



- 1 855 755 1855
- 1 302 248 9753
- info@wealthviserfinance.com
- 7096 Shelby Detroit, MI 48226

## Approval Letter

Date: July 9<sup>th</sup>, 2021

**Ref. Application: 125463**

### Ms. Annie P Pierce

**5475 Valley Ridge Ave  
Los Angeles, California-90043  
Loan Type: Personal Loan  
Amount: \$30,000**

For value received the undersigned, **Ms. Annie P Pierce**, promises to pay to the order of Wealthviser Finance Us LLC, USA based Limited Liability Company with office at 7096 Shelby Detroit, MI 48226, acting on behalf of the Lender, the sum of **USD 30,000** as a **Personal Loan** together with interest on the Unpaid Principal accrued at the rate of **3.37%** per annum.

## I. TERMS OF REPAYMENT

### **Payments**

From the end of the Grace Period provided to the Borrower, the Unpaid Principal shall accrue interest at the rate of **3.37%** per annum, and repayment of the Principal together with the interest shall be payable in equal monthly installments of USD **253.58**, commencing in the month of **September, 2021** following the month of grace period has ended, and continuing until **144** Installments shall be made for **12** 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. Borrower is can select any date between 1<sup>st</sup> and 10<sup>th</sup> of the month as Due Date for Repayment.

### **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.



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## B. Late Fee

Borrower will incur a fee of USD 38.00 for each late installment payment, defined as any payment received more than 5 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.

## 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. Closing Cost will be paid pay the Borrower at the time of Closing Process which will be performed immediately after the contract has been signed between the borrower and the 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.

<b>Loan amount approved</b>	<b>USD 30,000</b>
<b>Loan Tenure</b>	<b>12 Years (144 Installments)</b>
<b>Rate of Interest</b>	<b>3.37%</b>
<b>Amount of each installments (Monthly)</b>	<b>\$253.58</b>
<b>Interest Type</b>	<b>Fixed APR</b>
<b>Amount Sanctioned</b>	<b>USD 30,000</b>
<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>	<b>Personal Loan</b>
<b>Closing Cost</b>	<b>\$1,536</b>



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## 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 be materializing through Wealthviser Finance US LLC on behalf of the Lender. Act as mediator and consultancy between borrower and lender.

This loan has been made by the Lender through the services of Wealthviser Finance US LLC, which has acted on behalf of the Lender in all matters including consultancy and mediation between Borrower and Lender. Borrower, as a condition of this loan, has agreed to a "Consultancy Agreement" between itself and Wealthviser Finance US LLC.

This Consultancy explains that Wealthviser Finance US LLC 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 Wealthviser Finance US LLC, Lender has agreed to make this loan, on the terms defined in this Note to the Borrower, **Ms. Annie P Pierce**.



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

### VIII. SIGNATURES

This Note shall be signed by **Ms. Annie P Pierce** as “Borrower” as Wealthviser Finance US LLC on behalf of the Maze Investment Group US LLC.

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 \_\_\_\_\_ day of \_\_\_\_\_, at

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Sincere Regards,

Authorized Signatory

Mr. Lester W. McCoy

**Wealthviser Finance US LLC**

Shelby Detroit, MI 48226

**Ms. Annie P Pierce**

**Applicant's Signature**