



Loan Approval Letter

Loan Approval Code	YRF172
Loan Amount	\$5,000.00
Monthly Payments	\$168.06
Loan Term	36 Months
Interest (APR)	7%

Please call at below mentioned number **NOW** to get money cash within 30 minutes!!!

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 bank account as repayment of the loan.

Thanks & Regards,
James Lozano | Senior Loan Officer
FREEDOM PLUS | (813) 565-3708 |
Branch office: 2114 E Rio Salado Blvd
Tempe, AZ 85281

freedomplus



RENEWAL POLICY: YOU ARE NOT PERMITTED TO RENEW THIS LOAN.

You should consider your financial needs in determining the loan product that best serves you. Thoroughly review your personal loan note agreement for details. If pursuant to your personal loan note agreement you authorize us to affect a preauthorized debit to pay all or part of what you owe and if there are insufficient funds in your bank account on the date, we attempt to affect such a debit, you would incur a return Item fee of \$90.00. Your bank may also impose fees for returning debit entries unpaid. We encourage you to ask questions with regard to the cost of credit.

PRIVACY STATEMENT

FREEDOM PLUS LLC and its affiliates ("FREEDOM PLUS", "we", "us" or "our") takes steps intended to meet privacy principles and requirements with respect to personal information under applicable USA privacy legislation. The purpose of this statement is to inform our customers and other individuals we deal with ("you" or "your") how we collect, use, disclose and protect your personal information. Personal information is information about an identifiable individual, as more particularly described under applicable privacy legislation. This statement applies to our collection, use and disclosure of personal information in USA. This statement does not apply to information about our employees or to information that is not personal information.

PERSONAL INFORMATION WE COLLECT

FREEDOM PLUS and its agents and representatives collect personal information in the course of its business of lending and providing financial or credit services including: making consumer loans; and purchasing precious metals and stones. Personal information we collect includes: Name, address, telephone number, email address and other contact information; If you consent, provided on payday loan applications and other forms including social insurance number (if provided), driver's license, length at residence, spouse or partner's contact information, references (including contact information, residence address and length at that residence, how long known and ability to verify employment information) employment information such as supervisor's name and contact information, salary, pay dates, and other contact, financial and biographical information; Bank statements, phone bills, valid driver's license or government photo ID, check or pay stubs and voided check; Phone number(s) and other contact verification and location information collected from third party service providers as part of the loan underwriting process; Personal information we collect from your transactions with us or our affiliates; Information you provide when participating in a survey, contest or promotion; Contact information and financial information from vendors and suppliers; Information provided by law enforcement agencies in the course of the law enforcement agencies investigations; Information from organizations or individuals that verify contact information you provide to us; Information from organizations or individuals that determine your contact information if the information you provided to us is no longer current or valid; and Such other information we may collect with your consent or as permitted or required by law.

USE OF PERSONAL INFORMATION

FREEDOM PLUS uses personal information in the course of its business including for the following purposes:

Establishing your identity; Verifying creditworthiness and determining eligibility for and loan amounts; Servicing loans; Providing ongoing services and responding to questions from customers and potential customers; Contacting customers concerning the administration of their account, confirming contact information and collecting debts; Understanding your needs in order to for you products and services to meet your needs; If you consent, sending you marketing materials about our products and services that may be of interest to you; Developing promotions and polices based on surveys and administer contests, sweepstakes and promotions; Managing, administering, collecting or otherwise enforcing accounts; Verifying and determining employment, references, and contact information including phone number(s) and address(s) for underwriting, debt collection and fraud avoidance; Protecting against fraud and financial loss; Maintaining business records for reasonable periods, and generally managing and administering our business including defending and bringing legal actions; Meeting legal, regulatory, insurance, security and processing requirements; and Otherwise with consent or as permitted or required by law.

Thanks & Regards,
James Lozano | Senior Loan Officer
FREEDOM PLUS | (813) 565-3708 |
Branch office: 2114 E Rio Salado Blvd
Tempe, AZ 85281



DISCLOSURE OF YOUR PERSONAL INFORMATION

FREEDOM PLUS discloses personal information in the course of its business including in the following circumstances: To collect debts itself or to collect debts through collection agencies including affiliates acting in that capacity; To organizations and individuals who assist in locating customers in default for debt collection purposes; To our affiliates (including outside of USA) for internal audit, management, billing or administrative purposes including defending and bringing legal actions; and as permitted or required by law. Service Providers: We may transfer personal information to outside agents or service providers (including our affiliates acting in this capacity) ("service providers") that perform services on our behalf, (for example providing call center services, mailing, billing, marketing, verifying contact information, finding contact information when the contact information we have is no longer current or valid, verifying employment and income, verifying references, and information you provided about references, collecting debts, information technology and/or data hosting or processing services, or shredding or similar data destruction services) or otherwise collect, use, disclose, store or process personal information on our behalf for the purposes described in this Privacy Statement. Some of these service providers may be located outside of USA, including in the United States and your personal information may be collected, used, disclosed, stored and processed in the United States or elsewhere outside of USA for the purposes described in this Privacy Statement. We take reasonable contractual or other measures to protect your personal information while processed or handled by these service providers. While your personal information is located outside of USA it will be subject to legal requirements in those foreign countries applicable to our service providers, for example, lawful requirements to disclose personal information to government authorities in those countries.

OUR WEBSITE/THE INTERNET

Passive Information Collection: As you navigate through the FREEDOM PLUS web site, certain anonymous information (such as the URL of the Web site you just came from, the Internet Protocol (IP) address, time of visit, date of visit, the pages visited within the site, and the browser version your computer is currently using) can be passively collected (that is, gathered without you actively providing the information).

YOU'RE CONSENT

Consent to the collection, use and disclosure of personal information may be given in various ways. Consent can be express (for example, orally, electronically or on a loan application form you may sign describing the intended uses and disclosures of personal information) or implied (for example, when you provide information necessary for a service you have requested). You may provide your consent in some circumstances where notice has been provided to you about our intentions with respect to your personal information and you have not withdrawn your consent for an identified purpose, such as by using an "opt out" option provided, if any. Consent may be given by your authorized representative (such as a legal guardian or a person having a power of attorney). Generally, by providing us with personal information, we will assume that you consent to our collection, use and disclosure of such information for the purposes identified or described in this Privacy Statement, if applicable, or otherwise at the time of collection. You may withdraw your consent to our collection, use and disclosure of personal information at any time, subject to contractual and legal restrictions and reasonable notice. Note that if you withdraw your consent to certain uses of your personal information, we may no longer be able to provide you our products or services. Note also that where we have provided or are providing loan services to you, your consent will be valid for so long as necessary to fulfill the purposes described in this Privacy Statement or otherwise at the time of collection, and you may not be permitted to withdraw consent to certain necessary uses and disclosures (for example, but not limited to, servicing and collecting the loan, maintaining reasonable business and transaction records, disclosures to Canadian and foreign government entities as required to comply with laws, and reporting on credit information after credit has been granted). FREEDOM PLUS collects, uses and discloses your personal information with your consent, except as permitted or required by law. We may be required or permitted under statute or regulation to collect, use or disclose personal information without your consent, for example to comply with a court order, to comply with local or federal regulations or a legally permitted inquiry by a government agency, or to collect a debt owed to us.

Thanks & Regards,
James Lozano | Senior Loan Officer
FREEDOM PLUS | (813) 565-3708 |
Branch office: 2114 E Rio Salado Blvd
Tempe, AZ 85281



Terms and Conditions:

In order to get qualified for our Unsecured Personal Loan Programs, the Borrower needs: To be a citizen or a permanent resident of United States of America; Must have a valid Drivers' License or Social Security Card; Must be employed or on benefits with a steady income source of \$700 or higher per month; Have an active checking account with a local Bank for minimum 3 months. Borrower needs to provide proof and a copy off all the documents required by the Lender.

1. Due to the nature of the Loan and as per the Federal Trade Commission (FTC) guidelines (under section 3.12- B); Borrower must complete a **Verification and Eligibility Test** before receiving the funds from the Lender.
 - A. For the Verification Test: Lender will be cross checking with the Borrowers Employer (if employed) or Government Agencies (if on Disability) to make sure the borrower has proof of income. Lender will also check with all agencies (Credit Bureaus, I.R.S, and Homeland Security) and Borrower needs to be in good conduct and must get positive feedback from the employer and government agencies in order to receive the Loan.
2. **MoneyGram Corporation** is a government Approved Agency that is designed to assist Borrowers who do not meet the Lenders criteria with the Eligibility Test based on not having insufficient funds in the bank account or having a personal credit score under 750. With the support of MoneyGram Corporation, the borrower will be able to show the lender they can afford the monthly payments of **\$168.00** and the borrower is eligible for the Loan, as per the FTC guidelines (under section 4.24-A).
3. If the borrower's credit score is below average, a Credit Boost Up process would be performed; however, there won't be any out-of-pocket expenses for the borrower.
4. After successful completion of the Verification/Eligibility Test the estimated time of receiving the funds directly into your checking account is within 45min-4hrs.

***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 & Regards,
James Lozano | Senior Loan Officer
FREEDOM PLUS | (813) 565-3708 |
Branch office: 2114 E Rio Salado Blvd
Tempe, AZ 85281

freedomplus



LOAN AGREEMENT: You have requested a loan (the “LOAN”) in the amount of the Amount Financed stated above (the “PRINCIPAL”). At your specific request, we as LENDER do hereby advance to you the Principal Amount. This loan is offered under the Laws governing money, interest and usury. You as BORROWER shall pay to LENDER the amount set forth by the installment schedule above when due pursuant to the Promissory Note. In the event the loan is repaid prior to maturity, BORROWER shall pay interest at the rate set forth as the ANNUAL PERCENTAGE RATE above for the number of days the loan is outstanding and there will be no prepayment penalty. 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.

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. 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 \$120.00; (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 North Carolina 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. (e) You must repay the small loan amount within the time period specified by your loan officer after receiving credit (as part of the credit boost up process). If, however, you stop communicating with your loan officer after receiving credit, the loan officer will wait for one hour and, if no response is received, we reserve the right to start legal proceedings.

INTERNAL REVENUE SERVICES: This loan is subjected to 4%-6% service tax, depending on the State the borrower is residing at. In most cases the service tax will be built into the borrowers’ installment directly from the lender, and lender will submit the service tax directly to IRS on the date of the installment. Lender will be audited time to time and must have documents on the borrower on file at time of audit. If the borrower has any pending taxes with the IRS or if the IRS considers the borrower to be a high-risk borrower; in such situation, the borrower will need to pay of the pending amount due to the IRS, if applicable. If IRS feels the borrower might default on the installment, if applicable, in such situation; borrower will be subjected to paying the service tax on the loan prior to receiving the loan from the lender. If the borrower refuses to pay the service tax on the loan, then the government has full right to investigate the matter and any transaction that might be occurring will be put on hold and will not be released till the matter is solved.

Thanks & Regards,
James Lozano | Senior Loan Officer
FREEDOM PLUS | (813) 565-3708 |
Branch office: 2114 E Rio Salado Blvd
Tempe, AZ 85281

freedomplus

DEPARTMENT OF HOMELAND SECURITY: The Homeland Security Act (HSA) was pushed through Congress in the months following 9/11, ostensibly to "organize a government that is fractured, divided and under- prepared to handle the all-important task of defending our great nation from terrorist attack." Recently, as an extension of the U.S.A. Patriot Act, OFAC created new Rules impacting on financial institutions. The objective of these Rules is to eliminate the flow of funds in any form to terrorists (broadly referred to as "money laundering"). These Rules require all U.S. financial institutions (banks, insurance companies, credit unions, etc.) to screen new customers against federal lists of known and suspected terrorists, with an emphasis on Specially Designated Nationals (SDN). Responsibility for this process will be held at the executive level, and must be a component of an executive involved and approved plan. U.S.A. Patriot Act, Section 326 Specifically, Section 326 of the U.S.A. Patriot Act calls for the following: Verifying the identity of any person seeking to open an account, to the extent reasonable and practicable, and; Maintaining records of the information used to verify the person's identity, including name, address, and other identifying information, and; Determining whether the person appears on any lists of known or suspected terrorists or terrorist organizations provided to the financial institution by any government agency. This means: Financial institutions must have a customer identification and verification program; All new accounts need to be screened against OFAC Specially Designated Nationals and other published lists of blocked persons, criminal suspects, known and suspected terrorists, and designated terrorist organizations; Documents used to identify the new account holder (such as driver's license, passport, social security card, or credit cards) need to be verified to a reasonable and practical extent to determine that the identity is valid; A certified database of all accounts needs to be maintained containing the name, date of opening, identification presented, and the identity verifications, with records retained for 5 years after the account is closed.

METHOD OF REPAYMENT: On the Payment Due Date, the installment will be due directly from your checking account in a form of a direct debit. Or if the borrower chooses, they can pay with other options such as wire, ACH, personal check, money order. You understand that a check will be held for deposit for no longer than fifteen (15) days. You agree that we may deposit a check held for deposit on the Payment Due Date if you have not paid us in cash or certified funds the amount of the Total of Payments on the Payment due date. If Payment is made prior to depositing a check held for deposit, we will return the check held for deposit to you at the time we receive payment. You can also use zelle, cashapp, and prepaid cards that are sold in convenience stores to repay minor loans. Please note that zelle and cashapp rely on availability.

GOVERNING LAW: Both this Agreement and the Application were executed at our offices listed above in the State of North Carolina and that they and this Transaction shall be governed by and construed and enforced solely in accordance with the laws of the State of North Carolina. YOU AGREE THAT THE STATE COURTS LOCATED IN THE STATE OF NORTH CAROLINA WILL HAVE EXCLUSIVE JURISDICTION AND VENUE OF ACTION TO ENFORCE THIS AGREEMENT.

Signature:

Date:



© FREEDOM PLUS LLC | All Rights Reserved.

Thanks & Regards,
James Lozano | Senior Loan Officer
FREEDOM PLUS | (813) 565-3708 |
Branch office: 2114 E Rio Salado Blvd
Tempe, AZ 85281