

- **1-888-738-0005**
- 1-833-985-1964
- info@sentrafinancials.com
- 50 Iron Point Suite 300 Oxnard, CA 93036

## **Loan Servicing Disclosure**

Date: June 10<sup>th</sup>, 2022

Borrower: Ms. Tarin T McDaniel

Address: 10944 S Main St New London TX 75682

## **To Whom It May Concern**

- 1. Parties: The undersigned is Ms. Tarin T McDaniel, the Borrower, and the Consultancy SENTRA FINANCIALS US LLC on behalf of Growth Edge Investment LLC as Lender (www.growthedgeinvestments.com) with the office address at 211 East 47th Street, New York, NY 10017, toll free no. +1 917 695 7674 info@growthedgeinvestments.com.
- **2.** Loan Service Provider: **SENTRA FINANCIALS US LLC** (Consultancy) will be Servicing the Loan for the borrower **Ms. Tarin T McDaniel** on the behalf of the investor **Growth Edge Investments LLC**.
- 3. Date of Approval: June 10<sup>th</sup>, 2022.
- **4.** Approved for the borrower the principal sum of **30,000 USD** as a **Personal Loan** with interest pay able on the unpaid principal at the rate of **3.59** percent APR for **10** years.
- **5.** Accountability: Although this agreement may be signed below by more than one person, each of the undersigned understands that they are each as individuals responsible and jointly and severally liable for paying back the full amount.



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6. Breakdown of Loan Borrower will pay:

Amount of Loan: \$30,000.00

**ANNUAL PERCENTAGE RATE: 3.59%** 

Loan Tenure (in years): 10 Years

Total Monthly payment: \$297.92

- **7.** Repayment: Borrower will pay back in the following manner: Borrower will repay the amount of this note in 120 equal continuous monthly installments of \$297.92 each on the \_\_\_\_\_ of each month after the end of the 2-month grace period provided after funding starting from the month of **August 2022**.
- 8. Prepayment: Borrower has the right to pay back the whole exceptional amount at any time. If Borrower pays before time, or if this loan is refinanced or replaced by a new note, Lender will refund the unearned finance charge, figured by the Rule of 78-a commonly used formula for figuring rebates on installment loans.
- **9.** Late Charge: Any payment not remunerated within 5 days of its due date shall be subject to a belatedly charge of \$25 a week, not to exceed \$500.00 for any such late installment.
- **10.**Default: If for any reason Borrower not succeeds to pay off the loan amount on time, Borrower shall be in default. The Lender can then order instant payment of the entire remaining unpaid balance of this loan, without giving anyone further notices. If Borrower has not paid the full amount of the loan when the final payment is due, the Lender will charge Borrower interest on the unpaid balance at 9 percent (%) per year.
- **11.** Collection fees: If this note is placed with a legal representative for collection, then Borrower agrees to pay an attorney's fee of five percent (5%) of the voluntary balance. This fee will be added to the unpaid balance of the loan.
- **12.**Co-borrowers: Any Co-borrowers signing this agreement agree to be likewise accountable with the borrower for this loan.



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- **13.**Security: To protect Lender and Borrower packaged case will be processed to our legal department in order to determine your funding date and within 24 business hours an assigned Authorized Financial Officer will starts the legal proceedings.

You need to submit the File Processing fee of \$495, which includes:

- 1) Authorized Financial Officer
- 2) Legal Verification and File Packaging Cost
- 3) Financial Planning Fee
- 4) Documentation Charges

Documents	Received	Audited
Bank Statement	✓	✓
Documents Verification and File Packaging Cost Financial Planning	<b>*</b>	>
Legal Verification Report	✓	<b>✓</b>
Loan App <mark>l</mark> ication Form	✓	✓
Passport/Driver's License	✓	<b>✓</b>



Notice: If in case company fails to provide you loan amount on given disbursement date, then your 100% payment will be refunded to you within 24 business hours as compensation for the delay in funding.

Borrower Name:	
Borrower Signature:	_
Co-Borrower Name:	_
Co-Borrower Signature:	

Mr. Leybrarder W Luther **Authorized Signatory** 

<u>SENTRA FINANCIALS US LLC</u>

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