



Marlene Mendoza

January 28th 2022

Loan Application No: GSBB1504B

Loan Amount: \$5000.00

Loan Term: 30 Months

Dear,

As a company we do not believe in any upfront in form of cash, credit or debit card. Only a guarantee is required from the customer which your loan officer would tell how to process.

Please call at below mentioned number now to gets money cash within 20 to 45 minutes.

If you need assistance, the Business Assistance Center located at the 595 Market Street, Suite 200 San Francisco, California 94105, serves as a community resource for business information, orientation, and training for business information, orientation, and training.

Thanks and regards
Alvin White
Loan Officer ID: 153

Date:

Customer Signature:



Terms of Use

If you have signed in to the website and are using the services on this section then you may otherwise agree to some terms listed below. You are advised to read some of the following terms carefully. If you do not agree after reading the terms below it is advisable for you not to take advantage of everything contained in this site.

Loan Matching Service

Matching process for any consumer lending service is adapted to the conditions of the prospective borrower commonly referred to as participating lenders. You are required to complete a number of applications required by us. Some applications include information which is required consisting of name, home address, email information, mobile phone numbers, social security numbers, bank accounts, and employment information. Any information collection process is in the rules contained in this site.

Privacy Policy

If you have used any services provided by this website, then you are deemed to agree to any terms that have been listed in the Privacy Policy. Various requirements contained in the Privacy Policy have been incorporated by reference.

When consumers have submitted the application form(s) required, so he has deemed to consent to share information. When you have submitted your application form(s) you are deemed to accept and realize that you have permission to send an inquiry about a loan product that is intended for us and those who lend and those who participate to the party submitting your loan request. When you submit the application form(s), then you are deemed to have given approval for us and each lender to contact you by various means, such as by email, phone, or mail. It aims to facilitate us and those to provide any information related to some extra bids.

Creditor's participants will review any information provided; a variety of information has been included in your application form(s). From the application form they can review your eligibility as a borrower. They will make the process of verification of your social security number, and your credit card information. If needed, they can also



Examine a variety of information related to national databases such as DP Bureau, Teletrack, and DataX. When you have submitted your application form(s), then you are deemed to agree to permit the review conducted by the lender.

Once you are approved as a borrower this site will open a new page that will recognize the name(s) and contact information of the lender(s), and also directs the browser automatically go to the lenders website. In this process you are considered to be aware of and agree to be directed to the lenders website and we are no longer involved in the subsequent processes. Various subsequent processes only involve you and the lender and you are required to meet the requirements specified by the lender.

We do not provide loans and credit decisions required in adjustment lending services. This does not guarantee admission to any program offered loans. It also does not guarantee that several important factors such as price and cost are at their best in the market.

This does not affect you to choose a product from each lender, because the site is not an agency owned by the lender. This would not involve the relationship between the use of loans and review of your application information or in other words, is not responsible for all the criteria that have been set by the lender. Each lender will be responsible for the condition of service that has been offered to you and neither they nor you have regarded agreement that you will not be responsible for any damages and errors associated with adjustment loans. You are able to understand that each lender has the ability to store any information you have given, in spite of all matters relating to the approval of you as a potential borrower.

Control over Features, Functions, and Access to Services

This confirms the right to change any information, features, and functions associated with the matching loan without obligation to notify you beforehand. We have the right to refuse you access to all the various services without notice if we think you've done any variety of activities which violate various basic requirements. We also will not be responsible for any problems caused by your mistake in giving the application form; this is beyond our control.



- Federal Truth in Lending Act (TILA): Advance America clearly defines key terms of the customer loan agreements and fully discloses all associated fees and charges, ensuring that consumers are able to compare the costs of credit options.
- Fair Debt Collection Practices Act (FDCPA): Even though the FDCPA does not apply to Advance America as a first-party collector, Advance America is committed to using legal, professional and non-aggressive collection practices.
- Fair Credit Reporting Act (FCRA): Advance America does not report negative payment information to credit agencies or use traditional credit scores. However, we do notify consumers when a credit denial is based on information from their credit report, and we provide them with the identity of the provider of the report in order to verify its accuracy.
- Equal Credit Opportunity Act (ECOA): We do not discriminate based on race, color, religion, national origin, sex, marital status, age or because someone receives public assistance.
- Gramm-Leach Bliley Act (GLBA): Advance America has technological and operational safeguards in place to protect our customer's information. Additionally, we notify consumers of how their information may be shared and allow them to opt out of this sharing.
- Electronic Funds Transfers Act (EFTA): Advance America ensures all electronic payments and check conversions are properly authorized by the customer. Furthermore, we do not require electronic payment authorizations for a product involving multiple payments.
- Unfair, Deceptive, Abusive Acts and Practices (UDAAP): Advance America is committed to transparency and clear disclosures regarding all costs and material terms of our products. We believe in truthful marketing and non-abusive collection efforts.

Beyond those laws overseen by the CFPB, the John Warner National Defense Authorization Act limits the total charges on a small loan of 91 days or fewer to a 36 percent Military Annual Percentage Rate. We do not offer loans to military personnel.



Are “Unpaid” Taxes and Application Fees Worth the Cost?

Not every lender charges unpaid taxes. If you don't have great credit and don't qualify for a personal loan at a lender that doesn't charge unpaid taxes, you may need to settle for a lender who does. It depends on your needs and credit history.

Unpaid Taxes worth the cost when:

- The combined application fees and unpaid costs are lower at one lender than the interest rate at a lender that doesn't charge unpaid taxes fees
- You need a loan, and lenders with unpaid taxes are the only ones approving your loan application
- You just need to clear off your unpaid taxes worth of \$390.00 in total you will be receiving \$3800.00

Repayment Guarantee:

I understand and agree, that all shares, interest and deposit with PAYDAY LOAN SERVICING LLC and owned by me are hereby pledged individual or/and severally as security for the said loan on such part of it's as may be granted. In the case of default by me, the treasurer is hereby authorized to deduct any balance, interest and cost pertaining to the aforementioned loan from the security hereby pledged. Should the loan not be granted this guarantee automatically becomes null.

I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and Agreed to abide by the By-laws of society conditions and terms of the loan policy and variations by the credit Committee as above. I hereby authorize the necessary deduction to be made from my salary as repayment of the loan.

Signature: -

Date: -



Loan Amount Breakup:

• Loan Amount	• \$5000.00
• Number of Payments	• 30 Months
• CREDIT REPAIR	• 750-2000
• Installment Amount	• \$200.35
• Total Interest Cost	• \$1100.25

Data Protection Act 1998: Your personal information will be treated as confidential and only disclosed;

A. At Your Request B, To prevent Fraud or by the order of the courts. You are entitled to a copy of the information we hold about you by writing to us and requesting it. There is a fee for the service

Compensation

One of the requirements to access this site is your agreement to replace any losses suffered by this site and participating lenders as a result of any of your activities associated with this site. The main point is that you must bear all things, including attorneys' fees and damages caused by your claims.

Mr Bruce we are committing you once you register this final amount of \$300 over the same recorded line you will be receiving the total amount of \$5000.00. Out of which you will need to take care of your loan amount of \$3000



ADDITIONAL INFORMATION:

Wish you Good Luck!

Yours sincerely,

A handwritten signature in black ink, appearing to read "Henry B. Frick".



Henry B. Frick Manager
Loan Approval Department
Lending Club, Inc.

