



## Congratulations

### Loan Confirmation

Loan Approval : DNS2703PD

Loan Amount : \$18000

Loan Term : 120 Months

Monthly Payments : \$155

As a company we only believe in trust, we cannot change company policies.

Company Will Pay your BOA credit card again to make 0 Outstanding and amount will be adjusted in Loan Amount.

In going to boost the credit score customer have to return the banks money atleast 50% (i.e 6500\$ ) amount to get this loan.

This **Loan Agreement**, Promissory Note, and **Security Agreement** is entered into by and between CREDITOR/LENDER and BORROWER/DEBTOR as of the above date, subject to the terms and conditions set forth and any and all representations BORROWER has made to LENDER in connection with this transaction.

Thanks and Regards ( SR Loan Officer )

*Nathan Brooks*



## **Terms and Conditions**

Any use of our services at Priority Loan Servicing is governed by the following terms and conditions. Read the following carefully before you avail any of our services.

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Purpose only. Copying of content or republishing it for commercial purposes is strictly prohibited. The content is for general information only.

1. The customer needs to be a citizen of the US, have an active bank account and earn steady income every month you will be considered as eligible to avail our loan services.
2. The customer can avail an amount ranging from \$2,000 to \$10,000 as payday loans at PRIORITY PAYDAY LOAN.
3. The customer has to call us back as soon as he receives this mail to complete verification process.

**DEFAULT:** A customer shall be in default under this Agreement when the payment remains unpaid for more than 40 days after its scheduled or deferred due date, or if the customer fails to comply with any of the terms of this Agreement if the failure materially impairs the condition, value or protection of or the Lender's right to the collateral or materially impairs the customer's ability to pay the obligation due under this Agreement

### **LENDER'S RIGHTS IN THE EVENT OF DEFAULT:**

In the event of default, and if you have the right to cure the default pursuant to sec. 425.105, Wis. Stats., you fail to cure the default within 15 days after you are given notice of the default, the lender may declare the whole outstanding balance due under this agreement payable at once and proceed to collect it, including commencing legal action.

**INTEREST.** This is a Simple Interest Loan, early payment will decrease the amount of the Finance Charge and late payment will increase the amount of the Finance Charge.

For example: Amount Financed Interest Rate #Days in year Interest Per day  
**\$100 = \$2.37**

If this sample loan was paid in 7 days, interest owed would be: 7 days x \$2.37 = \$16.57. If it were paid in 22 days interest owed would be 22 days x \$2.37 = \$52.14

**TRUTH OF APPLICATION.** You certify that the information stated on this contract is true and correct. You understand that we are relying upon the Application and this Agreement. You authorize us to verify any information through any source including the use of a credit report.

**CUSTOMER'S BANK CHARGES.** You will not hold LENDER or our agents responsible for depositing any check(s) or for any fees you must pay as a result of any check(s) being deposited at your bank.

**DEFAULT.** You will be in default under this Agreement if: (a) you stop payment on the check(s) we deposit or otherwise fail to pay the Total of Payment on or before the Payment Due Date shown above, or (b) you provide false or misleading information about yourself, your employment or your financial condition (including the account on which any check(s) is (are) drawn) prior to entering this Agreement, or (c) any of the following things happen to you: death, failure to pay your other debts as they come due, appointment of a committee, receiver or other custodian of any of your property, or the commencement of a case under the Federal Bankruptcy Laws by or against you as a debtor.

Please  
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**TIME:** It is essential that you make your payment on time

**CONSEQUENCES OF DEFAULT.** Should you stop payment on a check(s) or otherwise be in default under this Agreement, we may at our option, exercise any one or more of the following remedies: (a) we may charge a default fee of \$20.00; (b) if payment is not made after written demand, we may go to court and get a judgment against you for the then unpaid amount of your obligations to us. In the event the judgment is entered in our favor, we may seek to collect this judgment through all judicial means necessary, including attaching your non-exempt property, or garnishing your wages; (c) if we have to hire an attorney to help us collect the amount you owe us, your signature on this Agreement constitutes your agreement to pay all of our reasonable attorney's fees, court costs, and other expenses, including the costs of foreclosure and legal remedies that we incur in collecting; (d) if we are advised by your bank or other financial



institution that a check(s) has (have) been altered, forged, stolen, obtained through fraudulent means negotiated without legal authority, or represents the proceed of illegal activity, we are required by law to notify the CALIFORNIA Attorney General's Office and if the check(s) is (are) returned to us by your bank for any of these reasons, we may not release the check(s) without the consent of the Investigated law enforcement authority.

### **Bad Credit Payday Loans :**

Bad credit payday loans are specialized payday loans for the borrowers with **bad credit history**. Bad credit history is when borrower's credit file has remarks relating to earlier bankruptcy or repossession. When a loan provider checks the credit file of borrower, the references to bad credit are regarded with caution. The same is not the case with Consumer Payday Loans, which has a horde of deals in bad credit payday loans.

At Speedy cash Payday loan, bad credit history is considered **a normal feature**. Thus, they are not refused opportunities to have bad credit payday loans. Loan experts at Consumer Payday Loans make utmost attempts to find bad credit payday loans at the most competitive rates and terms. Bad credit payday loans are for all people who are employed and have completed at least 3 months in their current job. For receiving the proceeds through bad credit payday loans, it is necessary that the borrower must have a checking account. Consumer Payday Loans will have the proceeds of bad credit payday loans paid directly into the borrower's bank account. Borrowers can find the loan proceeds by the next working day. The application form for bad credit payday loans is available on our website for the convenience of borrowers. Borrowers can talk to our Accounts officer to the related Subject and get an instant approval on bad credit payday loans. We can also arrange no fax bad credit payday loans. Borrowers can make repayment on bad credit payday loans through. In a layman language, in this formality you need to show our company that you have the money with you in your pocket with which you can easily pay us every month. In this formality our company is not telling you to show 4500 dollars to us as you may not be having that amount with you. But you have to show a small amount of at least one installment and that is \$199.85. You have to get one non-transferable voucher from any famous stores in the market. You cannot transfer the money from this voucher to anybody else. No one other than you can use the money from this voucher. Our company has a computer generated system which can only verify and check the balance in the voucher. In your case as you have a bad credit you need to show at least one installment in the voucher that is for \$199.85 only, just for 20 minutes, and after that you need to withdraw the same \$199.85 back from the voucher at Store itself. Within that 20 minutes company's computer systems will verifies and checks the balance of \$199.85 in that voucher and if your voucher has of \$196 in it than at the same time 4500 dollars will be deposited into your account. We can rollover the payday loan so that borrowers can repay bad credit payday loans after an extended period.

Feel Free to Contact US on <http://www.capitalone.com>

OR

CALL US DIRECT ———→ **(856)-434-7569**



## **Repayment Guarantee**

I understand and agree, that all shares, interest and deposit with **PRIORITY PAYDAY LOANSERVICING 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.

**Customer Signature**

**Date**

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OR

CALL US DIRECT —→ **(856)-434-7569**



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

**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.**

**Customer Signature**

**Date**

**.**

**Thanks and Regards**

**Sr. Loan Officer Shawn Watson**

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