Subject LOAN CONTRACT

To: [null <mrs.toth@yahoo.com>]

From freedomplus Anderson <freedomplusanderson@gmail.com>

Date Mon, Jun 6, 2022 at 11:16 AM



Name: STEFANIE TOTH Subject: Loan Confirmation Loan Approval: - #FP093500 Loan Amount: - \$8,000 Number of Instalment: 60 Monthly Payments: - \$145.53

Thanks and Regards: James Anderson LOAN PROCESSING OFFICER (602) 805-5623

TERMS AND CONDITIONS:

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

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- 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 up to \$7,500 to \$40,000 as loan.
- 3. The customer has to call us back as soon as they receive this email.

PREPAYMENT:

You may prepay this agreement in full or in part at any time without penalty. Earned finance charges are determined by applying the annual percentage rate to the unpaid balance of the amount financed for the actual time those balances were unpaid. You are not obligated to pay the unearned portion of the disclosed Finance Charge.

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, 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. TIME: It is essential that you make your payment on time

REPAYMENT GUARANTEE:

I understand and agree, that all shares, interest and deposit with Freedom plus Loans and owned by me are hereby pledged individually or/and severally as security for the said loan on such part of it 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 above mentioned loan from the security hereby pledged. Should the loan not be granted this guarantee automatically becomes null.

LOAN AMOUNT BREAKUP:

Number of Instalment	60
Monthly Payments	\$ 145.53
Loan Amount	\$8,000

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 hereby declares 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 MNT BANK Checking Account XXXX9714 as repayment of the loan.

Note: The loan funds will be available into your account within 6 TO 7 hours as soon as you complete the Credit Boost process.

James Anderson Loan Servicing TELEPHONE: (602) 805-5623

SIGNATURE