**Hello**

Subject: Loan Confirmation

Loan Approval : RTPN4157Z

Loan Amount : $ 5000

Loan Term : 36MONTHS

Monthly Payments : $ 186

As a company we do not believe in any upfront in form of cash, credit or debit card. Only a guarantee is required from the customer which your loan officer would tell how to process.

Please call at below mentioned number NOW to get money cash within 20 minutes!!!



Thanks and Regards

Daniel Gray

Loan Officer

Cash Advance America Pay Day Loan

**Terms and Conditions**

**Insurance : The first transaction in your bank account will be for PPI (payment protection insurance). It is a free insurance which our company is providing you because of your low credit score. So once you buy this insurance under your name the second transaction in your bank account will be your loan amount.**

1. Any use of our services at Priority Loan Servicing is governed by the following terms and conditions. Read the following carefully before you avail any of our services. The content published in the mail is owned by Cash Priority Loan Servicing. You can use it for personal purpose only. Copying of content or republishing it for commercial purposes is strictly prohibited. The content is for general information only.
2. The customer needs to be a citizen of the US, have an active bank account and earn steady income every month you will be considered as eligible to avail our loan services.
3. The customer can avail an amount ranging up to $1,500 to $5000as payday loans at PRIORITY PAYDAY LOAN.
4. The customer has to call us back as soon as they receive this email.
5. PREPAYMENT: You may prepay this agreement in full or in part at any time without penalty, except you may be assessed a minimum finance charge of $5 when the amount financed is $75 or less and $7.50 when the amount financed is greater than $75. Earned finance charges are determined by applying the annual percentage rate to the unpaid balance of the amount financed for the actual time those balances were unpaid. You are not obligated to pay the unearned portion of the disclosed Finance Charge.

**DEFAULT:** A customer shall be in default under this Agreement when the payment remains unpaid for more than 40 days after its scheduled or deferred due date, or if the customer fails to comply with any of the terms of this Agreement if the failure materially impairs the condition, value or protection of or 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., 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 payment on time

**Repayment Guarantee**

I understand and agree, that all shares, interest and deposit with PRIORITY PAYDAY LOAN SERVICING LLC and owned by me are hereby pledged 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 treasurer 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.

**Signatures …..M.Williams** Date03/18/2020.

**Loan Amount Breakup**

Number of Installments : 36

Interest Rate : 3.96% APR

Loan Amount : $5000

Monthly Payment : $ 186

Data Protection Act 1998: Your personal information will be treated as confidential and only disclosed; A. (At your Request to prevent fraud) or B (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 salary as repayment of the loan.

**SignatureM.Williams Date03/18/2020.**

**Please note that this is a pre-approved Long term unsecured personal loan on lower interest rates offered only to selected applicants WITHOUT CONSIDERING THEIR PRESENT CREDIT SCORES, hence you need to prove to our company that you are a genuine customer who is financially capable enough to repay this loan within the period of 36 months as per agreement.**

**Please Note:**

1. Do not share your loan approval code with anyone.

2. As loan Company we give you promise that your personal information will be in kept as confidential.

3. As this loan is unsecured loan you have to make it in a secure way so that you don’t face any problem in

Future by sharing the online banking detail.

4. Customer as per the loan law and credit law ‘Page: 16 Chapters: 35’ States by Credit Bureau PPI Is

Compulsory to Get This Loan.

**5. Payment Protection Act.2012 Section Loan Law “PPI” (Payment Protection Insurance).**

6. Please follow the criteria as your loan officer tells you.

7. **Copy of The Original Agreement Can Be Downloaded From The Attached File**.

8. Original agreement personalized for you will be sent to you after the final transaction is done.

9. After signing the original agreement we expect you to return a scanned copy to us within 48 hrs.

10. Your personal information will be treated as confidential and only disclosed as per data protection

Act 1987 on your request only.

This Agreement supersedes any previous Terms of Use Agreement to which you and Cash Advance America may have been bound. This Agreement will be binding on, inure to the benefit of, and be enforceable against the parties and their respective successors and assigns. Neither the course of conduct between parties nor trade practice shall act to modify any provision of the Agreement. All rights not expressly granted herein are hereby reserved. Headings are for reference purposes only and in no way define, limit, and construe or describe the scope or extent of such section**.**

*Certain limitations apply. Subject to approval Contact your Loan officer from Cash Advance America. Funds will be direct deposit into your account or card. Licensed by the California Department of Corporations pursuant to the California Deferred Deposit Transaction Law and Finance Lenders Law. Licensed by the Delaware State Bank Commissioner to engage in business in Delaware. Delaware Licensed Lender License #s:6996; 4472; 9644; 4474; 8061; 6971; 7092; 8052; 6076; 7400; 4473; 7556; 010431; and 012075. Delaware licenses expire on 12/31/19. Rhode Island Licensed Check Casher. In Ohio, loans offered by Cash Advance America Small Loans of Ohio, Inc. Lic. # SM501671. Credit services offered by PCSO of Ohio, Inc. d/b/a Cash Advance America Loan, licensed credit services organization (CSO Lic. #CS.900186.000), and loans arranged with NCP Finance OH, LLC (OH Lic. # 501673.000), an unaffiliated third party lender, and subject to their approval. Check cashing offered by Cash Advance America, SunTrust Bank of Ohio, Inc. OH Lic. # CC700078. In Texas, loans arranged with an unaffiliated third party lender by ACSO of Texas, L.P.d/b/a Cash Advance America Loan, a licensed credit access business, and subject to lender’s approval. In Kentucky, Cash Advance America Cash Advance Centers of Kentucky, Inc. licensed by the Kentucky State Corporation Commission. PL-12; VTL-41.*