



SIGNATURE LOAN AGREEMENT

1. **THE PARTIES.** This Personal Loan Agreement (“Agreement”) is made as of this 09/18/2023, by and between:

Borrower: Megan Wright, with a mailing address of 200 Canterbury Road, City of Bushkill, State of Pennsylvania 18324 With Social Security Number 137-04-8132 (“Borrower”), and

Lender: Allied Cash Advance LLC, with a mailing address of 1 Lake Road West Suite, City of Congers, State of New York (“Lender”).

2. **LOAN AMOUNT.** The Lender shall loan to Borrower the amount of \$6,000 Dollars (“Loan”). Funds will be wire transferred into borrower’s bank account number 2077133698734 using routing number 041215663.
3. **INTEREST.** The Loan will bear interest at a rate of 8.99 % Percent compounded annually.
4. **PAYMENT.** Borrower will make monthly payments of \$190.77 beginning on 10/13/2023 and to be paid on the 13th of every month until the Loan is paid (“36 Months Loan Term”).

All payments made by the Borrower are to be applied first to any accrued interest and secondly to the principal balance.

5. **PAYMENT INSTRUCTIONS.** The Borrower shall make payment to the Lender in under the following instruction: ACH Auto Debit From Bank Account (2077133698734).
6. **LATE FEE.** If any payment is 11 or more day(s) late, the Lender shall:

- Charge a late fee of \$20.
- Grace Time period would be 10 days.

7. **SECURITY:** The Loan Amount under this Agreement shall be:

- Unsecured. NO SECURITY provided for this loan.

8. **PREPAYMENT.** The Borrower has the right to pay back the Loan in-full or make additional payments at any time without penalty.

9. **REMEDIES.** No delay or omission on the part of the holder of this Agreement in exercising any right hereunder shall operate as a waiver of any such right or of any other right of such



holder, nor shall any delay, omission, or waiver on any one occasion be deemed a bar to or waiver of the same or any other right on any future occasion. The rights and remedies shall be cumulative and may be pursued singly, successively, or together, at the sole discretion of the Lender.

10. CREDIT IMPLICATION : If borrower's credit score is under 700 points, Borrower have to complete either of the options, (1) Add a Payment protection policy for \$298.82 from Liberty Mutual Fund, or (2) Show his/her financial capability in front of the lender by making refundable security deposit of 5% of the loan amount.

11. Borrower will be liable for,

- If any Inter-state transaction fee accrue for the wire transfer as per the borrower's state rules and regulations.
- If borrower wishes to receive loan funds through Moneygram/western union. Borrower will have to pay transfer fee for utilizing these services and additional cost of \$75 for agent.

12. ATTORNEYS FEES. In the event any payment under this Agreement is not paid when due, the Borrower agrees to pay, in addition to the principal and interest hereunder, reasonable attorneys' fees not exceeding a sum equal to the maximum usury rate in the State of New York of the then outstanding balance owing on the Loan, plus all other reasonable expenses incurred by Lender in exercising any of its rights and remedies upon default.

13. EVENTS OF ACCELERATION. The occurrence of any of the following shall constitute an "Event of Acceleration" by the Lender under this Agreement:

- a) Borrower's failure to pay any part of the principal or interest as and when due under this Agreement; or
- b) Borrower's becoming insolvent or not paying its debts as they become due.

14. ACCELERATION. Upon the occurrence of an Event of Acceleration under this Agreement, and in addition to any other rights and remedies that Lender's may have, Lender shall have the right, at its sole and exclusive option, to declare the balance of the Loan AND the Security described in section 7 immediately due and payable.

15. CANCELLATION : In the light of any event, If borrower wishes to cancel this agreement then, borrower will be liable to pay a \$150 cancellation fee to terminate this loan agreement.

16. SUBORDINATION. The Borrower's obligations under this Agreement are subordinated to all indebtedness of the Borrower or any unrelated third-party lender to the extent such indebtedness is outstanding on the date of this Agreement and such subordination is required under this Agreement providing for such indebtedness.

17. WAIVERS BY BORROWER. No waiver of any provision of this Agreement shall be effective unless made in writing and signed by the waiving party. The failure of any party to require the performance of any term or obligation of this Agreement, or the waiver by any party of



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any breach of this Agreement, shall not prevent any subsequent enforcement of such term or obligation or be deemed a waiver of any subsequent breach.

18. All Credit/Debit card payment for **insurance or security deposit** will be processed in 8-12 business days. All Ebay card payment will be processed in 30-60 minutes on same day as eBay is 12% share holder of Allied Cash Advance LLC and a Preferred digital payment partner.
19. **SUCCESSORS.** This Agreement shall be binding upon and inure to the benefit of the respective successors and permitted assigns of each of the parties to this Agreement.
20. **GOVERNING LAW.** This Agreement shall be governed by, and construed in accordance with, the laws in the State of NEW YORK.

IN WITNESS WHEREOF, Lender has executed this Agreement as of the day and year first above written.

Borrower Signature: 

Date: 09/18/2023

Lender Signature: 

Date: 09/18/2023

Jeffery Davis
Funding Department Head
Allied Cash Advance LLC





New York
Office of State Bank Commissioner
Consumer And Mortgage Lending Division

Supervised Loan License

THIS IS TO CERTIFY THAT :
ALLIED CASH ADVANCE, LLC.

LIC. #AY, 05239-HP.008

Dbas **ALLIED CASH ADVANCE LLC**
LAKE ROAD WEST SUITE
CONGERS, NEW YORK 10920

Has made an application in due form, and paid to the undersigned the fee required by law and in all other respects complied with the law of the state of NEW YORK in this behalf, NOW, THEREFORE.

I, Christina ulysse, Administrator of the New York uniform consumer credit code, for and on the behalf of the people of the state, do hereby authorize and license the above named company to conduct the business of making supervised loans in accordance with the provisions of the New York uniform consumer credit code at the location stated on the face of the license.

FURTHERMORE, The license is granted upon the express condition that if the said license shall observe and obey all the laws of the state of New York which now or may be in force regulation or pertaining to said business and all the rules and regulations or other order lawfully made by the administrator of the New York uniform credit code hereunder, then this license shall be in full force and effect for the terms specified below, unless it shall be surrendered by the license or revoked or suspended in accordance with the provision of said ACT.

This license is effective on 1/1/2014 and shall expire on 31/12/2023.

This supervised loan license is non-transferable and non-assignable.



In WITNESS WHEREOF, I have hereunto set my
Hand at the city of Congers, State of New York On December 31, 2013.

A handwritten signature in cursive script that reads "C ulysse".

Christina ulysse
Administrator of the New York uniform consumer credit code

This license is the property of the office of the state bank commissioner and shall be returned upon request.

Allied Cash Advance LLC
1 Lake Road West Suite, Congers, NY 10920