

# PAYDAY LOAN CONTRACT AND DISCLOSURE STATEMENT

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

Contract Date: 2019-09-07 LOAN ID: 9006

Borrower: Asim Maqbool

Address: Gao Fateh Pur P/O Dost Pura Teh&Disc Kasur

City, State, ZIP: Kasur 55050 Panjab

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT							
ANNUAL	FINANCE	AMOUNT	TOTAL OF				
PERCENTAGE	CHARGE	FINANCE	PAYMENTS				
RATE	The dollar amount the	The amount of credit	The amount you will have				
The cost of your	Credit will cost you	provided to you or on your	paid after all scheduled				
credit as a yearly		behalf	payments are made				
rate							
	\$44.10						
	· ·	\$250.00	\$294.10				
\$-0.35							

#### Security

## PAYMENT SCHEDULE Your payment schedule will be:

Number of Payments	Amount of Payment	When Payment is Due
1	294.10	1969-12-31

## **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 INTENTED 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	Date	Lender: LS Financing, Inc		Date
	2019-09-07	Name	Title	2019-09-07
		Asim Maqbool	9006	

<sup>\*</sup> 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.

<sup>\*</sup> Your wage assignment, if given, is also security for this loan.