

**"Strategic Solution Services"**  
**Consumer Loan Agreement #** 253577

**INSTALLMENT LOAN AGREEMENT AND  
PROMISSORY NOTE**

**Lender's Information:**

**Lender:**

Strategic Solution Services

**Originating Date:**

08/04/2023

**Final Maturity Date:**

01/12/2024

**Borrower's Information:**

**Borrower's Name:**

Jovante Frazer

**Borrower's Social Security Number:**

xxx-xx-1821

**Borrower's Home Address:**

26285 Hollyridge dr, Denham Springs, LA 70726

**In this Consumer Loan Agreement ("Loan Agreement" or Agreement), the words "You" and "Your" mean the Borrower identified above. The words "We", "Us", "Our" and "Lender" mean Strategic Solution Services DBA EZ CREDIT LINE, an international business company.**

**Truth-In-Lending Disclosures**

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>730.99%</b>	<b>\$866.02</b>	<b>\$400.00</b>	<b>\$1,266.02</b>

Your Payment Schedule will be:

<b>Installment #</b>	<b>Amount</b>	<b>Due Date</b>
1	\$105.52	August 11, 2023
2	\$105.52	August 25, 2023
3	\$105.52	September 8, 2023
4	\$105.52	September 22, 2023
5	\$105.52	October 6, 2023
6	\$105.52	October 20, 2023
7	\$105.52	November 3, 2023
8	\$105.52	November 17, 2023
9	\$105.52	December 1, 2023

10	\$105.52	December 15, 2023
11	\$105.52	December 29, 2023
12	\$105.30	January 12, 2024

**SECURITY:** This Loan is unsecured.

**LATE CHARGE:** If Your payment is one or more days late, You will be charged a one-time late fee in an amount that is the lesser of \$30 or 5 percent of the total late payment (including finance charge).

**PREPAYMENT:** If You pay this loan off early, You will be entitled to a refund of any unearned finance charge. Review this entire Loan Agreement for additional information about nonpayment, default and prepayment refunds.

**Disbursement Authorization:** You authorize Us to disburse the proceeds of Your Loan, totaling \$400.00, subject to the terms and conditions of this Loan Agreement, as follows:

1. \$0.00 to pay off outstanding amounts owing on prior loan(s) (Number(s)), including any outstanding principal, accrued interest and other fees and charges, if any, as of 08/04/2023.
2. \$400.00 deposited to Your checking account identified in the ACH Authorization herein.

**Promise to Pay:** You promise to pay at Strategic Solution Services DBA EZ CREDIT LINE (or at any other place We may designate) the total principal amount of \$400.00 (the "Loan") plus the Finance Charge set forth above in the Truth-In-Lending Disclosure box, above, on the payment date set forth in the "Payment Schedule" section of the Truth-In-Lending Disclosure box, above (the "Payment Date"). The Finance Charge is earned on a daily basis from the date the loan proceeds are disbursed to You (the "Disbursement Date") to the Payment Date. Interest may be charged after the Payment Date if you do not make Your payment as scheduled. All payments will be applied first to accrued interest, then to fees or charges due to Us, such as late fees or returned item charges, and then to unpaid principal balance. By signing below, You promise to pay to Us the total principal amount, the Finance Charge, plus any accrued interest thereon and other fees and charges, if any, as provided in this Loan Agreement.

**Right of Rescission:** You have the right to rescind the amount borrowed hereunder without incurring any fee if the amount borrowed, in full, is returned to us on or before the close of business on the business day following the Disbursement Date.

**Payment Options:** If You are approved, Your Loan payment will be due on the Payment Date. If You choose to pay by check or money order, We must have received such payment by the Payment Date. If We have not received such payment by that date, We will charge Your bank account in accordance with the ACH Authorization provided herein. If You provide a check as a payment, You authorize Us either to use information from Your check to make a one-time electronic fund transfer from Your account or to process the payment as a check transaction.

When We use information from Your check to make an electronic funds transfer, funds may be withdrawn from Your account as soon as the same day We receive Your payment, and You will not receive Your check back from Your financial institution. In addition, We reserve the right to create and submit an electronic check for any amounts due and owing to Us drawn on the bank account You have identified. You agree that if any of the above items is returned for any reason by the financial institution at which Your account is held, We have Your authorization to electronically debit Your checking account for the full amount of the unpaid item, plus a \$30 returned item charge.

You may prepay this Loan at any time without penalty. If You prepay, you may be entitled to a refund of any unearned finance charge.

**Electronic funds Transfer Authorization:** You authorize Us to initiate credits and debits via ACH, Remotely Created Check(RCC), Paper Draft, Remote Deposit Capture (RDC), and Check 21, to your Bank Account identified by you in this Loan Agreement, or mutually agreed upon outside of this agreement, OR to the Debit or Credit Card Account that you supply and that is confirmed via email, phone or text message, for the amount due and owing under this Loan Agreement on the Payment Due Date (or such other date that payment is due under this Loan Agreement) and to re-initiate a debit entry for the same amount if the debit is unsuccessful. You have the right to receive notice of any withdrawals from your bank account that vary outside of the range of withdrawals authorized.

NAVY FEDERAL CREDIT

Bank Name:

Bank Address:

256074974

Bank Routing Number:

7166267968

Bank Account Number:

You understand and agree that this Authorization is provided for your convenience and that you have voluntarily authorized payment of your loan by any of the methods provided for in this Authorization in addition to any other methods set forth in this Loan Agreement, including cashier's check or money

order. You understand that 3rd party payment processors may be used to facilitate payments and that a third party payment processor may appear as the sole descriptor on your bank or card statements, for payments due under this agreement. We reserve the right to divide your payment into several debits, at our discretion, so long as the total of all such debits is equal to the amount due and owing.

This Authorization becomes effective at the time that We make You the Loan for which You are applying and will remain in force and effect until such time as all sums due and owing to Us under this Loan Agreement have been received by Us or until such time as You revoke this Authorization. If you wish to revoke this Authorization, You must notify Us in writing, by email or by phone at the contact information that is contained on our website, at least three business days before the Payment Date. If any debit entries (unless the Authorization is properly revoked by You) or checks are returned as unpaid, You agree to pay a returned item charge of \$30.00. If Your payment is returned unpaid, You authorize Us to make a one-time debit from Your account to collect the returned item charge of \$30.00. If You do not pay the total amount due and owing under this Loan Agreement on or by the Payment Date (or such other date that payment is due under this Loan Agreement), You authorize Us to make a one-time debit from Your account to collect a late fee in an amount that is the lesser of \$30 or 5 percent of the total late payment (including finance charge).

In the event that You are in default, as described herein, You authorize Us or any collection agency which we employ or to which your Loan or the outstanding balance of your Loan has been assigned, to continue to submit debits against the account identified above until such time as all amounts due and owing under this Loan Agreement have been satisfied in full.

**Prepayment:** In addition to Your Right of Rescission, You may prepay in full, at any time, the amount due and will not incur an additional charge, fee or penalty. The Finance Charge (as set forth in the Truth-In-Lending Disclosures) is earned on a daily basis from the Disbursement Date to the date of prepayment. The daily rate will be calculated by taking the Finance Charge and dividing it by the number of days in the loan. No refund or credit of an amount less than \$1.00 will be made.

**Default/ Acceleration:** You will be in default under this Loan Agreement if any information You provide to Us is false or fraudulent in any material manner, if You provide a false signature to Us on any documents provided to Us, if You do not follow all the terms of this Loan Agreement or if You fail to repay the Loan and any accrued fees, charges and interest in

accordance with the terms of this Loan Agreement. In the event of a default by You, all unrepaid principal plus all accrued fees, charges and interest shall become immediately due and payable.

If We waive Our right to seek immediate payment of all sums due and owing, such waiver shall be revocable by Us at any time for any reason. Upon Your default, We have the right to exercise all of Our remedies to enforce payment in accordance with the terms of this Loan Agreement. In the event that You are in default, finance charges will continue to accrue in accordance with the terms of the original agreement.

**Voluntary Wage Assignment:** If Your selected method of payment(s) (i.e. ACH Authorization, Remotely Created Payment Order, etc.) under Your Loan Agreement (253577) with Strategic Solution Services dated 08/04/2023 is dishonored or returned unpaid and You have not otherwise made payment in full, then You authorize and instruct Your current employer or any subsequent employer to deduct amounts owing to Strategic Solution Services from Your wage(s) and pay the amounts directly to Strategic Solution Services on Your behalf until such amounts are paid in full unless otherwise limited by applicable law. You will be notified prior to this Voluntary Wage Assignment being sent to Your employer. The maximum wages, salary, commissions and bonuses that may be collected by Assignee hereon for any work week shall not exceed fifteen percent (15%) of such gross amount paid for that week. Strategic Solution Services is a sole Mohawk proprietorship and operates within the Mohawk Community of Kahnawake, which is a federally recognized First Nations entity and enjoys governmental sovereign immunity. Because Strategic Solution Services and the Mohawk Community of Kahnawake are entitled to sovereign immunity, this means the laws of the said First Nation supersede any laws within Your place of residency including but not limited to the need of obtaining a court order within Your place of residency to enforce this wage assignment.

**NOTE: THIS VOLUNTARY WAGE ASSIGNMENT IS REVOCABLE AT WILL.** You may revoke this Voluntary Wage Assignment by sending a written revocation to Strategic Solution Services, P.O. Box 2503, Kahnawake, Quebec, J0L 1B0. The written revocation must state Your name, date of Your Loan Agreement and a statement that You wish to revoke the Wage Assignment.

**BY TYPING YOUR NAME BELOW, YOU ARE ELECTRONICALLY ACKNOWLEDGING AND UNDERSTAND THAT YOU ARE PROVIDING STRATEGIC SOLUTION SERVICES WITH THIS VOLUNTARY WAGE ASSIGNMENT. PLEASE PRINT A COPY OF THIS VOLUNTARY WAGE ASSIGNMENT FOR YOUR RECORDS.**

**Dispute Resolution Process:** In lieu of the exclusion of arbitration provisions in the present "Consumer Loan Agreement", the parties hereto hereby agree that in the event of any dispute and/or any conflict arising therefrom, they shall take the following steps to attempt resolution of any such conflict and/or dispute:

- Step 1: That the Borrower shall contact the Lender directly in the event of a dispute in each instance in an attempt to seek resolution thereof. Upon receipt thereof, the Lender will do everything within its power to resolve the dispute or conflict in an expedited manner;
- Step 2: That in the event that the foregoing dispute or conflict cannot be resolved on an expedited basis, the Borrower shall then be referred to the "First Nations Lenders' Authority" ("FNLA") to have the dispute decided according to its dispute resolution process adopted specifically for complaints filed by individual Borrowers;
- Step 3: In the event that Steps 1 and/or 2 herein have not resulted in a resolution of any dispute and/or conflict involving the Borrower and the Lender, to the satisfaction of each of the parties to the "Consumer Loan Agreement", within a delay of sixty (60) days dating from the receipt of the complaint by the "FNLA", the Borrower shall then have the option, as part of the present "due process", to file a complaint with the Courts of the Province of Quebec having jurisdiction in this matter;

**Bankruptcy:** You certify to Us that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code.

**Class Actions:** As forming part of the "Dispute Resolution Process", the parties hereto further waive any rights to participate in an arbitration process and any right to join and/or participate in an alleged class-action lawsuit.

**Agreement to Receive Notices Electronically:** You agree that, if you have provided to us an electronic or email address, any notices may be delivered to you electronically, to the extent permitted by law.

**CONSENT TO ELECTRONIC COMMUNICATIONS:** The following terms and conditions govern electronic communications in connection with this Agreement and the transaction evidenced hereby (hereinafter "Consent"). By electronically signing this Agreement and entering your name below, you are confirming that you have agreed to the terms and conditions of this Consent and that you have the ability to download or print a copy of this Consent for your records. You agree that:

- Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, the Agreement, this Consent, the Truth in Lending Disclosures, Privacy Policy, Privacy Notice, notices of adverse action, and other applicable brochures and disclosures (collectively, "Communications"), may be sent to you electronically by posting the information at our website, <http://ezcreditline.net/MemberPage.aspx?subpage=customerLogin> or by sending it to you by email at the address provided in your application, from us or any vendor contracted through us at any time. You understand and agree that we have no obligation to notify you of the communications posted on our website.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
- You are free to withdraw your Consent at any time and at no charge. If at any time you wish to withdraw your Consent, you can send us your written request with the details of such request. If you decide to withdraw your Consent, the legal effectiveness, validity, and enforceability of prior electronic disclosures and Communications will not be affected.
- You agree to provide us with your current email address for Communications. We will use the email address you gave us to contact you unless you timely notify us of a change. If your email address, telephone number(s), or residence address changes, you must notify us of your new address/telephone number(s), email address by sending us an email, before the change, or as soon as reasonably possible to ensure that you continue to receive timely Communications about your loan.

In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. You must have your own Internet service provider. We may amend (add to, delete or change) the terms of this Consent to electronic communication.

**CONSENT TO RECEIVE TEXT MESSAGES:** As used in this text consent, "Text Message" means any text messaging, SMS, or similar communication from us to you pertaining to your Loan. All Text Messages from us in electronic format to you will be considered "in writing." In order to access, view, and retain Text Messages that we make available to you, you must have: (1) a Text Message-capable mobile phone, (2) an active mobile phone account with a communication service provider; and (3) sufficient storage capacity on your mobile phone. There is no service fee for Text Messages, but you are responsible for all charges imposed by your communications service provider. Consult your mobile service carrier's pricing plan to determine the charges for sending and receiving Text Messages. Message frequency is not determined. You agree that we may send any Text Messages related to your loan through your communication service provider. You agree to indemnify, defend and hold us harmless from and against all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable law, regulation or ordinance relating to Text Messages. Your obligation under this paragraph shall survive termination of this Agreement. You agree that Text Messages are provided for your convenience only. We will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the Text Messages sent by us. We may modify or terminate our Text Messaging services from time to time, for any reason, with or without notice, and without liability to you, any other user or third party.

**CONSENT TO RECEIVE ADVERTISING OR TELEMARKETING TEXT MESSAGES AND TELEPHONE CALLS:**

☐ Opt-in

☒ Opt-out

By checking this box, you agree to receive at your cell number: (1) advertising and telemarketing text messages, (2) calls made using an automatic telephone dialing system or an artificial or prerecorded voice, or (3) "robocalls" and "robotexts." Checking this box is the same as providing a written signature. Your cell phone number is 281-898-4842. We will send a text to that number confirming your agreement to receive texts and calls described in this section. To receive texts, you will need: (1) a text capable phone; (2) an account with a communication service provider that offers text services; and (3) sufficient storage capacity on your cell phone.

YOU ARE NOT REQUIRED TO CONSENT TO ADVERTISING OR TELEMARKETING TEXT MESSAGES OR CALLS TO OBTAIN CREDIT OR OTHER SERVICES FROM US. At any time, you may withdraw your consent to receive advertising or marketing Text Messages or marketing calls to the mobile number provided by replying STOP to any text message we send you, or by calling us at 888-402-0746 or emailing us at support@lendersupport.net.

**OPT-OUT OR STOP / HELP OR SUPPORT:** You can stop receiving advertising and marketing texts by typing and sending "STOP" in a reply text. You can stop receiving all texts, including messages about payment due dates or missed payments, by typing and sending "STOP ALL" in a reply text. Your request to stop text messages will be effective in one Business Day. We may modify or terminate text messaging at any time, for any reason, without notice, and without liability to you or anyone else. You can receive our help in stopping texts by typing and sending "HELP" in a reply text at any time.

**Governing Law:** As part of the "Dispute Resolution Process", the parties hereto further agree that the Lender is a Mohawk entity, located on the Kahnawake Reserve and is subject to the laws of Kahnawake and those of the First Nations of Canada. The parties further attorn to the Courts of the Province of Quebec as the sole and exclusive jurisdiction to file court-related proceedings before a court of justice to decide the final outcome of any dispute and/or conflict, when all else provided for herein within the "Dispute Resolution Process" has failed.

**Contact Policy:** You agree that You authorize Us to initiate telephone calls to the numbers provided by You, including, leaving voicemails in connection with the servicing or repayment of the loan. Appropriate communication paths include: phone calls, text messages, emails and the use of an autodialer.

**Our Policy Regarding Financial Privacy:** We collect nonpublic personal information about You from the following sources: (1) Information We receive from Your applications or other forms; (2) Information about Your transactions with Us, Our affiliates, or others; and (3) information We receive from consumer reporting agencies. We restrict access to nonpublic personal information about You to employees who need to know that information to provide products or services to You. We maintain physical, electronic, and procedural safeguards to guard Your nonpublic personal information. Since We value Our customer relationships, We do not disclose any nonpublic personal information about Our customers or former customers to anyone, except as required or permitted by law.

**(1) THIS LOAN IS DESIGNED AS A SHORT-TERM CASH FLOW SOLUTION AND NOT DESIGNED AS A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS. (2) ADDITIONAL FEES MAY ACCRUE IF THE LOAN IS ROLLED OVER. (3) CREDIT COUNSELING SERVICES ARE AVAILABLE TO CONSUMERS WHO ARE EXPERIENCING FINANCIAL PROBLEMS.**

*By electronically signing this Agreement You acknowledge that You have read, understand, and agree to all of the terms and conditions of this Agreement. You further acknowledge that this Agreement contains all of the terms of the Agreement and that no representations or promises other than those contained in this Agreement have been made. You also further acknowledge that this Agreement was filled in before You signed it, and that You have received a completed copy of it. **SIGNING THIS AGREEMENT DOES NOT OBLIGATE YOU TO ACCEPT THE LOAN.***

**SIGNATURE - PLEASE SIGN YOUR NAME EXACTLY AS IT APPEARS ON YOUR APPLICATION:**

Your Full Name:  
Jovante Frazer (IP: 172.59.104.219)

Date:  
8/3/2023

(SIGNATURE PAGE TO INSTALLMENT LOAN AGREEMENT AND PROMISSORY NOTE)