

## Approval Letter

**Date:** January 28, 2021

**Borrower:** Mr. Don R Kulp

**Loan Amount:** \$35,000

**Loan Type:** Personal Loan

For value received the undersigned, Mr. Don R Kulp promises to pay to the order of "DIRECT FINANCIAL CORP." at Florida USA based Limited Liability Company with office at 11539 SW BEN DR Lake Suzy, FL, 34269, acting on behalf of the Lender, the sum of USD 35,000 as a Personal Loan together with interest on the Unpaid Principal accrued at the rate of 2.1 % per annum.

### I. TERMS OF REPAYMENT

#### Payments

From the Closing Date forward, the Unpaid Principal shall accrue interest at the rate of 2.1% per annum, and repayment of the Principal together with the interest shall be payable in equal monthly installments of \$527.15 coming on the first day of the month following the month this loan has closed, and continuing until installments shall be made for 5 years, at which time the remaining Unpaid Principal together with accrued and unpaid Interest together with any unpaid fees and charges incurred by Borrower under the terms of the debt instrument, shall be paid in full.

#### A. Application of Payments

All Payments on the Note shall be applied first in payment of accrued and unpaid interest, then to fees and charges incurred, with the remainder to reduction of Unpaid Principal.

#### B. Late Fee

Borrower will incur a fee of USD 10.00 for each late installment payment, defined as any payment received more than 10 days after the monthly due date. Payment of such late charges shall under no circumstances be construed to cure any default arising from or relating to such late installment payment.

# MEMORANDUM FOR THE RECORD

DATE: 10/26/2001

TO: SAC, NEW YORK

RE: [Illegible]

NY 100-111111

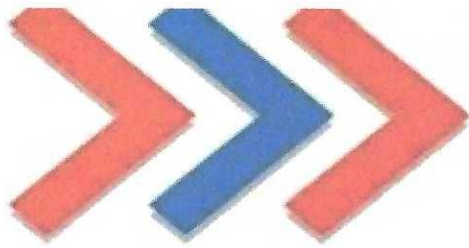
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[Illegible text]

[Illegible text]

[Illegible text]

[Illegible text]



### **C. Acceleration of Debt.**

If any payment obligation under this Note is not paid when due, then upon notice and demand, the remaining unpaid principal balance and any accrued interest, together with a 3.00% Penalty Fee calculated as a percentage of the Unpaid Principal, as well as collection costs, including legal costs, shall become due and payable immediately at the sole option of the Lender.

## **II. PREPAYMENT**

The Borrower reserves the right to prepay this Note (in whole or in part) prior to the Due Date with no prepayment penalty. Any such partial prepayments shall be applied against the installments of principal and interest due under this Note in the inverse order of their maturity and shall be accompanied by payment of accrued on the amount prepaid to the date of prepayment.

## **III. COLLECTION COSTS**

If any payment obligation under this Note is not paid when due, the Borrower promises to pay all costs of collection including reasonable attorneys' fees, whether or not a lawsuit is commenced as part of the collection process. All such collection costs shall be deemed secured as due and owing under this Note by being added to the Unpaid Principal balance when incurred by Lender.

## **IV. DEFAULT**

If any of the following events of default occur, this Note and any other obligation of the Borrower to the Lender shall become due immediately, without demand or notice:

- 1) The failure of the Borrower to pay the principal and any accrued interest when due.
- 2) The liquidation, dissolution, incompetency or death of the Borrower;
- 3) The filing of bankruptcy proceedings involving the Borrower as a debtor;
- 4) The application for the appointment of a receiver for the Borrower;
- 5) The making of a general assignment for the benefit of the Borrower's creditors;
- 6) The insolvency of the Borrower;
- 7) A misrepresentation by the Borrower to the Lender for the purpose of obtaining or extending credit; or
- 8) The sale of a material portion of the business or assets of the Borrower.

# MEMORANDUM FOR THE RECORD

On 10/10/2001, the following information was received from the [redacted] regarding the [redacted] of the [redacted] on 10/10/2001.

The [redacted] advised that the [redacted] was [redacted] by the [redacted] on 10/10/2001. The [redacted] was [redacted] by the [redacted] on 10/10/2001.

The [redacted] advised that the [redacted] was [redacted] by the [redacted] on 10/10/2001. The [redacted] was [redacted] by the [redacted] on 10/10/2001.

## DISCUSSION

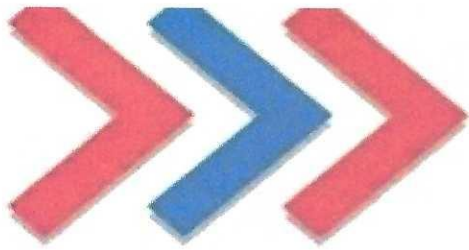
The [redacted] advised that the [redacted] was [redacted] by the [redacted] on 10/10/2001. The [redacted] was [redacted] by the [redacted] on 10/10/2001.

The [redacted] advised that the [redacted] was [redacted] by the [redacted] on 10/10/2001. The [redacted] was [redacted] by the [redacted] on 10/10/2001.

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<b>Loan amount approved</b>	<i>USD 35,000</i>
<b>Loan Tenure</b>	<i>5 Years (60 Installments)</i>
<b>Rate of Interest</b>	<i>2.1%</i>
<b>Amount of each installments (Monthly)</b>	<i>\$527.15</i>
<b>Interest Type</b>	<b>Reducing APR</b>
<b>Funding of Loan</b>	<i>USD 35,000</i>
<b>Security</b>	<b>As per terms and conditions</b>
<b>Fees on Part Prepayment</b>	<b>0% on amount prepaid</b>
<b>Type of Loan</b>	<i>Personal Loan</i>
<b>Total Closing Cost</b>	<i>4.9 % of loan amount</i>

## V. SEVERABILITY OF PROVISIONS

If any one or more of the provisions of this Note are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.

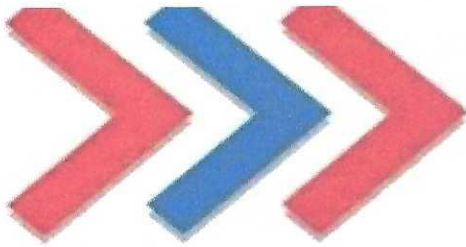
## VI. MISCELLANEOUS

All payments of principal and interest on this Note shall be paid in the legal currency of the United States. The Borrower waives presentment for payment, protest, and notices of protest and demand of this Note.

The deal will materialize through USA Financial Union on behalf of the Lender. Act as mediator and consultancy between borrower and lender.

This Consultancy explains that USA Financial Union has had a role as intermediary, acting to help fulfill the borrowing needs of the Borrower while simultaneously meeting the lending needs of the Lender. The result has been that, through the services of USA Financial Union, Lender has agreed to make this loan, on the terms defined in this Note to the Borrower.





**DIRECT  
FINANCIAL  
CORPORATION, LLC**  
Solution For All Your Financial Needs

## VII. GOVERNING LAW

This Note shall be construed in accordance with the laws of the state of Illinois, United States of America.

## VIII. SIGNATURES

This Note shall be signed by Mr. Don R Kulp "Borrower" and Direct Financial Corp. on behalf of the Lender

IN WITNESS WHEREOF, this Agreement has been executed and delivered in the manner prescribed by law as of the date first Written above.

Signed this 28<sup>th</sup> day of January, at Bank of America RN: 1220006670, Act# 00067106121



**Borrower Signature :-** *Donald R Kulp*

# STATE OF TEXAS

## COMPTROLLER GENERAL

### REPORT

#### ANNUAL REPORT OF THE COMPTROLLER GENERAL

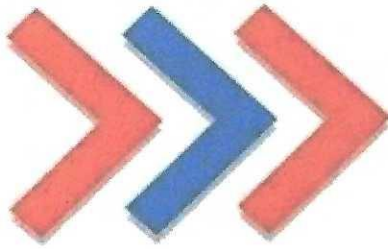
### 2000

#### STATE OF TEXAS

The Comptroller General of Texas is pleased to present this report on the activities of the office during the year 2000. The report is divided into two main sections: a summary of the office's activities and a list of the office's accomplishments. The summary of activities is as follows:

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**DIRECT  
FINANCIAL  
CORPORATION, LLC**  
Solution For All Your Financial Needs

**Closing cost acknowledgement & Security Agreement**

Date: - January 28, 2021

Name: - Mr. Don R Kulp  
Address: - 133 Galaxy Way  
City: Lompoc,  
State: - CA,  
Zip Code: - 93436

Dear Don,

This letter is to inform you that your loan application for Personal Loan for the amount of \$35,000 has been approved and entered to legal closing section.

This is also to inform you that closing cost paid by you at the pre closing stage is completely secured and guaranteed by Direct Financial Corporation and in case of termination of disbursement or cancelation by customer, complete amount is refunded back to the customer within 24 business hours without any hassle.

This letter provides you the complete security of your cost paid to Direct Financial Corporation legally more over your loan will be funded and disbursed within 3 business days after confirmation of the requested amount. In case company fails to provide you loan amount from its side within the stipulated time duration, then in that case your 100% payment will be refunded to you within 3 business days.

Below mentioned is the bifurcation and terms to collect the closing cost:

**Closing Cost Bifurcation**

Type	Percentage	Amount
Origination Fee	2.00	700(Waived Off)
Administration Fee	1.8	630
closing fees	1.65	577
Associated consulting charges	1.05	367
States Govt. Charges.	2.8	980
Off Shore fund releasing charges and taxes	2.1	735
Total	11.4	3989
Payable at pre closing stage	4.9	1715
Others	0.00	0.00

This disbursement of the amount approved is subject to the following terms and conditions.

THE UNIVERSITY OF CHICAGO  
DEPARTMENT OF CHEMISTRY

PH.D. THESIS  
SUBMITTED TO THE FACULTY OF THE DIVISION OF THE PHYSICAL SCIENCES  
IN CANDIDACY FOR THE DEGREE OF DOCTOR OF PHILOSOPHY  
BY  
[Name]

DEPARTMENT OF CHEMISTRY  
5800 S. UNIVERSITY AVENUE  
CHICAGO, ILLINOIS 60637

ADVISOR: [Name]

DATE OF DEFENSE: [Date]

COMMITTEE: [Name]

DEPARTMENT OF CHEMISTRY  
5800 S. UNIVERSITY AVENUE  
CHICAGO, ILLINOIS 60637

PH.D. THESIS  
SUBMITTED TO THE FACULTY OF THE DIVISION OF THE PHYSICAL SCIENCES  
IN CANDIDACY FOR THE DEGREE OF DOCTOR OF PHILOSOPHY  
BY  
[Name]

1. This is agreed between Borrower and Direct Financial Corporation, that borrower is agreed and find affordable to pay the closing cost at the time of preclosing.
2. Borrower may approach to change the dates of repayment in case he is in financial crisis or any delay in the income. He has to provide the written proof of financial difficulties and we will consider the modification in dates.
3. Borrower has many different modes to pay the closing cost to Direct Financial Corporation depending on comfort level, Fee, distance, Security, Taxes, and other extra benefits. Payment modes can be discussed with account manager.
4. Borrower is advised to pay the total closing cost at the assigned and appointed pre closing stage in order to avoid any delay or changes in disbursement of Loan amount.
5. Borrower is also advised strictly to keep the amount, Mode of payment, dates confidential with any party not associated with Direct Financial Corporation or any other third party.
6. Borrower is advised to bring all documents mentioned in previous disclosures or discussed with account manager at the time of physical meeting with authorized closing officer and Field officer of Direct Financial Corporation.
7. Physical meeting is only conducted for closing procedure and disbursement and can only be conducted once pre closing is completed after paying all the mandatory charges

Please sign and return one copy of this letter indicating your acceptance of these terms and acknowledgement that you are responsible for any delay or changes in disbursement of loan amount.

Company Seal



Agreed and Accepted

Borrower Name: - Donald R. Kulp  
 Signature: - Donald R. Kulp  
 Date: - 01/28/21

Bank of America Deposit  
 RN: 122000661  
 Act# 000671061121

Handwritten notes or scribbles, possibly including the number 125.



New message

Delete Not junk Move to Categorize



Favorites

- Sent Items
- Drafts 11
- Archive
- Inbox 39654
- Add favorite

Folders

- Inbox 39654
- Junk Email 248
- Drafts 11
- Sent Items
- Deleted Items 3
- Archive
- Notes
- 133-galaxy-rental
  - LONNIE-M 1
  - AFLAC 3
  - Amazon 133
- ARTS 7
- BANKING 103
- BestBuy 7
- Blue\_Crabs 3
- CANON-EOS60D 6
- CHASE 8
- collectables 2
- Conversation History
- cost-rica 11



Your mailbox is 92% full.



Fix this in storage settings.

### Invoice Details

This message was identified as junk. It's not junk

info@directfinancialcorp.com

Thu 1/28/2021 10:48 PM

To: You

Hello Don,

Please find the invoice details mentioned below,

Name – Frank Macdonald  
 Bank Name – Bank Of America  
 Account Number – 000595567698  
 Routing Number - 026009593  
 Amount – \$1715

You have to make the wire on to the account and send us the receipt.

Thanks & Regards,  
Matt Mercer

*Funds Transferred  
 01/28 \$1,715.00*

RN: 122000661

Act no: ~~02698~~

000671061131