



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.1STHERITAGE.CREDIT.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: 01/24/2023
Registration Number: CGL-128423
Expiration Date: 01/31/2024

THIS DOCUMENT IS NOT TRANSFERABLE
POST IN A CONSPICUOUS PLACE

Carri Grube Lybarker
Administrator



SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Maximum Rate Schedule

Registration #: CLL-128420

Date Issued: 01/24/2023

Expiration Date: 01/31/2024

FIRST HERITAGE CREDIT OF SOUTH CAROLINA LLC

WWW.1STHERITAGE.CREDIT.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 (\$601.00 & up)	59.99%	FIXED
	\$601.00 & up, 601.00 & up		
Secured Loan	Selected dollar amounts for loans (\$601.00 & up)	59.99%	FIXED
	\$601.00 & up, 601.00 & Up		

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SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Maximum Rate Schedule

Registration #: CSL-128419

Date Issued: 01/24/2023

Expiration Date: 01/31/2024

FIRST HERITAGE CREDIT OF SOUTH CAROLINA LLC

WWW.1STHERITAGE.CREDIT.COM

605 CRESCENT BLVD STE 101

RIDGELAND, MS 39157

CONSUMERS: All creditors making consumer credit sales in South Carolina* are required by law to post a schedule showing the maximum rate of CREDIT SERVICE CHARGES expressed as the FINANCE CHARGE 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 CREDIT SALES	
Secured Credit Sales, Non-Real Estate	Appliances, Furniture, Other, Retail	29.99%	FIXED

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