, including rates by providing an advance written notice of the changes to you. However, we may reduce charges, fees, and rates without sending you an advance notice.

19. Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to Do if You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the address provided in the Preamble or via the Web at navyfederal.org.

In your letter, give us the following information:

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

You must contact us:

- within 60 days after the error appeared on your statement.
- at least three business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- we cannot try to collect the amount in question or report you as delinquent on that amount.
- the charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- while you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- we can apply any unpaid amount against your credit limit. After we finish our investigation, one of two things will happen:
 - **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
 - **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent and we must let those organizations know when the matter has been settled between us.

If we do not follow all the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at the address provided in the Preamble or via the Web at navyfederal.org. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

20. Notice Concerning Use of an Automatic Teller Machine (ATM). Be alert! Do not use the ATM if the lights are not in operation or you see suspicious activity. Take someone with you if you must make a transaction at night. If you sense someone attempting to view your transaction, cancel the transaction and leave. Remember to take your card, cash, and receipt and put them away. Count your money only when you are safely away from the ATM area. Immediately report all crimes to the operator of the ATM and to local law enforcement officials.



VISA SIGNATURE
FLAGSHIP REWARDS

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
1,423.00	1,133.00	11/02/2021	14,494.67	XXXX XXXX XXXX 2144	\$

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

NAVY FEDERAL
P O. BOX 3500
MERRIFIELD VA 22119-3500

TRACI R BRAXTON SURRETT
155 POTOMAC PSGE UNIT 710
OXON HI. MD 20745-1579

XX

VISA SIGNATURE
FLAGSHIP REWARDS

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ACCOUNT NUMBER
ACCESS NUMBER

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$14,474.67
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$20.00
Interest Charged	+\$0.00
New Balance	\$14,494.67
Past Due Amount	\$1,133.00
Over Limit Amount	\$0.00
Credit Limit	\$0.00
Available Credit	NONE
Cash Limit	\$0.00
Available Cash	\$0.00
Statement Closing Date	10/05/2021
Days in Billing Cycle	30

PAYMENT INFORMATION		
New Balance		\$14,494.67
Minimum Payment Due		\$1,423.00
Payment Due Date		11/02/2021
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
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:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	33 years	\$37,922

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org
For information about credit counseling services, you may go to http://www.justice.gov/ust/1st-credit-counseling-agencies , approved pursuant to 11-usc-111, or call 1-888-503-7106

IMPORTANT NOTICES

"NOTICE" WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

REWARD POINT SUMMARY

Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
0	0	0	0	0	0	0
Total Rewards Earned Year to Date						0

Redemptions are not permitted on closed or delinquent accounts

Rewards Details

Rewards for Oct 2021	Rewards Points
Travel 3X	0
All Other Purchases 2X	0
Total This Period	0

CREDIT CARD CHANGE OF ADDRESS				
ACCESS NO. 6872755		CREDIT CARD NO. 2144		
RANK/RATE	NAME(FIRST	M	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE			EMAIL ADDRESS	
THIS ADDRESS CHANGE IS APPLICABLE TO:			CELL PHONE	
<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> American Express <input type="checkbox"/> ALL APPLICANT'S NFCU ACCOUNTS <input type="checkbox"/> JOINT OWNER(S) - IF NFCU SAVINGS IS A JOINT ACCOUNT			OTHER CONTACT NO	
			<input type="checkbox"/> HOME <input type="checkbox"/> OTHER (If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.)	

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Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free 1-888-842-6328
 Collect Internationally 1-703-255-9837
 For toll free numbers when overseas navyfederal.org/overseas/
 Emergency Assistance 1-800-VISA-911
 Emergency Assistance (from overseas, call collect) 1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise \$0.50 per domestic transaction or \$1.00 per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance", we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlied amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

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Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

In your letter, give us the following information:

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

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

You must notify us of any potential errors *in writing* or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS

FEEES

Trans Date	Post Date	Reference No.	Description	Amount
09/15/21	09/15/21		LATE PAYMENT FEE	\$20.00
			TOTAL FEES	\$20.00

2021 TOTALS YEAR-TO-DATE

Total Fees charged in 2021	\$140.00
Total Interest charged in 2021	\$1,890.48

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00%	\$0.00	\$0.00
Bal Trf/Conv Chk*	18.00%	\$0.00	\$0.00
Cash Advances	18.00%	\$0.00	\$0.00

* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest interest is assessed from the transaction date to the date the amount is paid in full.



VISA SIGNATURE
FLAGSHIP REWARDS

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
1,133.00	843.00	10/02/2021	14,474.67	XXXX XXXX XXXX 2144	\$

PLEASE MAKE CHECK PAYABLE AND MAIL TO

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

TRACI R BRAXTON SURRATT
155 POTOMAC PSGE UNIT 710
OXON HILL MD 20745-1579

XX

ACCOUNT NUMBER
ACCESS NUMBER

VISA SIGNATURE
FLAGSHIP REWARDS

Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	PAYMENT INFORMATION	QUESTIONS						
Previous Balance \$14,249.96 Payments -\$0.00 Other Credits -\$0.00 Purchases +\$0.00 Cash Advances +\$0.00 Fees Charged +\$20.00 Interest Charged +\$204.71 New Balance \$14,474.67 Past Due Amount \$843.00 Over Limit Amount \$0.00 Credit Limit \$0.00 Available Credit NONE Cash Limit \$0.00 Available Cash \$0.00 Statement Closing Date 09/05/2021 Days in Billing Cycle 31	New Balance \$14,474.67 Minimum Payment Due \$1,133.00 Payment Due Date 10/02/2021 Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%. 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: <table border="1" style="margin-left: 20px;"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>33 years</td> <td>\$38,471</td> </tr> </table>	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	33 years	\$38,471	Credit Card Services 1-888-842-6328 Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501 Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500 To view your account online visit navyfederal.org For information about credit counseling services, you may go to http://www.justice.gov/usf/bst-credit-counseling-agencies-approved-pursuant-11-usc-111 , or call 1-888-503-7108.
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...						
Only the minimum payment	33 years	\$38,471						

IMPORTANT NOTICES
 "NOTICE" WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

REWARD POINT SUMMARY

Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
0	0	0	0	0	0	0
Total Rewards Earned Year to Date:						0

Redemptions are not permitted on closed or delinquent accounts

Rewards Details

Rewards for Sep 2021	Rewards Points
Travel 3X	0
All Other Purchases 2X	0
Total This Period	0

CREDIT CARD CHANGE OF ADDRESS			
ACCESS NO. 8872755		CREDIT CARD NO. 2144	
RANK/RATE	NAME (FIRST	M	LAST SUFFIX)
NEW ADDRESS			
CITY		STATE	ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE		EMAIL ADDRESS	
THIS ADDRESS CHANGE IS APPLICABLE TO: <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> American Express <input type="checkbox"/> ALL APPLICANT'S NFCU ACCOUNTS <input type="checkbox"/> JOINT OWNER(S) - IF NFCU SAVINGS IS A JOINT ACCOUNT		CELL PHONE	
		OTHER CONTACT NO. <input type="checkbox"/> HOME <input type="checkbox"/> OTHER	
(If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.)			

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free 1-888-842-6328
 Collect Internationally 1-703-255-8837
 For toll free numbers when overseas navyfederal.org/overseas/
 Emergency Assistance 1-800-VISA-911
 Emergency Assistance (from overseas, call collect) 1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central process.

Paying Interest: Our due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise \$0.50 per domestic transaction or \$1.00 per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance", we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocations: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

In your letter, give us the following information:

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

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

You must notify us of any potential errors *in writing* or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS

FEEES

Trans Date	Post Date	Reference No.	Description	Amount
08/16/21	08/16/21		LATE PAYMENT FEE	\$20.00
			TOTAL FEES	\$20.00

INTEREST CHARGED

Description	Amount
INTEREST CHARGE-PURCHASES	\$204.71
TOTAL INTEREST	\$204.71

2021 TOTALS YEAR-TO-DATE

Total Fees charged in 2021	\$120.00
Total Interest charged in 2021	\$1,890.48

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00%	\$13,647.54	\$204.71
Bal Trf/Conv Chk*	18.00%	\$0.00	\$0.00
Cash Advances	18.00%	\$0.00	\$0.00

* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.



VISA SIGNATURE
FLAGSHIP REWARDS

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
843.00	558.00	09/02/2021	14,249.96	XXXX XXXX XXXX 2144	\$

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

TRACI R BRAXTON SURRETT
155 POTOMAC PSGE UNIT 710
OXON HILL MD 20745-1579

XX

VISA SIGNATURE
FLAGSHIP REWARDS

ACCOUNT NUMBER
ACCESS NUMBER

Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	PAYMENT INFORMATION	QUESTIONS						
Previous Balance \$14,025.54 Payments -\$0.00 Other Credits -\$0.00 Purchases +\$0.00 Cash Advances +\$0.00 Fees Charged +\$20.00 Interest Charged +\$204.42 New Balance \$14,249.96 Past Due Amount \$558.00 Over Limit Amount \$0.00 Credit Limit \$0.00 Available Credit NONE Cash Limit \$0.00 Available Cash \$0.00 Statement Closing Date 08/05/2021 Days in Billing Cycle 31	New Balance \$14,249.96 Minimum Payment Due \$843.00 Payment Due Date 09/02/2021 Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%. 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: <table border="1" style="margin-left: 20px;"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>33 years</td> <td>\$38,446</td> </tr> </table>	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	33 years	\$38,446	Credit Card Services 1-888-842-6328 Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501 Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500 To view your account online visit navyfederal.org For information about credit counseling services, you may go to http://www.justice.gov/ust/1st-credit-counseling-agencies-approved/pursuant-11-use-111 , or call 1-866-503-7106.
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...						
Only the minimum payment	33 years	\$38,446						

IMPORTANT NOTICES
"NOTICE" WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
0	0	0	0	0	0	0
Total Rewards Earned Year to Date						0
Redemptions are not permitted on closed or delinquent accounts						

Rewards Details		Rewards Points
Rewards for Aug 2021		
Travel 3X		0
All Other Purchases 2X		0
Total This Period		0

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX1
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:			HOME TELEPHONE	
<input type="checkbox"/> VISA ONLY			()	
<input type="checkbox"/> ALL APPLICANT'S NFCU ACCOUNTS			WORK TELEPHONE	
<input type="checkbox"/> JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT			()	

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free 1-888-842-6328
 Collect Internationally 1-703-255-9837
 For toll free numbers when overseas, navyfederal.org/overseas/
 Emergency Assistance 1-800-VISA-911
 Emergency Assistance (from overseas, call collect) 1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month. It is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise \$0.50 per domestic transaction or \$1.00 per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance", we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

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 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

In your letter, give us the following information:

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

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

You must notify us of any potential errors *in writing* or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS

FEEs

Trans Date	Post Date	Reference No.	Description	Amount
07/15/21	07/15/21		LATE PAYMENT FEE	\$20.00
			TOTAL FEES	\$20.00

INTEREST CHARGED

Description	Amount
INTEREST CHARGE-PURCHASES	\$204.42
TOTAL INTEREST	\$204.42

2021 TOTALS YEAR-TO-DATE

Total Fees charged in 2021	\$100.00
Total Interest charged in 2021	\$1,685.77

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00%	\$13,628.19	\$204.42
Bal Trf/Conv Chk*	18.00%	\$0.00	\$0.00
Cash Advances	18.00%	\$0.00	\$0.00

* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.

VISA SIGNATURE
FLAGSHIP REWARDS

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VISA SIGNATURE
FLAGSHIP REWARDS

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
558.00	277.00	08/02/2021	14,025.54	XXXX XXXX XXXX 2144	\$

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE

NAVY FEDERAL
P O BOX 3500
MERRIFIELD VA 22119-3500

TRACI R BRAXTON SURRETT
155 POTOMAC PSGE UNIT 710
OXON HILL MD 20745-1579

XX

ACCOUNT NUMBER
ACCESS NUMBER

VISA SIGNATURE
FLAGSHIP REWARDS

Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION		QUESTIONS					
Previous Balance	\$13,821.33	New Balance	\$14,025.54	Credit Card Services 1-888-842-6326 Send Billing Inquiries To: Navy Federal Credit Union P O, Box 3501 Merrifield VA 22119-3501 Send Payments To: Navy Federal P O, Box 3500 Merrifield VA 22119-3500 To view your account online visit navyfederal.org For information about credit counseling services, you may go to http://www.justice.gov/ust/ list.credit-counseling.agencies-approved.pursuant-11.usc-1111 , or call 1-888-503-7106.					
Payments	-\$0.00	Minimum Payment Due	\$558.00						
Other Credits	-\$0.00	Payment Due Date	08/02/2021						
Purchases	+\$0.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.							
Cash Advances	+\$0.00	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:							
Fees Charged	+\$0.00	<table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td></td> <td>33 years</td> <td>\$38,405</td> </tr> </table>	If you make no additional charges using this card and each month you pay...		You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...		33 years	\$38,405
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...							
	33 years	\$38,405							
Interest Charged	+\$204.21	Only the minimum payment							
New Balance	\$14,025.54								
Past Due Amount	\$277.00								
Over Limit Amount	\$0.00								
Credit Limit	\$0.00								
Available Credit	NONE								
Cash Limit	\$0.00								
Available Cash	\$0.00								
Statement Closing Date	07/05/2021								
Days in Billing Cycle	30								

IMPORTANT NOTICES
 NOTICE: WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

REWARD POINT SUMMARY

Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
0	0	0	0	0	0	0
Total Rewards Earned Year to Date						

Redemptions are not permitted on closed or delinquent accounts

Rewards Details

Rewards for Jul 2021	Rewards Points
Travel 3X	0
All Other Purchases 2X	0
Total This Period	0

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:			HOME TELEPHONE	
<input type="checkbox"/> VISA ONLY			{	
<input type="checkbox"/> ALL APPLICANT'S NFCU ACCOUNTS			WORK TELEPHONE	
<input type="checkbox"/> JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT			{	

2144 Page 2 of 4

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free 1-888-842-6328
 Collect internationally 1-703-255-8837
 For toll free numbers when overseas navyfederal.org/overseas/
 Emergency Assistance 1-800-VISA-911
 Emergency Assistance (from overseas, call collect) 1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month. It is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made In Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise \$0.50 per domestic transaction or \$1.00 per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance", we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

© 2017 Navy Federal. NFCU 12-17

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.
 In your letter, give us the following information:

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

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

You must notify us of any potential errors *in writing* or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS
INTEREST CHARGED

Description	Amount
INTEREST CHARGE-PURCHASES	\$204.21
TOTAL INTEREST	\$204.21

2021 TOTALS YEAR-TO-DATE

Total Fees charged in 2021	\$80.00
Total Interest charged in 2021	\$1,481.35

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00%	\$13,614.00	\$204.21
Bal Trf/Conv Chk*	18.00%	\$0.00	\$0.00
Cash Advances	18.00%	\$0.00	\$0.00

* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.



**VISA SIGNATURE
FLAGSHIP REWARDS**

2144 Page 4 of 4



VISA SIGNATURE
FLAGSHIP REWARDS

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
277.00	0.00	07/02/2021	13,821.33	XXXX XXXX XXXX 2144	\$

PLEASE MAKE CHECK PAYABLE AND MAIL TO

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

TRACI R BRAXTON SURRETT
155 POTOMAC PSGE UNIT 710
OXON HILL MD 20745-1579

XX

ACCOUNT NUMBER
ACCESS NUMBER

VISA SIGNATURE
FLAGSHIP REWARDS

Page 1 of 4

SUMMARY OF ACCOUNT ACTIVITY	PAYMENT INFORMATION	QUESTIONS									
Previous Balance \$14,449.00 Payments -\$855.00 Other Credits -\$0.00 Purchases +\$0.00 Cash Advances +\$0.00 Fees Charged +\$20.00 Interest Charged +\$207.33 New Balance \$13,821.33 Past Due Amount \$0.00 Over Limit Amount \$0.00 Credit Limit \$0.00 Available Credit NONE Cash Limit \$0.00 Available Cash \$0.00 Statement Closing Date 06/05/2021 Days in Billing Cycle 31	New Balance \$13,821.33 Minimum Payment Due \$277.00 Payment Due Date 07/02/2021 Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%. 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: <table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying a total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>33 years</td> <td>\$38,411</td> </tr> <tr> <td>\$500</td> <td>3 years</td> <td>\$18,000 (Savings = \$20,411)</td> </tr> </table>	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying a total of...	Only the minimum payment	33 years	\$38,411	\$500	3 years	\$18,000 (Savings = \$20,411)	Credit Card Services 1-888-842-6328 Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501 Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500 To view your account online visit navyfederal.org For information about credit counseling services, you may go to http://www.justice.gov/usf/nfc/credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying a total of...									
Only the minimum payment	33 years	\$38,411									
\$500	3 years	\$18,000 (Savings = \$20,411)									

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
0	0	0	0	0	0	0
Total Rewards Earned Year to Date: 0						
Redemptions are not permitted on closed or delinquent accounts						

Rewards Details		Rewards Points
Rewards for Jun 2021		
Travel 3X		0
All Other Purchases 2X		0
Total This Period		0

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO			HOME TELEPHONE	
<input type="checkbox"/>	VISA ONLY		()	
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS		WORK TELEPHONE	
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT		()	

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free 1-888-842-6328
 Collect Internationally 1-703-255-8837
 For toll free numbers when overseas navyfederal.org/overseas/
 Emergency Assistance 1-800-VISA-911
 Emergency Assistance (from overseas, call collect) 1-410-581-9994

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TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
06/04/21	06/04/21		PAYMENT RECEIVED	XXXX XXXX XXXX 2144	\$855.00
TOTAL PAYMENTS AND CREDITS					\$855.00

TRANSACTIONS

FEES

Trans Date	Post Date	Reference No.	Description	Amount
05/17/21	05/17/21		LATE PAYMENT FEE	\$20.00
TOTAL FEES				\$20.00

INTEREST CHARGED

Description	Amount
INTEREST CHARGE-PURCHASES	\$207.33
TOTAL INTEREST	\$207.33

2021 TOTALS YEAR-TO-DATE

Total Fees charged in 2021	\$80.00
Total Interest charged in 2021	\$1,277.14

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.00%	\$13,822.16	\$207.33
Bal Trf/Conv Chk*	18.00%	\$0.00	\$0.00
Cash Advances	18.00%	\$0.00	\$0.00

* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.

FILE

OFFICIAL RECEIPT

REGISTER OF WILLS FOR PRINCE GEORGE'S COUNTY
P.O. BOX 1729,
UPPER MARLBORO, MD 20773-1729
Phone: (301) 952-3250
Fax: (301) 952-4489

NAVY FEDERAL CREDIT UNION
C/O SILVERMAN THEOLOGOU, LLP
11200 ROCKVILLE PIKE, SUITE 520
N. BETHESDA MD 20852

Receipt # 392622

Estate of: TRACI RENEE BRAXTON
Paid by: NAVY FEDERAL CREDIT UNION

Estate # 000000125691 September 13, 2022
CLAIM: 3.00

Total \$3.00

Paid by: Check (Check #(s): 91494)

Reference #: MAIL

CERETAA. LEE, REGISTER
Per: BBH, Deputy

ALL RETURNED CHECKS ARE SUBJECT TO A \$30.00 FEE

Receipt Copies Reflect the Current Register and Office Address

FILE



REGISTER OF WILLS PRINCE GEORGE'S COUNTY

CERETA A. LEE
REGISTER OF WILLS

TELEPHONE: (301) 952-3250
FACSIMILE: (301) 952-4489

NEW PROCEEDINGS DIVISION MEMORANDUM

TO: KEVIN L SURRATT, JR
11260 BEATRIX POTTER PLACE
WHITE PLAINS, MARYLAND 20695

FROM: RITA JACK, Deputy Register of Wills

IN RE: Estate of TRACI RENEE BRAXTON
Estate No. 125691

DATE: July 3, 2024

An appropriate proceeding cannot be established until the following additional information is received:

- | | |
|--|--|
| <input type="checkbox"/> Original Last Will and Testament | <input type="checkbox"/> Estimated value of assets |
| <input type="checkbox"/> Executed Bond | <input type="checkbox"/> Appointment of Resident Agent |
| <input type="checkbox"/> Notice of Appointment and Notice to Creditors | <input type="checkbox"/> Consent to Appointment of Personal Rep. From: |
| <input type="checkbox"/> Filing fee (Small Estates Only) | |
| <input type="checkbox"/> Original signature(s) of personal representative and/or attorney for estate on the following document(s): | |
| <input checked="" type="checkbox"/> Other: PLEASE SIGN AND DATE THE ENCLOSED NOMINAL BOND FORM AND RETURN OR PROVIDE US WITH EXECUTED NOMINAL BOND IN THE AMOUNT OF \$23,000.00 FROM ONE OF THE BONDING COMPANY ENCLOSED | |

If a Personal Representative cannot be appointed, due to the above listed deficiencies, and a purported Last Will and Testament was filed for the above referenced decedent, it will be categorized on our computer as an UNPROBATED WILL for future reference.

If the above noted documentation and/or information is not received by **AUGUST 3, 2024**, the paperwork will merely be placed in the estate file and will be referenced on the computer as CLOSED.

RETURN TO: RITA JACK, DEPUTY REGISTER OF WILLS

P.O. BOX 1729 • UPPER MARLBORO • MARYLAND • 20773
TOLL FREE WITHIN MARYLAND • 1-888-464-4219

✓ DOCKETED # 5
✓ SCANNED

NOMINAL BOND OF PERSONAL REPRESENTATIVE

As of this _____ day of _____, 2024,

_____ KEVIN L SURRATT, JR _____,

personal representative of the Estate of _____ TRACI RENEE BRAXTON _____,

as principal and _____

as surety are obligated to the State of Maryland in the sum of

_____ \$23,000.00 _____ Dollars.

This obligation shall be void if the personal representative pays from the estate the debts due by the decedent, the Maryland inheritance tax, court costs and register's fees.

SIGNED, SEALED, AND DELIVERED IN THE PRESENCE OF:

_____ (Date) _____ KEVIN L SURRATT, JR _____ (SEAL)

Address 11260 BEATRIX POTTER PLACE
WHITE PLAINS, MARYLAND 20695

_____ (Date) _____ (SEAL)

Address _____

_____ (Date) _____ (SEAL)

Address _____

Surety: _____ (SEAL)

By: _____