

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

This is to certify that a **CONSUMER CREDIT GRANTOR** notification has been filed to inform the citizens of South Carolina that **CONSUMER CREDIT** is offered at the location below:

FIRST HERITAGE CREDIT OF SOUTH CAROLINA LLC WWW.1STHERITAGECREDIT.COM 605 CRESCENT BLVD STE 101 RIDGELAND, MS 39157

This certificate is granted in accordance with the standards established by the South Carolina Consumer Protection Code, S.C. Code Ann. § 37-1-101, et seq.

Date Issued: 12/19/2023

Registration Number: CGL-128423

Expiration Date: 01/31/2025

Marri Srube Lybarker

Carri Grube Lybarker Administrator



SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Maximum Rate Schedule

Registration #: CLL-128420

Date Issued: 02/06/2024

Expiration Date: 01/31/2025

FIRST HERITAGE CREDIT OF SOUTH CAROLINA LLC WWW.1STHERITAGECREDIT.COM 605 CRESCENT BLVD STE 101 RIDGELAND, MS 39157

CONSUMERS: All Creditors, including supervised and restricted lenders making consumer loans in South Carolina* are required by law to post a schedule showing the maximum rate of LOAN FINANCE CHARGES stated as an ANNUAL PERCENTAGE that the creditor intends to charge for various types of consumer credit transactions. The purpose of this requirement is to assist you in comparing the maximum rates that creditors charge, thereby furthering your understanding of the terms of consumer credit transactions and helping you to avoid the uninformed use of credit.

NOTE: Creditors are prohibited only from granting consumer credit at rates higher than those specified below. A creditor may be willing to grant you credit rate that are lower than those specified, depending on the amount, terms, collateral and your creditworthiness.

^{*} and intending to charge more than 18%

CATEGORY	DESCRIPTION	MAXIMUM APR FOR PERSONAL LOANS
Unsecured Loan	Selected dollar amounts for loans (\$201.00 - \$50,000.00) \$201.00 - \$50,000.00	110% FIXED
Unsecured Loan	Selected dollar amounts for loans (\$201.00 - \$50,000.00) \$201.00 - \$50,000.00	110% VARIABLE
Secured Loan	Selected dollar amounts for loans (\$201.00 - \$50,000.00) \$201.00 - \$50,000.00	110% FIXED
Secured Loan	Selected dollar amounts for loans (\$201.00 - \$50,000.00) \$201.00 - \$50,000.00	110% VARIABLE