

DEFERRED DEPOSIT LOAN AGREEMENT

Lender Nevada Title and Payday Loans, Inc. 929 SOUTH LAS VEGAS BLVD Address: LAS VEGAS, NV 89101 (702) 471-7295	Today's Date: 03/11/2023 02:24 PM		Contract #: PL-NV0156-230311-0964-00
	Maturity Date: 03/23/2023		Estimated Funding Date: 03/11/2023
Borrower: ROBERT MILLSPAUGH Address: 250 S CITY PARKWAY PARC HAVEN APT 289 LAS VEGAS, NV 89106 (501) 458-0176	Borrower Information: DOB 07/20/1971 Payment Instrument: _____ Check No.: _____ _____X_____ Debit Authorization Bank: STRIDE BANK, NATIONAL ASSOCIATION		

Disclosures Made in Compliance with Federal Truth in Lending Act

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 653.96 %	FINANCE CHARGE The dollar amount the credit will cost you. \$43.00 (e)	Amount Financed The amount of credit provided to you or on your behalf. \$ 200.00	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 243.00 (e)
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Security: This loan is unsecured.

Prepayment: If you pay off early, you will not have to pay a penalty, and will not be entitled to a refund of any of the finance charge.

See below for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

(e) means Estimated

Payment Schedule:

1 @ \$ 243.00

Due on: 03/23/2023

Itemization of Amount Financed:

\$ 200.00	Amount given to you directly
\$ 0.00	Amount paid on your account
\$ 200.00	Amount Financed (Total)

Breakdown of Fees Charged

\$ 40.00 _____ Loan Fee

\$ 3.00 _____ Verification Fee

This Deferred Deposit Loan Agreement (“Agreement”) is executed by and between BORROWER and LENDER on the date set forth above. As used in this Agreement, the terms “we,” “us” and “our” mean the LENDER listed above. Similarly, as used in this Agreement, the terms “you” and “your” mean the BORROWER listed above.

1. Promise to Pay. BORROWER promises to pay to LENDER, in immediately available United States currency, or, if BORROWER has signed the voluntary Electronic Fund Transfer (“EFT”) Authorization on page four (4) of this Agreement, through electronic transfer of funds, the Principal Amount of the Loan (the Amount Financed) plus interest and fees as disclosed herein at LENDER’s address when due in accordance with the Payment Schedule shown above. All sums due hereunder shall be paid without prior demand, notice or claim of set off. BORROWER, without penalty, has the right to fully prepay the Principal Amount at any time prior to the Maturity Date, and will not be obligated to pay any unaccrued finance charge.

2. **Estimates in Truth in Lending Act Disclosures.** We had to estimate the Finance Charge and Total of Payments in the Truth in Lending Act Disclosure because we do not know exactly when the proceeds of the Loan will be credited to your bank account (“Funding Date”). We based our estimate on your Loan proceeds being disbursed on the Estimated Funding Date shown above. Delays caused by our bank or your bank, bank holidays, or your failure to return any calls we make to you to verify your information and other circumstances beyond our control may result in the Funding Date occurring after the date we estimate.

3. Interest Calculation; Payment Application. Interest under this Agreement will be calculated on a simple interest basis and shall accrue at a daily rate of 1/365 of 608.33 % multiplied by the unpaid principal balance (the Principal Amount less the amount it has been reduced by any payments) for each day that any amount remains due to LENDER through Maturity. All payments shall be applied first to any costs due to LENDER, accrued interest, and finally to the unpaid principal amount. Interest after the Maturity Date, as extended, may accrue at an annual percentage rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner of Financial Institutions prior to default, plus 10% for a period not to exceed 90 days after the Maturity Date, as extended.

4. Fees. The total amount of interest charged to BORROWER is listed above as “Finance Charge.” BORROWER will also be charged a Verification Fee as a Prepaid Finance Charge. The Verification Fee represents the actual verification fee charged by the state-required database provider. If BORROWER pays any amount early or pays all obligations under this Agreement before the Maturity Date listed above, BORROWER will not be entitled to any refund of the Verification Fee.

5. Payment Instrument Requirements. In consideration of LENDER advancing to BORROWER the amount printed above as the Amount Financed, BORROWER agrees to provide either a check from BORROWER's bank account listed above made payable to LENDER (the "Check") or a written Electronic Fund Transfer ("EFT") Authorization for a specified amount from the bank account of BORROWER to LENDER (the "EFT Authorization") in the amount printed above as Total of Payments (the Check or EFT Authorization hereinafter collectively referred to as "Payment Instrument"). LENDER agrees to defer use of the Payment Instrument until after the date printed above in the Payment Schedule (the "Maturity Date"). On or before the Maturity Date, BORROWER agrees to redeem the Payment Instrument by paying to LENDER in cash or certified funds the Total of Payments, less any unaccrued finance charge. If BORROWER does not redeem the Payment Instrument given to LENDER on or before the Maturity Date, LENDER will present said Check to BORROWER's bank for payment or electronically debit BORROWER's account. In such event, BORROWER agrees to have sufficient funds in

BORROWER's bank account for this Payment Instrument to be honored by BORROWER's bank. The consideration being given by BORROWER to LENDER in exchange for LENDER's agreement to defer use of BORROWER's Payment Instrument is the Finance Charge printed above.

6. Right of Rescission. BORROWER may rescind this loan on or before the close of business on the next day of business at the location where the loan was initiated. To rescind the loan, BORROWER must deliver to LENDER: a) a sum of money equal to the face value of the loan, less any fee charged to BORROWER to initiate the loan; or b) the original check, if any, which LENDER gave to BORROWER pursuant to the loan.

7. Extensions. In LENDER'S sole discretion, LENDER may allow BORROWER to extend this Agreement provided BORROWER, on or before the Maturity Date, pays at least the finance charge then due, executes a new loan agreement, and tenders to LENDER a new check or Debit Authorization. This Agreement shall not be extended beyond sixty (60) days after the expiration of the initial loan period.

8. Default. The following constitute events of default under this Agreement: (a) BORROWER fails to keep any of BORROWER's promises under this Agreement; (b) BORROWER's Payment Instrument is dishonored by BORROWER's bank upon presentment (through traditional or electronic means); or (c) any representation or information given to LENDER by BORROWER is false or misleading.

9. LENDER's Rights in the Event of Default. Upon BORROWER's default, LENDER may at its option, and without notice or demand and subject to its obligation to provide a Repayment Plan as contained in Paragraph 9, do any one or more of the following: (a) declare the entire outstanding balance due under this Agreement due and payable at once and proceed to collect it; and/or (b) charge BORROWER a dishonored check fee in an amount equal to \$25.00 each time the Check is dishonored, not to exceed two such charges. We may provide you with an Authorization to Create Remotely Created Checks ("RCC Authorization") to collect past due amounts. If you sign the RCC Authorization we may initiate an electronic debit entry or transfer from your bank account to collect past due payments. This electronic debit entry or transfer may be for an amount equal to or less than the full past due account balance and we may submit no more than two electronic debit entries or transfers.

10. BORROWER's Representations, Warranties and Duties. BORROWER represents and warrants that the above bank account is open and in good standing at the time of signing this Agreement. BORROWER represents and warrants that so long as any amount due under this Agreement remains unpaid that BORROWER will keep said bank account open and will have sufficient funds therein to repay this Agreement on the Maturity Date if the Payment Instrument is not redeemed by BORROWER. BORROWER represents and warrants that BORROWER has the right to enter into this Agreement, is at least 18 years of age, and understands and acknowledges that no credit insurance is offered with this Agreement. BORROWER has the duty to provide current and accurate documentation of income at the time the loan is taken out and represents and warrants that such documentation is not forged or altered. By signing this Agreement, BORROWER gives LENDER the right to verify the information contained in BORROWER's application or in this Agreement through any source, including accessing BORROWER's bank account information, to verify whether funds are available to pay the Payment Instrument, or obtaining a credit report or BORROWER's check-writing history from any consumer information database.

11. Repayment Plan. If BORROWER defaults on the loan, LENDER must offer a repayment plan to BORROWER before LENDER commences any civil action or process of alternative dispute resolution.

12. General Provisions; Governing Law; Enforceability. Time is of the essence of this Agreement. This Agreement shall be construed, applied and interpreted pursuant to the laws of the State of Nevada, and governed by Nev. Rev. Stat. Ann. § 604A et. seq. The unenforceability or invalidity of any portion of this Agreement shall not render unenforceable or invalid the remaining portions hereof. This Agreement constitutes the entire Agreement between the parties and no other agreements, representations or warranties other than those stated herein shall be binding unless reduced in writing and signed by the parties. Any notice that LENDER is required to provide under this Agreement or applicable law will be declared reasonable if sent to BORROWER at the address set forth above via regular mail. It is BORROWER's responsibility to keep the listed address current and provide LENDER with written notice of any change in address.

13. ARBITRATION PROVISION. This Arbitration Provision describes when and how a Claim (as defined below) may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. It can be a quicker and simpler way to resolve disputes.

READ THIS ARBITRATION PROVISION CAREFULLY AS IT WILL HAVE A SUBSTANTIAL IMPACT ON HOW LEGAL CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED.

YOU HAVE THE RIGHT TO REJECT (NOT BE BOUND BY) THIS ARBITRATION PROVISION AS DESCRIBED BELOW. If you do not reject this Arbitration Provision and a Claim is arbitrated, neither you nor we will have the right to: (1) have a court or a jury decide the Claim; (2) engage in information-gathering (discovery) to the same extent as in court; (3) participate in a class action, private attorney general or other representative action in court or in arbitration; or (4) join or consolidate a Claim with claims of any other person. The right to appeal is more limited in arbitration than in court and other rights in court may be unavailable or limited in arbitration.

(a) Special Definitions: As solely used in the Arbitration Provision, the terms "we," "us" and "our" mean (i) the Lender (listed on the top of the first page of this Agreement), its parent companies, wholly or majority-owned subsidiaries, affiliates, successors, assigns and any of their employees, officers and directors, and (ii) any third party providing any goods and services in connection with the origination, servicing or collection of this Agreement. "You" means Borrower (including any Co-Borrower) listed on the top of the first page of this Agreement.

(b) Your Right to Reject: If you don't want this Arbitration Provision to apply, you may reject it by mailing us a written rejection notice which contains all of the following: (i) the date of this Agreement; (ii) the names, addresses and phone numbers of each of the Borrowers for this Agreement; and (iii) a statement that all of the Borrowers reject the Arbitration Provision of this Agreement. The rejection notice must be sent by certified mail, return receipt requested, to Nevada Title and Payday Loans, Inc. at: P.O. Box 500785 Atlanta, Georgia, 31150, Attn: Arbitration Rejection Notice. A rejection notice is only effective if it is signed by all Borrowers and Co-Borrowers and if we receive it within thirty (30) days after the date of this Agreement. If you reject this Arbitration Provision, that will not affect any other provision of this Agreement or the status of your Agreement. If you don't reject this Arbitration Provision, it will be effective as of the date of the Agreement. If you reject this Arbitration Provision, that will not constitute a rejection of any prior arbitration provision between you and us. Even if you previously rejected an arbitration provision between you and us, you will be bound by this Arbitration Provision unless you reject it.

(c) Federal Arbitration Act: The parties agree and acknowledge that this Arbitration Provision and this Agreement evidence a transaction involving interstate commerce and, therefore, a federal statute, the Federal Arbitration Act (Title 9 of the United States Code) ("FAA"), shall govern the interpretation and enforcement of this Arbitration Provision and proceedings pursuant thereto. To the extent state law is applicable under and is not preempted by the FAA, the law of the state applicable under the paragraph of this Agreement titled "Governing Law" shall apply.

(d) What Claims Are Covered: "Claim" means any claim, dispute or controversy between you and us, whether preexisting, present or future, that in any way arises from or relates to this Agreement, any prior loan or loans you obtained from us, the events leading up to the Agreement or any prior loan (for example, any disclosures, advertisements, promotions or oral or written statements made by us), any product or service provided by us or third parties in connection with the Agreement, the collection of amounts due and the manner of collection, our use or disclosure of information about you or your loan(s), or the relationships resulting from any of the foregoing. "Claim" has the broadest possible meaning, and includes initial claims, counterclaims, cross-claims and

third-party claims, federal, state, local and administrative claims and claims which arose before the effective date of this Arbitration Provision. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, statute, regulation, ordinance, common law and equity and claims for monetary damages and injunctive or declaratory relief.

However, "Claim" does not include: (i) any dispute or controversy about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof (including, without limitation, the definition of "Claim," the Class Action Waiver in subparagraph (h) below; subparts (A) and (B) of subparagraph (n) below titled "Severability and Survival" and/or this sentence); all such controversies are for a court and not an arbitrator to decide. But any dispute or controversy that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator, not a court, to decide; (ii) the exercising of any self-help or non-judicial remedies by you or us; (iii) any individual action in court by one party to prevent the other party from using a self-help remedy, as opposed to any related request for damages or monetary relief of any kind, which is a "Claim"; or (iv) any individual action brought by you or us in small claims court, or your State's equivalent court. However, if that small claim action is transferred, removed or appealed to a different court, you or we then have the right to choose arbitration. Moreover, this Arbitration Provision will not apply to any Claims that are the subject of a class action filed in court that is pending as of the effective date of this Arbitration Provision in which you are alleged to be a member of the putative class for as long as such class action is pending. In addition to offering loans such as represented by this Agreement, Lender from time to time may offer other loans and/or products. If you are also a party to any other loan agreement of any type with Lender, the arbitration provision in that loan agreement shall apply to that agreement.

(e) Electing Arbitration; Starting an Arbitration Proceeding: Either you or we may elect to arbitrate a Claim by giving the other party written notice of the intent to arbitrate the Claim or by filing a motion to compel arbitration of the Claim. This notice may be given before or after a lawsuit has been filed concerning the Claim or with respect to other Claims brought later in the lawsuit, and it may be given by papers filed in the lawsuit. Each of the arbitration administrators listed below has specific rules for starting an arbitration proceeding. Regardless of who elected arbitration or how arbitration was elected, the party asserting the Claim (i.e., the party seeking money damages or other relief from a court or an arbitrator) is responsible for starting the arbitration proceeding. Thus, if you assert a Claim against us in court, and we elect to arbitrate that Claim by filing a motion to compel arbitration which is granted by the court, you will be responsible for starting the arbitration proceeding. Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any Claim later asserted by a party in that or any related or unrelated lawsuit (including a Claim initially asserted on an individual basis but modified to be asserted on a class, representative or multi-party basis). Nothing in that litigation shall constitute a waiver of any rights under this Arbitration Provision.

(f) Choosing the Administrator: The arbitration administrator will be: American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org 1-800-778-7879; or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, 1-800-352-5267. You may contact these organizations directly if you have any questions about the way they conduct arbitrations or want to obtain a copy of their rules and forms (which are also available on their websites). However, if the AAA and JAMS are unable or unwilling to serve as administrator, the parties may agree upon another administrator or, if they are unable to agree, a court shall select the administrator or arbitrator. No company may serve as administrator, without the consent of all parties, if it adopts or has in place any formal or informal policy that is inconsistent with and purports to override the terms of the Class Action Waiver in this Arbitration Provision.

(g) The Arbitrator: A single arbitrator will be appointed by the administrator and must be a practicing attorney who is a member of the Nevada State Bar with ten or more years of experience or a retired Nevada state or federal court judge.

(h) Class Action Waiver: Notwithstanding any other provision of this Agreement, if either you or we elect to arbitrate a Claim, neither you nor we will have the right: (a) to participate in a class action, private attorney general action or other representative action in court or in arbitration, either as a class representative or class member; or (b) to join or consolidate Claims with claims of any other persons (thus, Claims brought by or against one Borrower (or Co-Borrower) may not be joined or consolidated in the arbitration with Claims brought by or against any other borrower who obtained a different agreement). No arbitrator shall have authority to conduct any arbitration in violation of this provision or to issue any relief that applies to any person or entity other than you and/or us individually. (Provided, however, that the Class Action Waiver does not apply to any lawsuit or administrative proceeding filed against us by a state or federal government agency even when such agency is seeking relief on behalf of a class of borrowers including you. This means that we will not have the right to compel arbitration of any claim brought by such an agency).

(i) Location of Arbitration: Any arbitration hearing that you attend must take place within the State of Nevada in the county where you signed the Agreement.

(j) Cost of Arbitration: At your written request, we will pay all filing, hearing and/or other fees charged by the administrator and arbitrator to you for Claim(s) asserted by you in an individual arbitration after you have paid an amount equivalent to the fee, if any, for filing such Claim(s) in state or federal court (whichever is less) in the judicial district in which you reside. (If you have already paid a filing fee for asserting the Claim(s) in court, you will not be required to pay that amount again). In addition, the administrator may have a procedure whereby you can seek a waiver of fees charged to you by the administrator and arbitrator. We will always pay any fees or expenses that we are required to pay by law or the administrator's rules or that we are required to pay for this Arbitration Provision to be enforced. We will not ask you to pay or reimburse us for any fees we pay the Administrator.

(k) What Law the Arbitrator will Apply: The arbitrator will not be bound by judicial rules of procedure and evidence that would apply in a court, nor by state or local laws that relate to arbitration proceedings. The arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court. (A "statute of limitations" is the time period allowed by law for initiating a lawsuit or other court action). In determining liability or awarding damages or other relief, the arbitrator will follow the applicable substantive law, consistent with the FAA, that would apply if the matter had been brought in court. The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court, including, without limitation, punitive damages (which shall be governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief (but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim). The arbitrator will have the authority to award fees and costs of attorneys, witnesses and experts to the extent permitted by the Agreement, the administrator's rules or applicable law. However, with respect to Claim(s) asserted by you in an individual arbitration, we will pay your reasonable attorney, witness and expert fees and costs if and to the extent you prevail, if applicable law requires us to or if we must bear such fees and costs in order for this Arbitration Provision to be enforced.

(l) Right to Discovery: In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under the arbitration rules of the administrator. The arbitrator shall have discretion to grant or deny that request.

(m) Arbitration Result and Right of Appeal: At the timely request of either party, the arbitrator shall write a brief explanation of the grounds for the decision. Judgment upon the award given by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds \$50,000, any party can, within 14 days after the entry of the award by the arbitrator, appeal the award to a three-arbitrator panel administered by the administrator. The panel shall reconsider anew any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with subparagraph (j)

above, captioned "Costs of Arbitration." Any final decision of the appeal panel is subject to judicial review only as provided under the FAA. No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Provision.

(n) Severability and Survival: If any part of this Arbitration Provision is deemed or found to be unenforceable for any reason, the remainder shall be enforceable, except that:

(A) The parties acknowledge that the Class Action Waiver is material and essential to the arbitration of any disputes between them and is non-severable from this Arbitration Provision. If the Class Action Waiver is limited, voided or found unenforceable, then this Arbitration Provision (except for this sentence) shall be null and void with respect to such proceeding, subject to the right to appeal the limitation or invalidation of the Class Action Waiver. The parties acknowledge and agree that under no circumstances will a class action be arbitrated; and

(B) if a Claim is brought seeking public injunctive relief and a court determines that the restrictions in the Class Action Waiver or elsewhere in this Arbitration Provision prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such Claim (and that determination becomes final after all appeals have been exhausted), the Claim for public injunctive relief will be determined in court and any individual Claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the Claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will a Claim for public injunctive relief be arbitrated.

This Arbitration Provision shall survive the repayment of all amounts owed under this Agreement, any legal proceeding, or any use of a self-help remedy by us to collect a debt owed by you to us, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law.

(o) Conflicts: Arbitration of a Claim must comply with this Arbitration Provision. In the event of a conflict between the provisions of this Arbitration Provision, on the one hand, and any applicable rules of the AAA or JAMS or other administrator used or any other terms of this Agreement, on the other hand, the provisions of this Arbitration Provision shall control. This Arbitration Provision supersedes any other arbitration provision between the parties that may otherwise be applicable.

(p) Notice and Cure; Special Payment: Prior to initiating a Claim, you may send us a written Dispute Claim Notice. In order for a Dispute Claim Notice to be valid and effective, it must: (a) state your name, address and Contract Number; (b) be signed by you; (c) describe the basis of your Claim and the amount you would accept to resolve the Claim; (d) state that you are exercising your rights under the "Notice and Cure" paragraph of the Arbitration Provision; and (e) be sent to us by certified mail, return receipt requested, at Nevada Title and Payday Loans, Inc., P.O. Box 500785 Atlanta, Georgia, 31150, Attn: Dispute Claim Notice. This is the only method by which you can submit a Dispute Claim Notice. You must give us a reasonable opportunity, not less than 30 days, to resolve the Claim. If, and only if, (i) you submit a Dispute Claim Notice in accordance with this paragraph on your own behalf (and not on behalf of any other party); (ii) you cooperate with us by promptly providing the information we reasonably request; (iii) we refuse to provide you with the relief you request before an arbitrator is appointed; and (iv) the matter then proceeds to arbitration and the arbitrator subsequently determines that you were entitled to such relief (or greater relief), you will be entitled to a minimum award of at least \$7,500 (not including any arbitration fees and attorneys' fees and costs to which you will also be entitled). We encourage you to address all Claims you have in a single Dispute Claim Notice and/or a single arbitration. Accordingly, this \$7,500 minimum award is a single award that applies to all Claims you have asserted or could have asserted in the arbitration, and multiple awards of \$7,500 are not contemplated.

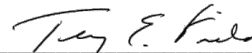
(q) U.S. Constitutional Issues: To the extent that any Claim or defense to any Claim requires a determination under the United States Constitution (a "Constitutional Determination"), such Constitutional Determination must be decided by a court, not an arbitrator. You and we agree that: (A) the arbitration of such Claim will be stayed until such Constitutional Determination is finally resolved by a court judgment that is not or is no longer subject to appeal; and (B) the arbitrator will render his or her award in accordance with such Constitutional Determination.

IN WITNESS WHEREOF, the parties have hereunto set forth their hands and seals on the date stated above.

DO NOT SIGN THIS AGREEMENT BEFORE YOU HAVE READ IT, INCLUDING THE ARBITRATION PROVISION, OR IF IT CONTAINS ANY BLANK SPACES. YOU WILL RECEIVE A COMPLETED COPY OF THIS AGREEMENT.

By signing below, BORROWER consents to the terms and conditions of this Agreement and certifies that the loan made hereunder does not exceed twenty-five percent (25%) of BORROWER'S expected gross monthly income during the term of this Agreement, unless other particular circumstances have been disclosed to LENDER. BORROWER further certifies that if he/she has more than one payday loan agreement outstanding that the aggregate total of all such payday loan agreements, including this Agreement, does not exceed twenty-five percent (25%) of BORROWER's gross monthly income during the term of this Agreement.

LENDER



By: Its Authorized Representative

BORROWER

Authorization to Deliver Advertisements or Telemarketing Messages Using Text Messages, E-Mails & Other Electronic Communications

You hereby authorize us to deliver or cause to be delivered to you advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice. You hereby further authorize us to deliver these messages via e mails, text messages and other electronic communications to the telephone number and e-mail listed below. To receive such communications, you must provide a valid e-mail address, telephone number or other contact information for an applicable communications device. You should be aware that your wireless provider or other communications carrier may charge you applicable text messaging rates for each text message or other electronic communication that is sent to you or received by you. You represent to us that you are the owner or an authorized user of the wireless or other communications device for which you have provided an e-mail address, a telephone number or other contact information. You understand that receipt of this loan is not conditioned upon your consent to this authorization.

Your e mail address: MILLSPAUGHBO@GMAIL.COM

-Your mobile phone number: (870) 329-6967

-Your Signature: _____

-Date: 03/11/2023

NVPL20220113.pdf

FACTS**WHAT DOES Nevada Title and Payday Loans, Inc.****(“Company”)****DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Transaction or Loss History • Assets and Employment Information • Income and Checking Account Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Company share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 800-922-8803

Who we are

Who is providing this notice?

Nevada Title and Payday Loans, Inc.

("Company")

What we do

How does Company protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Company collect my personal information?

We collect your personal information, for example, when you

- Open An Account or Give Us Your Income Information
- Apply For A Loan or Give Us Your Contact Information
- Show Your Government-Issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies that have an ownership interest in Company.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include your lender.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner includes your lender.*

Other important information

Acknowledgment of Receipt:

03/11/2023

Date

Signature

OPTIONAL ELECTRONIC FUND TRANSFER AUTHORIZATION ("EFT AUTHORIZATION")

In accordance with the provisions of contract number PL-NV0156-230311-0964-00 (the "Agreement") entered into between ROBERT MILLSPAUGH (referred to as "you") and Nevada Title and Payday Loans, Inc. (referred to as "we" or "us") you authorize us to initiate the following electronic fund transfers ("EFTs"):

Check. Authorization to convert checks you write to us into EFTs. When you provide a Check as payment, you authorize us (including, for the purpose of this EFT Authorization, our successors, agents and assigns) either to use information from your Check to make an EFT from the account on which the Check is drawn or to process the payment as a check transaction. If we convert your Check into an EFT, you will not receive your Check back from your bank. Instead, we will destroy it.

Authorization to initiate EFTs for unpaid amounts. In the event you do not pay all amounts owed to us under the Agreement in cash or by certified funds by close of business on the Maturity Date, you authorize us, on or after the Maturity Date, to initiate one or more EFTs for the unpaid amounts due under the Agreement from the deposit account on which the Check is drawn or any substitute deposit account you may provide ("Account").

Authorization to initiate EFTs upon your request or to correct errors. Instead of or in addition to any EFT described in this EFT Authorization, you authorize us to process any EFT that you subsequently confirm by phone, text message or email. In the event that we make an error in processing an EFT, you authorize us to initiate an EFT to correct the error.

Card. You authorize us (which includes, for the purposes of these Payment Authorizations, our agents; service providers; successors and assigns) to seek payment on or after the Payment Due Date for the amount due on the Payment Due Date (or such modified amount we may later agree to) by initiating a charge to the debit card that you provided in the application process and, as identified below, any payment card you subsequently provide to us (your "Card"). You further authorize us to seek payment for any late fee, dishonored check fee, or additional accrued interest (if any) due under this Agreement on or after the date it is assessed via a charge to your Card.

Payment Method:

Card. Card Number: **** * 1081

Termination of Authorization. You understand and acknowledge that you may terminate this EFT Authorization by contacting us directly at the address or phone number listed on the first page of the Agreement in such time as to afford us and your bank a reasonable opportunity to act on your request. We will comply with any termination request within three business days after receiving the request. Terminating this EFT Authorization does not affect your obligation to repay the amount due under the Agreement.

Reinitiating EFTs; Network Rules. You understand that EFTs are subject to applicable law and network rules. You agree that, in the event that any EFT authorized in accordance with this EFT Authorization is rejected or returned as unpaid, we may attempt up to two more times to initiate it. Your bank may impose fees in connection with rejected EFTs, and you agree that we do not have any liability for such fees. If you know that an EFT will be rejected by your bank (because there is not enough money in your account), you should contact us so that we can make alternate arrangements.

Verifying and correcting information. If there is any missing or erroneous information in or with your application regarding your bank, bank routing and transit number, or account number, you authorize us to verify and correct such information.

By signing below, you authorize us to initiate the EFTs described above and acknowledge that you have read, understand and agree to be bound by the terms of this EFT Authorization. **You understand that you do not have to sign this Authorization to get a loan from us.**

YOUR Signature: _____

Date: 03/11/2023

OPTIONAL AUTHORIZATION TO PROCESS RETURNED CHECK AS ELECTRONIC FUND TRANSFER

In accordance with the provisions of contract number PL-NV0156-230311-0964-00 (the "Agreement") entered into between ROBERT MILLSPAUGH (referred to as "you") and Nevada Title and Payday Loans, Inc. (referred to as "we" or "us") you authorize us to initiate the following electronic fund transfers ("EFTs"):

In the event that we present or deposit the check you supplied us in connection with the transaction governed by the Agreement (the "Check") and your bank returns it unpaid, you authorize us (including our successors, agents and assigns) either to use information from the Check to initiate one or more electronic fund transfers from the account on which the Check is drawn in the amount of the check ("Returned Check EFT") or to again process the payment as a check transaction. You agree that, in the event that any Returned Check EFT is rejected, we may attempt to reinitiate it as set forth in the Agreement. If we convert your Check into a Returned Check EFT, you will not receive your check back from your bank. You understand and acknowledge that you may terminate the authorization to process any Check as a Returned Check EFT by contacting us directly at the address or phone number listed on the first page of the Agreement in such time as to afford us and your bank a reasonable opportunity to act on your request. We will comply with any termination request within three business days after receiving the request.

By signing below, you authorize us to initiate the Returned Check EFTs described above and acknowledge that you have read, understand and agree to be bound by the terms of this Optional Authorization to Process Returned Check as Electronic Fund Transfer. **You understand that you do not have to sign this Authorization to get a loan from us.**

YOUR Signature: _____

Date: 03/11/2023

**OPTIONAL AUTHORIZATION TO CREATE REMOTELY-CREATED CHECKS
OR REMOTELY-CREATED PAYMENT ORDERS ("RCC & RCPO AUTHORIZATION")**

In accordance with the provisions of contract number PL-NV0156-230311-0964-00 (the "Agreement") entered into between ROBERT MILLSPAUGH (referred to as "you") and Nevada Title and Payday Loans, Inc. (referred to as "we" or "us") you authorize us to create and present or deposit one or more of the following remotely-created checks ("RCC") or remotely-created payment orders ("RCPO"). Please note RCCs and RCPOs generally look like checks you would write, but they do not have your signature and, in the case of RCPOs may exist only as electronic images. They generally post to your bank account in the same way as regular checks you write.

AUTHORIZATION TO CREATE RCC/RCPO FOR UNPAID AMOUNTS. In the event you do not pay all amounts owed to us under the Agreement in cash or by certified funds by close of business on the Maturity Date, you authorize us, on or after the Maturity Date, to create and present or deposit one or more RCCs or RCPOs drawn on the deposit account on which the Check is drawn or any substitute deposit account you may provide ("Account") for the unpaid amounts due under the Agreement. ***Your bank may impose fees in connection with rejected RCCs or RCPOs, and you agree that we do not have any liability for such fees. If you know that an RCC or RCPO will be rejected by your bank (because there is not enough money in your account), then you should contact us so that we can make alternate arrangements.***

AUTHORIZATION TO INITIATE RCC/RCPO UPON YOUR REQUEST OR TO CORRECT ERRORS. Instead of or in addition to any RCC or RCPO described in this RCC & RCPO Authorization, you authorize us to create and present or deposit any RCC or RCPO that you subsequently confirm by phone, text message or email. In the event that we make an error in processing an RCC or RCPO, you authorize us to create and present or deposit an RCC or RCPO to correct the error.

TERMINATION OF AUTHORIZATION. You understand and acknowledge that you may terminate this RCC & RCPO Authorization by contacting us directly at the address or phone number listed on the first page of the Agreement in such time as to afford us and your bank a reasonable opportunity to act on your request. We will comply with any termination request within three business days after receiving the request. Terminating the RCC & RCPO Authorization does not affect your obligation to repay the amount due under the Agreement.

By signing below, you authorize us to create and present or deposit the RCC and RCPO described above and acknowledge that you have read, understand and agree to be bound by the terms of this RCC & RCPO Authorization. **You understand that you do not have to sign this RCC & RCPO Authorization to get a loan from us.**

YOUR Signature: _____ Date: 03/11/2023

AuthEFTRCKRCC20190530.pdf

Nevada Title and Payday Loans, Inc.**DISBURSEMENT**

929 SOUTH LAS VEGAS BLVD
LAS VEGAS, NV 89101

(702) 471-7295(phone)
833-501-4606(fax)

DISBURSEMENT INFORMATION

Name: ROBERT MILLSPAUGH	Transaction number: PL-NV0156-230311-0964-00
Address: 250 S CITY PARKWAY PARC HAVEN	Transaction date/time: 03/11/2023 02:24 PM
	Transaction amount: 200.00
Phone: (501) 458-0176	

DISBURSEMENT DETAILS

The following are the details of this transaction.

Total funds disbursed: 200.00

Funds added to NetSpend Prepaid Card:	200.00
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MESSAGES

First two (2) withdrawal(s) per month free at MoneyPass ATMs.

*There is no cost for the first two (2) cash withdrawal(s) made each calendar month at MoneyPass ATMs in the U.S. Cardholder pays a \$2.95 Domestic ATM Cash Withdrawal Fee for every subsequent cash withdrawal and for each cash withdrawal made at non-MoneyPass ATMs in the U.S., plus ATM owner fees, if any which may vary from ATM to ATM.

*To locate an ATM nearest to you, visit www.moneypass.com.

You may also withdraw all loan proceeds without charge by obtaining an Over the Counter Cash Withdrawal at a financial institution.

By signing below I hereby acknowledge (1) that I was offered loan proceeds disbursed by means other than the NetSpend Prepaid Card, (2) that I have voluntarily chosen to receive all or a portion of my loan proceeds on a NetSpend Prepaid Card and the other portion by either cash or check, and (3) I acknowledge receipt of the above-listed Cash Back Amount which represents the portion of my loan proceeds that I have received in cash with the remainder of my loan proceeds being loaded on a NetSpend Prepaid Card.

Netspend Corporation (NMLS ID: 932678) is a licensed money transmitter.

In-store card purchase and reload fees are non-refundable.

Please contact Netspend Customer Service with questions about our refund policy. You may contact Netspend Customer Service toll-free at 1-866-387-7363 (1-86-NETSPEND) or by mail at:

Netspend Corporation PO Box 2136 Austin, TX 78768

ROBERT MILLSPAUGH

Created: Sat Mar 11 17:35:51 EST 2023 at: NV0156 LAS VEGAS IV

Direct Deposit Information

Enroll in Direct Deposit so you don't risk having a paper check lost in the mail. Must have completed account enrollment, card activation and ID verification to receive direct deposits.

For Payroll Checks: Provide the information below to your payroll department and indicate if you want all or part of your pay deposited.

For Government Benefits: Contact your agency provider or call the toll-free number on the back of your card for assistance. Government benefits require all funds be deposited.

Name ROBERT MILLSPAUGH

Bank Account Number 70004046309510

Bank Routing Number 073972181

Bank Name MetaBank

IMPORTANT INFORMATION FOR OPENING A CARD ACCOUNT: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens a Card Account. **WHAT THIS MEANS FOR YOU:** When you open a Card Account, we will ask for your **name, address, date of birth, and your government ID number**. We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card Account. If your identity is partially verified, full use of the Card Account will be restricted, but you may be able to use the Card for in-store purchase transactions. Restrictions include: no ATM withdrawals, international transactions, account-to-account transfers and additional loads. Use of Card Account also subject to fraud prevention restrictions at any time, with or without notice. **Residents of Vermont are ineligible to open a Card Account.**

IMPORTANT INFORMATION FOR OPENING A NEW DEPOSIT ACCOUNT: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens an Account. **WHAT THIS MEANS FOR YOU:** When you open an Account, we will ask for your **name, address, date of birth, and your government ID number**. We may also ask to see a copy of your driver's license or other documents at any time. All Accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. We may validate the information you provide us to ensure we have a reasonable belief of your identity. If we are not able to verify your identity to our satisfaction, we will not open your Account or we may close the Account if it was previously funded. Your Account is subject to fraud prevention restrictions at any time, with or without notice.

The Netspend Prepaid Card is issued by MetaBank®, N.A., Member FDIC. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to activation, ID verification, and funds availability. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.

The Netspend® All-Access® Account is established by MetaBank, N.A., Member FDIC. Netspend, a Global Payments Company, is a service provider to MetaBank, N.A. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787.

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