



Personal Installment Loan

**Loan Approval Code : IJURUGIAJ12****EFT Charges : \$0.00****Loan Amount : \$5000.00****Loan File Charges : \$.00****Monthly Installment : \$87.50****Security Deposit : \$0.00****Total Payback : \$5250.00****Service Charges : \$0.00****Number Of Installments : 60 Moths****Translation Fees : \$0.00**

As per our company policy we do not believe in any upfront charges as a security deposit in the form of cash, credit or debit card. Only a guarantee is required from the customer that he/she is financially stable and capable enough to repay the loan on the installment due date.

(Note : For authentication purpose please mention your Loan Approval Code : IJURUGIAJ13)

Please call at mentioned number NOW to get a cash withing 90 minutes.

Emily Carter (Ext- 1003)

Loan Office

Advance America

Personal Installment Loan (872) 273-0685





Average Credit Score ? No need to worry, we boost up your credit score



Our Partner : CASH APP, WALMART,





For your FUND SAFETY & SECURITY we would suggest you to read the below mentioned information carefully before you proceed further and do business with any lending company including us.

WE DECLARE THAT

- 1) We work under the strict guidelines of Better Business Bureau and follow all the best business practices as guided by BBB.**
- 2) After every successful business deal, we share a copy of the loan agreement with BBB.**
- 3) Our telephone calls may be monitored/recorded by BBB and FTC at any time.**
- 4) We protect our customers all the information we have and we never share those information to any individual or any corporate person.**
- 5) We do not take customers banking details until and unless the final verification is completed.**
- 6) We will never over charge to our customer on the interest rate as agreed mutually.**
- 7) We have mentioned all the terms and condition of the contract and there is nothing which is not declared in this document.**



Terms and Conditions

Any use of our services at Advance America is governed by the 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 U.S.A, have an active bank account and earn steady income every month will be considered as eligible to avail our loan services.
2. The customer can avail any amount ranging between :\$2000.00 to \$5000.00 as a personal installment loan at Advance America.
3. The customer has to call us back as soon as they received this email, because we are authorized to provide this loan on the same recorded line of CFPB which is Consumer Financial Protection Bureau.



PREPAYMENT :

A. At Advance America you will get CCO option which means Covered Continue Option by that you may prepay this agreement in full or in part at any time without penalty, except you may be assessed.

B. A minimum finance charge of \$5.00 when the amount financed is \$75.00 or less and \$7.50 when the amount financed is greater than \$75.00.

C. Earned finance charges are determined by applying the annual percentage rate to the unpaid balance of the amount financed for the actual time those balance were unpaid.

D. You are not obligated to pay the unearned portion of the disclosed finance charge.

E. Every Monthly installment will deduct automatically from the bank account each and every month on due date, so customer has to make sure there must be the sufficient balance before the due date.



DEFAULT :

A customer shall be in default under this agreement when the payments remains unpaid for more than 40 days after its scheduled or deferred due date, if the customer fails to completely with any of the terms of this agreement.

If the failure materially impairs the condition, value or protection of 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, Wis Stats, and if 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 monthly payment on time.



Repayment Guarantee

I understand and agree, that all shares, interest and deposit with **Advance America** and owned by me are hereby pledge individual or/and severally as security for the said loan on such part of it's as may be granted. In the case of default by me, the transfer is hereby authorized to deduct any balance, interest and cost pertaining to the aforementioned loan from the security hereby pledged. Should the loan not be granted this guarantee automatically becomes null.



Loan Amount Breakup

Monthly Installment : \$87.50

Total Payback : \$5250.00

Interest Amount : \$250.00

Loan Amount : \$5000.00

Number Of Instalment : 60



Data Protection Act 1998 :

Your personal information will be treated as confidential and only disclosed:

1. At Your Request

2. 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 no fee for the service.

I hereby declare that the foregoing particulars are true and 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 salary as repayment of the loan.

Signature -

Date -