

# PAYDAY LOAN CONTRACT AND DISCLOSURE STATEMENT

Lender: LS Financing, Inc 4645 Van Nuys Blvd #202 Sherman Oaks, CA 91403

Contract Date: 7/14/20

Loan ID: 72632

Borrower: Deras Lopez, Karen Gabriela

Address: 14656 Saticoy St

City, State, Zip: Van Nuys CA, 91405

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
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 all scheduled Payments are made
805.28 %	\$ 17.65	\$ 100.00	\$ 117.65

## Security

- \* Your post-dated payment(s) and/or Automated Clearing House Authorization ("ACHA") which if so attached, is/are made part of this Agreement, as though fully stated herein is security for the loan.
- \* Your wage assignment, if given, is also security for this loan.

## PAYMENT SCHEDULE Your payment schedule will be:

Number of Payments	Amount of Payment	When Payment is Due
1	\$ 117.65	7/22/20

## Prepayment

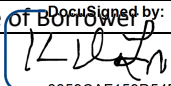
A Consumer may cancel future payment obligations on a payday loan, without cost or finance charges, no later than the end of the second business day, immediately following the day on which the payday loan was executed. If you pay off early, you will not be entitled to a refund of a portion of the finance charge. See below and and/or second page of this contract for any additional information about nonpayment, default, any required payment in full before the scheduled date, and prepayment refunds and penalties.

By signing this Loan Contract and Disclosure Statement (this "contract") and accepting a loan from LS Financing, Inc ("Lender") the undersigned borrower ("I", "you", "borrower") agrees to and accept the terms and conditions set forth on all pages of this contract.

**I UNDERSTAND THAT IF I STILL OWE ON ONE OR MORE PAYDAY LOANS AFTER 35 DAYS, I AM ENTITLED TO ENTER INTO A REPAYMENT TO ENTER INTO A REPAYMENT PLAN THAT I WILL GIVE ME AT LEAST 55 DAYS TO REPAY THE LOAN IN INSTALLMENTS WITH NO ADDITIONAL FINANCE CHARGES, INTEREST, FEES, OR OTHER CHARGES OF ANY KIND.**

**WARNING: THIS LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS. THIS LOAN SHOULD ONLY BE USED TO MEET SHORT-TERM CASH NEEDS. THE COST OF YOUR LOAN MAY BE HIGHER THAT LOANS OFFERED BY OTHER LENDING INSTITUTIONS. THIS LOAN IS REGULATED BY THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION.**

**YOU CANNOT BE PROSECUTED IN CRIMINAL COURT TO COLLECT THIS LOAN.**

Signature of Borrower  3359CAF159D54BC...	Date 7/14/20	Lender: LS Financing, Inc <b>Name:</b> Denice Peraza <b>Title:</b> Rep	Date 7/14/20
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CONTRATO DE PRÉSTAMO DE PAGO Y DECLARACIÓN DE DIVULGACIÓN

Prestamista: LS Financing, Inc 4645 Van Nuys Blvd # 202 Sherman Oaks, CA 91403

Fecha del Contrato: 7/14/20  
Prestatario: Deras Lopez, Karen Gabriela  
Dirección: 14656 Saticoy St  
Código postal: Van Nuys CA, 91405

Número de Préstamo: 72632

DECLARACIÓN FEDERAL DE DIVULGACIÓN DE VERDAD EN PRÉSTAMO			
TASA DE PORCENTAJE ANUAL	CARGOS DE FINANCIAMIENTO	MONTO FINANCIADO	TOTAL DE PAGOS
El costo de su crédito expresado como tasa anual.	El importe en dolares que le costara el credito.	Cantidad de credito provista a usted o en su nombre.	El monto que Habra pagado despues de haber efectuado todos los pagos programados .
805.28 %	\$ 17.65	\$ 100.00	\$ 117.65

Seguridad

- \* Su (s) pago (s) con fecha posterior y / o la Autorización de la Cámara de Compensación Automatizada ("ACHA") que, de ser así, se hacen / forman parte de este Acuerdo, como si se indicara completamente en este documento como garantía del préstamo.
- \* Su asignación de salario, si se otorga, también es garantía para este préstamo.

CALENDARIO DE PAGO Su calendario de pago será:

Numero de Pagos	Monto del Pago	Fecha del Pago
1	\$ 117.65	7/22/20

Pago por adelantado

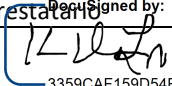
Un Consumidor puede cancelar futuras obligaciones de pago en un préstamo de día de pago, sin costos ni cargos financieros, a más tardar al final del segundo día hábil, inmediatamente después del día en que se ejecutó el préstamo de día de pago. Si paga anticipadamente, no tendrá derecho a un reembolso de una parte del cargo financiero. Consulte a continuación y / o la segunda página de este contrato para obtener información adicional sobre la falta de pago, el incumplimiento de pago, cualquier pago requerido en su totalidad antes de la fecha programada y los reembolsos y multas por pago anticipado.

Al firmar este Contrato de préstamo y Declaración de divulgación (este "contrato") y aceptar un préstamo de LS Financing, Inc ("Prestador"), el prestatario abajo firmante ("yo", "usted", "prestatario") esta de acuerdo y acepta los términos y condiciones establecidas en todas las páginas de este contrato.

ENTIENDO QUE SI AÚN DEBO EN UNO O MÁS PRÉSTAMOS DE DIA DE PAGO DESPUÉS DE 35 DÍAS, SE ME PERMITE ENTRAR EN UN PLAN DE REPAGO QUE ME DARÁ AL MENOS 55 DÍAS PARA REPAGAR EL PRESTAMOS EN PAGOS SIN CARGOS DE FINANCIAMIENTO, INTERESES, HONORARIOS O OTROS CARGOS DE CUALQUIER TIPO.

ADVERTENCIA: ESTE PRÉSTAMO NO ESTÁ INTENCIONADO A CUMPLIR CON LAS NECESIDADES FINANCIERAS A LARGO PLAZO. ESTE PRÉSTAMO DEBE SER USADO PARA CUMPLIR CON LAS NECESIDADES DE EFECTIVO A CORTO PLAZO. EL COSTO DE SU PRÉSTAMO PUEDE SER MAYOR QUE LOS PRÉSTAMOS OFRECIDOS POR OTRAS INSTITUCIONES DE PRÉSTAMOS. ESTE PRÉSTAMO ESTÁ REGULADO POR EL DEPARTAMENTO DE REGULACIÓN FINANCIERA Y PROFESIONAL.

NO SE PUEDE PROCESADO EN LA CORTE PENAL PARA RECOGER ESTE PRÉSTAMO.

Firma del Prestatario	Fecha	Prestamista: LS Financing, Inc	Fecha
 3359CAF159D54BC...	7/14/20	Nombre: Denice Peraza Titulo: Rep	7/14/20

# LS Financing, Inc

4645 Van Nuys Boulevard Suite 202 Sherman Oaks, CA 91403

Borrower Name/Nombre del Deudor: Deras Lopez, Karen Gabriela  
Loan Number/Numero de Prestamo: 72632  
Date/Fecha: 7/14/20

## SMS POLICY LOAN # 72632

By providing your cellular phone number, you have provided us with consent to send you text messages (SMS) in conjunction with the services you have requested. Your cellular provider's MSG & Data Rates may apply to our confirmation message and all subsequent messages.

You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private (NO CONFIDENTIAL INFORMATION SHOULD BE SENT VIA SMS)

Please notify us immediately if you change mobile numbers.

If we notify this SMS Policy, we will notify you by sending you a SMS. We may terminate our SMS Policy at any time.

If you have any questions about this SMS Policy, would like us to mail you a paper copy or are having problems receiving or stopping our text messages, please contact us using the following information: LS Financing, Inc 4645 Van Nuys Boulevard Suite 202 Sherman Oaks, CA 91403 info@lsbanking.com or (747) 300-1542.

You agree and consent to the contracted by the Company, our agents, employees, attorneys, subsequent creditors, loan servicing companies and third party collectors through the use of email, and/or telephone calls, and/or SMS to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including the use of automatic telephoning dialing systems, auto-dailers, or an artificial or prerecorded voice.

### OPT-OUT or STOP

This SMS Policy applies to the text messages sent by AAT Capital to our customers while and after they use our service. If you wish to stop receiving SMS from LS Financing, Inc reply to any text message we have sent you and, in your reply, simply type STOP. Your stop request will become effective immediately. You may also stop SMS by calling us using the following information: LS Financing, Inc 4645 Van Nuys Boulevard Suite 202 Sherman Oaks, CA 91403 info@lsbanking.com or (747) 300-1542.

### HELP or SUPPORT

If at any time you need our contact information or information on how to stop SMS, reply to any text message we have sent you and in this reply simply type HELP. Upon receiving your text message, we will send you a text message with this information. The message we send provide you with information about your account. Some of the SMS we send may include links to websites. To access these websites, you will need a web browser and Internet access.

## AGREEMENT TO RECEIVE SMS

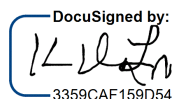
By signing this section, you authorize LS Financing, Inc or Our Agents to send marketing to the mobile number you have provided and that is listed below using an automatic dialing system. You are not required to authorize marketing SMS to obtain credit or other services from us. If you do not wish to receive, sales or marketing SMS from us, you should not sign this section. You understand that at any messages we send you may be accessed by anyone with access to your SMS. You also understand that your mobile phone service provider may charge you fees for any SMS that we send you, and you agree that we shall have no liability for any cost related to such SMS. At any time, you may withdraw your consent to receive marketing by calling us at (747) 300-1542.

### Borrower's Name:

Deras Lopez, Karen Gabriela

### Borrower's Mobile Telephone #:

818-266-1115

DocuSigned by:  
  
3359CAF159D54BC...

### Borrower's Signature

7/14/2020

Date: \_\_\_\_\_

**LS Financing, Inc**

4645 Van Nuys Boulevard Suite 202 Sherman Oaks, CA 91403

Borrower Name/Nombre del Deudor: Deras Lopez, Karen Gabriela  
 Loan Number/Numero de Prestamo: 72632  
 Date/Fecha: 7/14/20

**Credit Card Authorization Form**

4645 Van Nuys Boulevard Suite 202 Sherman Oaks, CA 91403

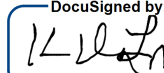
Authorization to make payments on my **LS Financing, Inc** Loan # 72632 on continuig basis using the Credit Card described below and the terms of this Loan, unless otherwise instructed in writing by the Credit Card Holder.

Autorización para hacer pagos en mi cuenta de **LS Financing, Inc** prestamo # 72632 sobre la base continua utilizando la tarjeta de crédito que se describe a continuación y los términos de este préstamo , a menos que se indique lo contrario por escrito por el titular de la Tarjeta de Crédito .

**Type of Debit/Credit Card:** Visa  
**Credit Card Number:** 4858 0479 9699 9070  
**Expiration Date:** 12/23  
**CVV** 746  
**Credit Card Billing Address:**  
14656 Saticoy St  
Van Nuys CA, 91405  
**Telephone:** 818-266-1115

I, Deras Lopez, Karen Gabriela, the undersigned hereby states that the above described Credit Card is in my name and that i authorize its charge to **LS Financing, Inc** for full or partial payments.

Yo, Deras Lopez, Karen Gabriela, el abajo firmante de la tarjeta de crédito en mi nombre descrita en la parte superior y que autorizo su cargos a **LS Financing, Inc** para los pagos totales o parciales.

DocuSigned by:  
  
 3359CAF159D54BC...

**Cardholder's Signature/Firma del Titular de la Tarjeta de Credito/Debito**  
7/14/2020

**Date/Fecha:** \_\_\_\_\_



4645 Van Nuys Boulevard Suite 202 Sherman Oaks, CA 91403

Borrower Name/Nombre del Deudor: Deras Lopez, Karen Gabriela  
Loan Number/Numero de Prestamo: 72632  
Date/Fecha: 7/14/20

## ACH Authorization Form

### Formulario de Autorizacion de ACH

I (we) hereby authorize *LS FINANCING, INC* to initiate entries to my (our) checking/savings accounts at The Financial Institution listed below and, if necessary, initiate adjustments for any transactions credited/debited in error. This authority will remain in effect until *LS FINANCING, INC* is notified by me (us) in writing to cancel it in such time as to afford *LS FINANCING, INC* and The Financial Institution a reasonable opportunity to act on it.

Yo (nosotros) autorizamos a *LS FINANCING, INC* a iniciar inscripciones a mi (nuestras) cuentas de cheques/ahorros en La Institución Financiera que se enumera a continuación y, si es necesario, iniciar ajustes por cualquier transacción acreditada o debitada por error. Esta autoridad permanecerá en vigor hasta que *LS FINANCING, INC* sea notificada por escrito (por escrito) para cancelarla en el tiempo que se dé a *LS FINANCING, INC* y La Institución Financiera una oportunidad razonable para actuar en ella.

**Borrower's Name/Nombre del Deudor:** Deras Lopez, Karen Gabriela

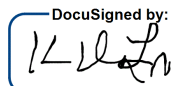
**Borrower's Address/Direccion del Deudor:** 14656 Saticoy St  
Van Nuys CA, 91405

**Borrower's Bank/Banco del Deudor:** Flare Account by MetaBank

**Borrower's Bank Routing Number:** 073972181

**Borrower's Bank Account Number:** 70003950080996

**Payment Amount/Monto del Pago:** \$ 117.65, Past Due Amount or Payoff/Monto Atrasado o saldar la cuenta.

DocuSigned by:  
  
3359CAF159D54BC...

**Bank Account Holder's Signature/Firma del Titular de la Cuenta de Banco**

**Date/Fecha:** 7/14/2020

**PRIVACY NOTICE**  
**LS FINANCING, INC**

<b>FACTS</b>	<b>WHAT DOES LS FINANCING, INC DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	<p>All financial companies need to share customer's personal information to run their everyday business.</p> <p>In the section below, we list the reasons financial companies can share their customers' personal information; the reasons LS Financing, Inc chooses to share; and whether you can limit this sharing.</p>

<b>Reason we can share your personal information</b>	<b>Does LS Financing, Inc Share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent or mitigate fraud, engage in corporate transactions, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Please Call (747) 300-1542	

**AVISO DE PRIVACIDAD**

**LS FINANCING**

HECHOS	QUE HACE LS FINANCING CON SU INFORMACION PERSONAL?
Porque?	Las Empresas Financieras eligen la manera en que comparten su informacion personal. Las Leyes Federales dan a los consumidores el derecho a limitar como comparten la informacion, pero no se puede limitar todo. Las Leyes Federales tambien nops obligan a informales sobre la manera en que tomamos, compartimos y protegemos sus datos personales. Por favor lea esta notificacion cuidadosamente para entender lo que hacemos.
Que?	Los tipos de datos personales que tomamos y compartimos dependen del producto o servicio que tenga con nosotros. Estos datos pueden incluir: <ul style="list-style-type: none"><li>Numero de Seguro Social y Ingresos</li><li>Saldos de cuentas e historial de pagos</li><li>Historial de credito</li></ul>
Como?	Todas las Empresas Financieras necesitan compartir la informacion personal de sus clientes para llevar a cabo sus actividades diarias. En la Seccion siguiente describimos las razones por las que las Empresas Financieras pueden compartir la informacion personal de sus clientes; las razones por las cuales LS Financing, Inc elige compartir dicha informacion y si usted puede limitar que se comparten dicha informacion.

Razones por las que compartimos su informacion personal	LS Financing, Inc Comparte?	Usted puede limitar?
<b>Para nuestras actividades diarias –</b> tales como procesar sus operaciones, mantener su(s) cuenta(s), responder requisitos judiciales e investigaciones legales o reportar a agencias de credito.	Yes	No
<b>Para nuestras actividades comerciales –</b> para ofrecerle nuestros productos y servicios	Yes	No
<b>Para comercializacion conjunta con otras empresas financieras</b>	No	No Compartimos
<b>Para las actividades diarias de nuestros afiliados –</b> informacion acerca de sus operaciones y experiencias	No	No Compartimos
<b>Para las actividades diarias de nuestros afiliados –</b> informacion sobre su solvencia	No	No Compartimos
<b>Para que nuetros afiliados lleven a cabo actividades comerciales</b>	No	No Compartimos
<b>Para que las empresas no afiliadas lleven a cabo actividades comerciales</b>	No	No Compartimos
Preguntas?	Llamenos al (747) 300-1542	