



Loan Program
Master Promissory Note
Personal Loan for Healthcare Services

Agreement Date: **02/23/2024**
Customer Number: **IC-1134296**

Borrower:
Dana Mathews 180 Maple Ridge Drive, Boone, NC 28607

In this Master Promissory Note, the words “I,” “me,” “my,” and “mine” mean the person who signs this Master Promissory Note as Borrower, unless the applicable language specifies a different meaning. The words “you,” “your,” and “Lender” mean WebBank.

A Loan that I obtain pursuant to this Note may satisfy and replace a previous Loan that I obtained pursuant to this Note. If so, that will be shown in the Itemization of the Amount Financed, which is provided separately.

This is a consumer credit transaction. **Non-negotiable consumer note.** **This is a personal loan.**

A. PROMISE TO PAY

This is a Master Promissory Note for one or more Loans. Each Loan made under the Master Promissory Note shall be subject to iCreditWorks’ application process and will be used to finance a healthcare procedure. Each Loan that Lender may make, in its sole discretion, shall be made pursuant to this Master Promissory Note, shall incorporate by reference all of its terms, and shall be separately enforceable. At or before the time of each Loan’s disbursement, a Federal Truth In Lending Act Disclosure (“Disclosure Statement”) and a Loan Record will be provided that identifies the amount of the Loan and the Interest Rate applicable to that Loan. The interest rate applicable to certain Loans may be 0%. The Disclosure Statement will also include the Payment Schedule applicable to that Loan. The terms provided on the Disclosure Statement and Loan Record are incorporated herein by reference. I understand and agree that you will disburse the proceeds of each Loan only upon commencement of the applicable healthcare procedure and, if that procedure is not started within 30 days of the day that I sign its Loan Record, you will not make the Loan. I understand, however, that I may reapply for a new Loan in that circumstance. I understand that by accepting any disbursement issued at any time under this Master Promissory Note, I agree to repay the Loan associated with that disbursement. Based on information that you receive from my healthcare provider or otherwise I understand and agree that you may disburse a lesser amount than the amount I originally agreed to accept, up to the total principal sum of each Loan as identified on the applicable Loan Record.

To the extent disbursed, I promise to pay to you the total principal sum of each Loan, which includes amounts disbursed under the terms of this Master Promissory Note as well as each Disclosure Statement and Loan Record, the Origination Fee, if any, as defined below, interest, if applicable, (the “Interest Rate”) on such principal sum as provided on the Loan Record, plus returned payment fees, late charges and other fees, charges and costs as provided in this Master Promissory Note.

B. DEFINITIONS

1. “Application” means the written, on-line (including mobile app) or oral (including telephonic) request that I make to you for a Loan.
2. “Disbursement Date” means the date or dates on which you lend money to me pursuant to and in consideration for this Master Promissory Note, which will be the date of each Loan, electronic funds transfer, or other method you use to disburse loan proceeds to my healthcare provider when it submits an authorized transaction for payment through a card network.

3. "Disclosure Statement" means the Federal Truth-in-Lending Disclosure that you will provide to me for each Loan.
4. "Loan" means each principal sum that may be disbursed, as may be designated by you, plus interest on such principal sum, and other charges and fees that may be included or become due as provided in this Master Promissory Note.
5. "Loan Record" means each promise to pay that I sign with respect to a particular loan that establishes the amount of the Loan, and the interest rate.
6. "Master Promissory Note" means this agreement setting forth the terms applicable to each of my Loans originated under the Master Promissory Note. The term "Master Promissory Note" also includes each Application unless otherwise provided.
7. "Payment Schedule" means, for each Loan, the number, amounts, and timing of payments scheduled to repay the obligation. This information is documented on and provided as part of the Disclosure Statement provided in conjunction with each Loan.
8. "Repayment Period" means, for each Loan, the period during which amortizing monthly payments of principal and interest are due and payable until the Loan is repaid in full. The Repayment Period begins on a Loan's respective Disbursement Date and continues until the due date of the last payment shown in the Payment Schedule. Each Loan will have its own Repayment Period.

C. INTEREST

1. Accrual – If applicable, interest will begin to accrue as of the Disbursement Date on the principal amount of each Loan outstanding from time to time. Interest will be calculated on a daily simple interest basis by applying a daily interest rate to the outstanding principal balance each day of the term of each respective Loan. The daily interest rate will be equal to the Interest Rate in effect on that day, divided by 365.
2. Interest Rate – The Interest Rate is identified in the Loan Record and will not increase or decrease over the life of my Loan. If at any time the Interest Rate is not permitted by applicable law, interest will accrue at the highest rate allowed by applicable law.
3. Origination Fee - I agree to pay an Origination Fee, in the amount, if any, shown in the Disclosure Statement ("Origination Fee"). The amount of the Origination Fee will be determined based on a percentage, not exceeding 3.0% of the disbursed principal amount of each Loan. The Origination Fee will be added to the principal amount of the Loan on the Disbursement Date where it will accrue interest at the Interest Rate described above. I agree that the Origination Fee is fully earned by you when a Loan is disbursed.
4. Annual Percentage Rate ("APR") – The APR for my Loan is disclosed to me in the Disclosure Statement. The APR may be higher than the Interest Rate because the APR will include certain fees that may be charged for my Loan, as well as the rate at which interest accrues.

D. TERMS OF REPAYMENT

1. Repayment Amount – I will make consecutive monthly payments during the Repayment Period on or before the due dates specified in each of my Payment Schedules, until I have paid all of the principal and interest and all other charges and fees payable under this Master Promissory Note. Each Loan will have its own Payment Schedule and its own repayment amount. The amount of the monthly payments will be determined at the time the Repayment Period begins to equal the amount necessary to amortize the disbursed and unpaid principal balance of each Loan in equal installments of principal and interest, if applicable, on the unpaid principal balance at the Interest Rate over the number of months in the Repayment Period. If the Loan is fully repaid and a credit balance remains, the credit balance will be refunded to me. Any Addendum may provide for a different Repayment Period for a particular type of Loan.
2. Amounts Owed at the End of the Repayment Period – Since interest, if any, accrues daily upon the unpaid principal balance of a Loan, if I make payments after my payment due dates, I may owe additional interest. If I have not paid my late charges or returned payment fees, I will also owe additional amounts for those late charges. In such cases, I promise to repay all amounts that I owe for each Loan and understand that, in your discretion you may increase the amount of my last monthly payment to the amount necessary to repay each Loan in full.
3. Payments – Payments allocated to each individual Loan will be applied first to returned payment fees, then to accrued interest, if any, then to principal, and the remainder to late charges and any other charges. Remaining amounts will be applied to principal.
4. Other Charges – If any part of a monthly payment remains unpaid for a period of more than 5 days after the payment due date, I will pay a late charge equal to \$14.99. I will also pay a returned payment fee of \$9.99 for each payment that is returned for any reason.
5. Allocation of Payments Across Loans – If I have multiple Loans outstanding with the same payment due date, I will make one payment that you will apply to each Loan (a "Consolidated Payment") as I may specify on the iCreditWorks mobile app or in writing. If I do not give you specific instructions otherwise and

my Consolidated Payment either exceeds or is less than the sum of my Loans' monthly amounts due at the time payment is received, the Consolidated Payment or any part of the Consolidated Payment will be applied proportionally to each outstanding Loan based on the amount of each Loan's monthly payment due, which includes any past-due monthly payments. If I make a Consolidated Payment that is returned, late, or is less than the sum of my Loans' monthly amounts due at the time payment is received, you will assess the returned payment fee and late charge, described above in Section D.4, to the Consolidated Payment only once, apportioning the fee and charge across the applicable Loans.

E. RIGHT TO PREPAY

I have the right to prepay all or any part of a Loan at any time without penalty. If I prepay a Loan in full, I will not receive a refund of the Origination Fee, if any was charged in connection with the Loan. Any partial prepayment will be applied as in Section D.3 above and will not reduce the next payment due on a Loan.

F. DEFAULT AND REMEDIES

To the extent permitted by applicable law, I will be in default with respect to a Loan under the terms of this Master Promissory Note (subject to any applicable law which may give me a right to cure my default) if: (1) I fail to make a payment in full by the due date shown in a Loan's Payment Schedule, (2) I break any of my other promises in this Master Promissory Note that materially impairs my ability to pay the amounts owed on that Loan, (3) any bankruptcy proceeding is begun by or against me, or I assign any assets for the benefit of my creditors, or (4) I make any false statement in applying for that Loan or at any time thereafter that materially impairs my ability to pay the amounts owed. To the extent permitted by applicable law, if I default on a Loan or Loans, I will be required to pay you the entire balance of my Loan(s) in full plus interest on the Loan or Loans accruing after its or their default. I also agree to promptly reimburse you, with interest, for all costs and expenses incurred in exercising your remedies related to this Master Promissory Note, including, where permitted by applicable law, reasonable attorneys' fees and the costs of collection after default. Your rights under this Master Promissory Note are cumulative and you may exercise these rights at any time if I default.

G. CREDIT REPORTING AND INFORMATION SHARING

- 1. You may report information about my account to credit bureaus. Late payments, missed payments or other defaults on my account may be reflected in my credit report.**
2. I understand that the reporting of information about my account to credit reporting agencies may adversely affect my credit rating and my ability to get other credit.
- 3. I agree that you may disclose my name, other identifying information about me, and information about any Loan I request or receive from WebBank (including but not limited to my Loan status, balance, payment history, and performance), to my healthcare provider, and to third parties that may acquire or have acquired an ownership or participation interest in my Loan(s).**
4. I agree to update the information that I provided to you in an Application whenever you ask me to do so.
5. I authorize you from time to time to request and receive from others credit related information about me (and about my spouse if I live in a community property state).
6. I may refer to your Privacy Policy for an explanation of how you gather and share my information.

H. ADDITIONAL AGREEMENTS

1. I understand and agree that Lender is an FDIC-insured institution located in Utah, that the Loan is subject to acceptance by Lender at its home office in Utah, and that the Loan will be disbursed by Lender from Utah. Except for Section K, and unless I am a resident of Colorado as provided below, the other provisions of this Master Promissory Note will be governed by both federal law and, to the extent not preempted by federal law, the laws of the State of Utah, without regard to conflict of law rules. Section K (Arbitration Agreement) is governed by the Federal Arbitration Act, and not by any state law concerning arbitration regardless of my state of residence. If I am a resident of Colorado and the APR shown in the Disclosure Statement is greater than 21%, Colorado law will apply to the terms of my Loan except where Colorado law is preempted by federal law or federal law authorizes different terms. I specifically agree that the Interest Rate and matters material to the determination of the Interest Rate will be defined by federal law and shall be governed by 12 U.S.C §1831d and the law of Utah.
2. Unless I am a covered borrower as defined by the Military Lending Act, 10 U.S.C. § 987, and to the extent permitted by applicable law, my responsibility for paying this Master Promissory Note is unaffected by the liability of any other person to me or by your failure to notify me that a required payment has not been made. You may delay, fail to exercise, or waive any of your rights on any occasion without losing your entitlement to exercise the right at any future time, or on any future occasion. You will not be obligated to make any demand upon me, send me any notice, present this Master Promissory Note to me for payment or make protest of non-payment to me before suing to collect on this Master Promissory Note if I am in default, and to the extent permitted by applicable law, I hereby waive any right I might otherwise have to require such actions. To the extent permitted by applicable law, I agree that you are not required to: (a) Demand payment of amounts due; (b) Give notice that amounts due have not been paid or have not been paid in the correct amount, time or manner; or (c) Give notice that you intend to make, or are making, a Loan under this Master Promissory Note immediately due. Without losing any of your rights under this

Master Promissory Note, you may accept late payments or partial payments. **I will not send you partial payments marked "paid in full", "without recourse" or with other similar language unless those payments are marked for special handling and sent to iCreditWorks, 485 Rt 1 South, Building E, Suite 210, Iselin, NJ 08830 or to such other address as I may be given in the future.**

3. **TCPA Consent** – Notwithstanding any current or prior election to opt in or opt out of receiving telemarketing calls or SMS messages (including text messages) from you, your agents, representatives, affiliates, subsequent holders, successors in interest, or anyone calling on your behalf, I agree that you and your agents, representatives, affiliates, successors in interest or anyone calling on your behalf may monitor and record telephone calls regarding a Loan to assure the quality of your service or for other reasons. I agree that you may call me, using an automatic telephone dialing system or otherwise, leave me a voice, prerecorded, or artificial voice message, or send me a text, e-mail, or other electronic message for any purpose related to the servicing and collection of a Loan (each a "Communication"). I agree that you, your affiliates or agents, and any subsequent holder or servicer of a Loan, may send a Communication to any telephone numbers, including cellular telephone numbers, or e-mail addresses I provided to you in connection with the application for a Loan or at any time in the future. I acknowledge and confirm that I have the authority to provide the consent because I am either the subscriber of the telephone number(s) or I am the non-subscriber customary user who has authority to provide the consent. I also agree that you may include my personal information in a Communication. I agree that you will not charge me for a Communication, but my service provider may. In addition, I understand and agree that you may always communicate with me in any manner permissible by law that does not require my prior consent.
4. **Call Recording** – I agree that you and your agents, representatives, affiliates, successors in interest or anyone calling on your behalf may contact me on a recorded line.
5. I may not assign this Master Promissory Note or any of its benefits or obligations. You may assign this Master Promissory Note or any of its benefits or obligations at any time. The terms and conditions of my Master Promissory Note apply to, bind and inure to the benefits of your successors and assignees. Upon any such succession or assignment, the terms "you," "your," and "Lender" shall refer to Lender's successors and assignees, and any other holder of this Master Promissory Note. You may also use one or more service providers to service this Master Promissory Note.
6. The terms and conditions set forth in my Master Promissory Note together with the Loan Record and Payment Schedule applicable to any individual Loan constitute the entire agreement between you and me.
7. Except as otherwise provided in the Arbitration provision, if any provision of this Master Promissory Note is held invalid or unenforceable, that provision shall be considered omitted from this Master Promissory Note without affecting the validity or enforceability of the remainder of this Master Promissory Note.
8. Any provision of this Master Promissory Note may be modified, extended or renewed if agreed upon in writing by you and the Borrower. Any such modification, extension, or renewal will not affect the validity or enforceability of the remainder of this Master Promissory Note.
9. All parties to this Master Promissory Note agree to fully cooperate and adjust all typographical, computer, calculation, or clerical errors discovered in any or all of the loan documents including the Master Promissory Note or any Loan Record. In the event this procedure is used, I will be notified and receive a corrected copy of the changed document.
10. All payments on my Loans will be made in United States dollars, and if paid by check or draft, drawn upon a financial institution located in the United States
11. **Limits on Interest, Fees, Charges or Costs** – If a law which applies to a Loan and which sets maximum limits on interest, fees, charges, or costs collected or to be collected in connection with a Loan exceed permitted limits, then:
 - (a) Any such interest, fees, charges, or costs shall be reduced by the amount necessary to comply with the permitted limits, and
 - (b) Any sums already collected from me which exceed permitted limits will be refunded to me. You may choose to make the refund by reducing the amounts I owe under this Master Promissory Note.
12. If I sign this Master Promissory Note electronically, then: (i) You agree to keep an electronic record of the signed Master Promissory Note, and (ii) I agree to download and print a copy of this Master Promissory Note for my records when I sign it. I may request from you a paper copy of this Master Promissory Note, for which you may charge me a fee of up to \$5.00 USD, provided that such request is made within a reasonable time after you first provided the Master Promissory Note to me. I understand and agree that my electronic signature or a facsimile of my signature will be just as valid as my handwritten signature on a paper document.
13. **NOT NEGOTIABLE.** You and I agree that this Master Promissory Note shall be deemed a credit agreement and shall not be considered a negotiable instrument or other "instrument" as defined in Article 3 of the Uniform Commercial Code as enacted in Utah, or any other state, and that the transfer of this Master Promissory Note, a Loan or any interest therein, shall be governed by Article 9 of the Uniform Commercial Code as enacted in Utah or any other state. The delivery or possession of this Master Promissory Note shall not be effective to transfer any interest in the Lender's rights under this Master Promissory Note or to create or affect any priority of any interest in the Lender's rights under this Master Promissory Note over any other interest in the Lender's rights under this Master Promissory Note.

14. I authorize you, your agents and assignees to: (1) advise the marketing agent, if any, that solicited me for any Loan or my healthcare provider of the status of this Application, (2) release information and make inquiries to the persons I have listed in an Application as employers and references, (3) verify my name, social security number, date of birth, street address, credit and employment history, income, mobile phone number, and email address, and (4) gather and share from time to time credit-related, employment and other information about me (including any information from the Master Promissory Note or about any Loan or my payment history) from and with consumer reporting agencies, WebBank and **any subsequent holders, successors in interest or other persons or investors who own a participation interest or other interest in my Loan or Loans, my healthcare provider**, and others in accordance with applicable law; I also authorize my creditors and my past, current or future employers to answer questions about their credit experience or work history with me. My authorization under this Section H.14 applies to each Loan, any updates, renewals or modifications of each Loan that may be offered to me, and for any review or collection of each Loan. I understand that a credit report is obtained for each loan request. If you agree to make a Loan to me, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing a Loan, taking collection action on a Loan, or legitimate purposes associated with a Loan. If I live in a community property state, I authorize you to gather credit-related information from others about my spouse. If I ask you, you will tell me if you have requested information about me (or about my spouse if applicable) from a consumer reporting agency and provide me with the name and address of any agency that furnished you with a report.
15. I authorize you and your agents to verify my name, social security number and date of birth with the Social Security Administration (SSA) and, if the number on my account record is incorrect, then I authorize SSA to disclose my correct social security number to these parties.

I. NOTICES

1. I will update information in the iCreditWorks App or send written notice to you, or any subsequent holder of this Master Promissory Note, within ten (10) days after any change in my name, address or enrollment status.
2. Any notice required to be given to me by you will be effective when it is deposited in the U.S. mail or sent via electronic mail to the address on record, unless otherwise required by applicable law.

J. CERTIFICATION OF BORROWER

I certify under penalty of perjury under the laws of the United States of America that the information contained in any Application and Master Promissory Note is true, complete and correct to the best of my knowledge and belief and is made in good faith.

K. ARBITRATION — PLEASE READ THE FOLLOWING ARBITRATION PROVISION CAREFULLY.

UNLESS I REJECT THIS ARBITRATION PROVISION AS PROVIDED BELOW, NEITHER OF US WILL HAVE THE RIGHT TO LITIGATE THAT DISPUTE IN COURT, OR TO HAVE A JURY TRIAL ON THAT DISPUTE, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES OF THE ARBITRATOR, OR TO BRING OR PARTICIPATE IN ANY CLASS ACTION, CLASS ARBITRATION OR REPRESENTATIVE ACTION.

Note: This Arbitration Provision does not apply to me if I am a Covered Borrower under the Military Lending Act, and my Master Promissory Note is subject to the Military Lending Act.

1. The parties agree that the Master Promissory Note is a transaction involving interstate commerce and that this Arbitration Provision shall be governed by the Federal Arbitration Act. The arbitrator shall apply the applicable substantive law and applicable statutes of limitation consistent with the FAA and the terms of the Master Promissory Note.
2. The term "Dispute" means any action, dispute, claim, or controversy of any kind arising out of, in connection with or in any way related to the Master Promissory Note, including, without limitation, the origination, servicing, collection or reporting activities, or any other aspect whatsoever of any loan requested, offered or accepted under the Master Promissory Note. The term "Dispute" includes, without limitation: claims under federal or state consumer protection laws; claims in tort or contract; claims under statutes or common law; claims at law or in equity; other past, present or future claims, counterclaims, crossclaims, third party claims, interpleaders or otherwise; and any claim relating to the interpretation, applicability, enforceability or formation of this arbitration agreement, including, but not limited to, any claim that all or any part of this Arbitration Provision, except Section K.6, is void, voidable or unconscionable.
3. Any Dispute between you and I or your employees, agents (including iCreditWorks or any successor servicer), successors or assignees shall, at your or my election (or the election of any such third party), be resolved exclusively by arbitration.
4. Unless otherwise agreed to in writing, the arbitration, including the selection of the arbitrator, will be administered by JAMS under its Streamlined Arbitration Rules (the "Rules"). The arbitration will be held within the federal judicial district in which I reside. Within thirty (30) days of the commencement of the arbitration the parties will agree on a single neutral arbitrator to conduct the arbitration. In the event that

the parties are not able to agree on an arbitrator within 30 days, one will be selected by JAMS. In the event that JAMS is not available to administer the arbitration, either of us may petition a court with jurisdiction to appoint an arbitrator. Either party may initiate the arbitration process by filing the necessary forms with JAMS. To learn more about arbitration, or to obtain a copy of the Rules, I can call JAMS at 1-800-352-5267 or review the materials on their website at www.jamsadr.com. In the case of a conflict between the Rules and this Arbitration Provision, this Arbitration Provision shall control. Judgement on an arbitration award may be entered in any court with jurisdiction.

5. If I initiate the arbitration, I will be required to pay the first one hundred seventy-five dollars (\$175) of any filing fee. You will pay any filing fees in excess of one hundred seventy-five dollars (\$175), and you will pay all of the arbitration fees and costs. If you initiate the arbitration, you will pay all of the filing fees and all of the arbitration fees and costs. We will each bear all of our own attorney's fees and costs except that I am entitled to recover my attorneys' fees and costs if I prevail in the arbitration and the award I receive from the arbitrator is higher than our last written settlement offer, or if the arbitrator awards me recovery of my attorney's fees and costs.
6. Any Dispute is to be arbitrated on an individual basis and not as a class action, and you and I agree to give up any right we may have to bring a class action lawsuit or class arbitration, or to participate in a class action or class arbitration brought by another. You and I agree to give up any right to consolidate or join any arbitration proceeding with the arbitration of others. You and I give up the right to serve as a private attorney general, or to seek a public injunction, in any arbitration. You and I agree that the waiver of rights contained in this paragraph are necessary to ensure that any Dispute is arbitrated in an informal and expedited fashion, and that the exercise of any such rights would be contrary to the parties' intention to resolve Disputes informally and expeditiously. You and I further agree that if a court or arbitrator decides this Section K.6 is void or unenforceable, this Arbitration Provision shall be void and without effect.
7. Notwithstanding this Arbitration Provision, you and I retain the right to seek provisional remedies from a court, pending final determination of the Dispute by the arbitrator. Neither you nor I waive the right to elect arbitration of a Dispute by seeking or obtaining provisional remedies from a court.
8. If it is determined that any paragraph or provision in this Arbitration Provision is illegal, invalid, or unenforceable, such illegality, invalidity or unenforceability shall not affect the other paragraphs and provisions of this Arbitration Provision. The remainder of this Arbitration Provision shall continue in full force and effect as if the severed paragraph or provision had not been included. Notwithstanding this severability provision, if a court of competent jurisdiction determines Section K.6 to be void, illegal, invalid, or unenforceable, the Parties agree that Section K.6 shall not be severed and that this Arbitration Provision shall be void in its entirety.
9. This Arbitration Provision will survive and continue in full force and effect notwithstanding cancellation, termination, amendment, payment in full, discharge in bankruptcy, or other expiration or conclusion of the Master Promissory Note or any other contract or transaction between you and I, unless otherwise agreed in writing. In addition, I understand and acknowledge that the rights and responsibilities afforded to you under this Arbitration Provision survive any assignment of the Master Promissory Note by you and that you can enforce this Arbitration Provision in the event a Dispute arises after the assignment of the Master Promissory Note.
10. I may opt out of this Arbitration Provision for all purposes by sending a written notice to you that lists my name, address and account number and states that I am opting out of the Arbitration Provision. Such notice is only effective if it is signed by the borrower, it is post-marked within 30 days of my electronic acceptance of the terms of this Master Promissory Note, and is addressed to iCreditWorks, 485 Rt 1 South, Building E, Suite 210, Iselin, NJ 08830.

BECAUSE YOU AND I HAVE AGREED TO ARBITRATE ALL DISPUTES, NEITHER OF US WILL HAVE THE RIGHT TO LITIGATE THAT DISPUTE IN COURT, OR TO HAVE A JURY TRIAL ON THAT DISPUTE, OR ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES OF THE ARBITRATOR, OR TO BRING OR PARTICIPATE IN ANY CLASS ACTION OR REPRESENTATIVE ACTION.

L. DISCLOSURE NOTICES

Notice to Borrowers Regarding Loan Sales

I understand that you may sell, transfer or assign my Loans or any associated interest without my consent. Should ownership or any interest in a Loan be transferred, I will be notified of the name, address, and telephone number of the new lender or servicer if the address to which I must make payments changes. Sale or transfer of a Loan does not affect my rights and responsibilities under this Master Promissory Note. I understand that acting in the capacity of a non-fiduciary agent to me, iCreditWorks Inc will maintain a register to record the entitlement to payments of principal and interest on my Master Promissory Note and that beneficial ownership of such payments under my Master Promissory Note as reflected in the register will be conclusive notwithstanding notice to the contrary. iCreditWorks Inc will notify me of a change in ownership reflected in the register if (1) this alters the address to which I must make payments or (2) upon my reasonable written request. Sale, assignment, transfer of a Loan or beneficial interest in payments of principal and interest on a Loan does not affect my rights and responsibilities under this Master Promissory Note.

Federal Notice: I understand that the following notices are required by federal law.

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Military Lending Act Disclosures:

If you are a member of the active military, or a spouse or dependent of a member of the active military, and your loan is subject to the provisions of the Military Lending Act ("MLA"), the following apply. (The federal government requires us to provide this notice to you. However, we do not assess any of the fees referenced in this notice):

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Payments are a function of the amount you borrow and the applicable interest rate. Please refer to your Truth-in-Lending Disclosure for information regarding your monthly payments for this loan.

To hear this statement of your rights under the MLA, and for a description of your payment obligation, please call (877)388-4821.

Customer Identification Policy Notice:

Important Federal Law Notice – Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions 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 other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

State Notices: I understand that the following notices are or may be required by state laws and that these notices may not describe all of the rights that I have under state and federal laws. Unless otherwise indicated, each notice applies or may apply to Borrowers who live in the indicated states on the dates that they signed the Application and to Borrowers who are residents of that state. For purposes of the following notices, the word "you" refers to the Borrower and not the Lender.

FLORIDA RESIDENTS: Florida documentary stamp tax required by law in the amount shown in the Itemization of Amount Financed has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #78-8018139093-9.

IOWA RESIDENTS: IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

IOWA, KANSAS AND NEBRASKA RESIDENTS; NOTICE TO CONSUMER: 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

MISSOURI RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NEBRASKA RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including agreements promise to extend or renew such debt are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NEW JERSEY RESIDENTS: The section headings of this Master Promissory Note are a table of contents and not contract terms. Portions of this Master Promissory Note with references to actions taken to the extent of applicable law apply to acts or practices that New Jersey law permits or requires. In this Master Promissory Note, acts or practices (i) by you which are or may be permitted by "applicable law" are permitted

by New Jersey law, and (ii) that may or will be taken by you unless prohibited by “applicable law” are permitted by New Jersey law.

TEXAS RESIDENTS: This written loan agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

UTAH RESIDENTS: This Master Promissory Note is the final expression of the agreement between me and you and it may not be contradicted by evidence of an alleged oral agreement.

CAUTION: IT IS IMPORTANT THAT THE BORROWER THOROUGHLY READS THIS Master Promissory Note BEFORE SIGNING BELOW. This Master Promissory Note together with the Loan Record and Payment Schedule applicable to any individual Loan contains all of the terms and conditions that apply to each Loan. This Master Promissory Note together with the Loan Record and Payment Schedule applicable to any individual Loan completely replaces any earlier understandings or communications the Borrower may have had with Lender or any other party about each respective Loan.

Before signing this Master Promissory Note, I have read, understood and agree to all the provisions of this Master Promissory Note, including without limitation Section K (Arbitration Agreement). I agree to the terms of this Master Promissory Note and acknowledge receiving a completed copy of this Master Promissory Note.

NOTICE TO CONSUMER: In the following Notice, the word “you” refers to the Borrower. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE FOLLOWING PAGES, EVEN IF OTHERWISE ADVISED. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS AGREEMENT WITHOUT PENALTY AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE IN ACCORDANCE WITH LAW.

I UNDERSTAND THAT I MUST REPAY EACH LOAN MADE PURSUANT TO THIS MASTER PROMISSORY NOTE AND ANY APPLICABLE ADDENDUM.

CAUTION—IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.



Dana Mathews (02/23/2024 14:38:42 EST)

Borrower Signature

02/23/2024 14:38:42 EST

Date (MM/DD/YYYY)

Addendum

Pay-In-4 Loan Program Addendum

The Master Promissory Note (“MPN”) and the terms of this Addendum govern one or more Pay-in-4 Loans that I may obtain, but the Addendum shall govern with respect to any inconsistent terms. Except as noted in this Addendum, the provisions of my MPN are not changed.

Each Pay-in-4 Loan made under this Addendum shall be subject to iCreditWorks’ application process and will be used to finance a healthcare procedure. Each Pay-in-4 Loan that Lender may make, in its sole discretion, shall be made pursuant to this Addendum and the MPN, shall incorporate by reference all of their applicable terms, and shall be separately enforceable. At or before the time of each Pay-in-4 Loan’s disbursement, a Disclosure Statement and Loan Record will be provided that identifies the amount of the Pay-in-4 Loan and the Interest Rate applicable to that Pay-in-4 Loan, which may be 0%. The Disclosure Statement will include the Payment Schedule applicable to that Pay-in-4 Loan. The terms provided on the Disclosure Statement and Loan Record are incorporated herein by reference. I understand that I can change my payment due date without a fee on one occasion. When not prohibited by State law, if I change my payment due date a second time, I will pay a change fee of \$6.00. When not prohibited by State law, if any part of a scheduled payment remains unpaid for a period of more than 3 days after the payment due date, I will pay a late charge equal to \$6.00. I understand that my first Pay-In-4 Loan payment will be due on the date that I sign the Loan Record. My Loan payments will generally be every fourteen days (“biweekly”) thereafter. I may change my first payment due, which may result in my second Loan payment being less than or more than fourteen days after the date of my first Pay-In-4 Loan payment. All of my subsequent Loan payments will be biweekly thereafter.

PROMISE TO PAY

I understand that by accepting any disbursement issued at any time under this Addendum, I agree to repay my Pay-in-4 Loan. I understand that I must use my debit card to make my first Pay-in-4 Loan payment at the time I sign the Loan Record and initiate payment and subsequent payments must be made either by debit card or ACH. If I do not then make my first Pay-in-4 Loan payment for any reason, I understand that my Pay-in-4 Loan will be cancelled and I will not be obligated to repay that Pay-in-4 Loan. Additionally, I understand

that if my Pay-in-4 Loan is not funded within 30 days from the day that I sign the Loan Record, the Pay-in-4 Loan will be cancelled. I understand, however, that I may reapply for a new Pay-in-4 Loan in that circumstance.

I promise to pay to you the "Principal Sum" of each Pay-in-4 Loan, which includes the amount disbursed under the terms of the Loan Record and I promise to pay you any fees, including any returned payment fees, late and other fees, charges and costs as provided in this Addendum.

--last updated 30-Aug-2023