

# LendingClub

**Subject: Loan Confirmation**

Loan Approval ID	REF: 20_2105WA
Loan Type	Unsecure Personal
Loan Amount	\$10,000.00
Monthly payment	\$180
Loan Tenure	60 months
Interest Rate	8%

**Your loan officer available on (209) 739 4212 can explain it be better to you. (Note: For authentication purpose please mention your Loan Approval Code: REF: 20\_2105WA)**

**Please call at mentioned number NOW to get cash within 90 minutes!!!**



Lending Club.INC  
71 Stevenson St #300  
San Francisco, CA 94105, USA

**Funding Department Head**

Telephone :1(209) 739-4212



**For your FUND SAFETY & SECURITY we suggest you to read the below mentioned information carefully before you proceed further and do business with any lending Company including us.**

We have tried to use a layman language which is as simple as it can be just to ensure that it's easily understood by every customer of ours.

**WE DECLARE THAT.....**

1. We work under the strict guidelines of **BETTER BUSINESS BUREAU** and follow all the best business practices as guided by **BBB**.
2. After every successful business deal, we share a copy of the agreement with **BBB**.
3. Our telephone calls may be monitor/recorded by **BBB** at any time.
4. We protect our customer personal information with the help of **ROBUST** industry software.
5. We will not seek information of customers Credit/Debit card at any transaction until and unless customer authorizes us to do so on a **recorded line**.
6. **BBB** reserves the right of increasing/decreasing the loan amount before any transaction is done or agreement is finalized.
7. We will never over charge customer on the interest rate as agreed mutually.
8. We have mentioned all the terms and condition of the contract and there is nothing which is not declared in this document.
9. **"MONEYGRAM"** is our company's 10% shareholder. You can enjoy benefits of dealing with Money gram to our company.
10. With the help of **CREDIT BUREAU DEPT** we assist customers to maintain their credit line.

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## Terms and Conditions

ADVANCE AMERICA INC

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.

1. 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.
2. The customer can avail any amount ranging between:\$1500 to\$10,000as Personal loan at **PRIORITY PERSONALLOAN**.
3. If a customer's credit score is below 720 points, then the customer can purchase a **PAYMENT PROTECTION POLICY** for \$102 from the **LIBERTYMUTUALFUND**.
4. If a customer credit score is low there is a higher risk for the **credit bureau** to hold that amount.
5. If there is any state transaction fee is applicable as per customer's state rules and regulation then the customer has to clear it up from their side.
6. If a customer wants to **terminate/cancel** their loan application then the customer has to initiate the cancellation procedure. So the customer is responsible for the cancellation fee which is \$102 for termination of loan procedure.
7. If a customer wants to receive the loan fund through Money gram, Western union or any another money wiring services then customer has to pay the money wiring fee as per the loan amount.
8. As per our rules and regulation, we usually do not charge for documentation for the first time, but if a customer asks for some amendment after activating the loan application then a customer has to pay the documentation charges.
9. Return inwards processing is in progress It means your return is under process, after processing of your return if there is a **refund it will be credited in your account**.
10. There is an **federal insurance** after covid-19 which can be apply to a client according to their financial status



## Federal DEPOSIT INSURANCE (FDIC) for COVID-19

*The McCarran-Ferguson Act As this loan has been initiated by the Federal Reserve due to the Covid-19 without any credit check and without any upfront fee, so that is the reason they are also providing you with a free insurance to secure your loan amount, so if in the future something happens to you or face any kind of medical issues or financial crisis at that point of time this insurance is going to take care of your loan amount.*

*(they are giving you this free insurance because what happened in the past we provided loan to many of our customers but due to some reasons they got affected by covid-19 and were not able to pay their monthly installments. So there is the free insurance which is going to help you in future)*

*And for this, you don't have to pay a single penny as everything is going to be taken care by the Federal Reserve but as this insurance needs to be done from your side that is the reason the federal department is going to provide you with the insurance funds in your account with the help of which you need to do with the insurance so once you do with the insurance successfully your loan amount will be automatically credit in your checking account. Banks are not insured by default, like most forms of insurances, it comes at a cost. However u don't pay a monthly fee, nor do your tax dollars foot the bill. The bank pays the premium.*

*And as everything needs to be done under the monitoring guidance of the Federal Trade Commission as they going to put a record on each and everything so that is why once the funds gets available in your account I will let you know , right after that all you need to do is to complete the insurance payment by following the guidance of funding dept soon after that once we get the confirmation the funds will get release into your account. We are going to do the insurance as per the guidance of the Federal Reserve as we also need to keep you on the safer side from the Covid-19. So looking for a safer side nearby your street address we are going to do this insurance with the help of our sources whichever are available nearby you.*



**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. The common law was amended by the Misrepresentation Act 1967.

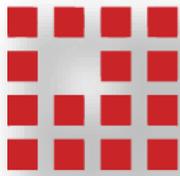
In common law jurisdictions, a misrepresentation is an untrue or misleading statement of fact made during negotiations by one party to another, the statement then inducing that other party to enter into a contract. The misled party may normally rescind the contract, and sometimes may be awarded damages as well (or instead of rescission).

#### **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

*The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised anyright under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Fin Wise Bank is the FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106. The federal agency that administers compliance with this law for Advance America is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.*



# LendingClub

## Loan Amount Breakup

Number of Installment	60 Installments
Type of Installment	Monthly
Loan Amount	\$10,000.0
Total Interest	8%
Monthly Installment	\$180
Total Payback	\$10800.0

## Repayment Guarantee

I understand and agree, that all shares, interest and deposit with **PRIORITY PAYDAY LOANSERVICING 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.

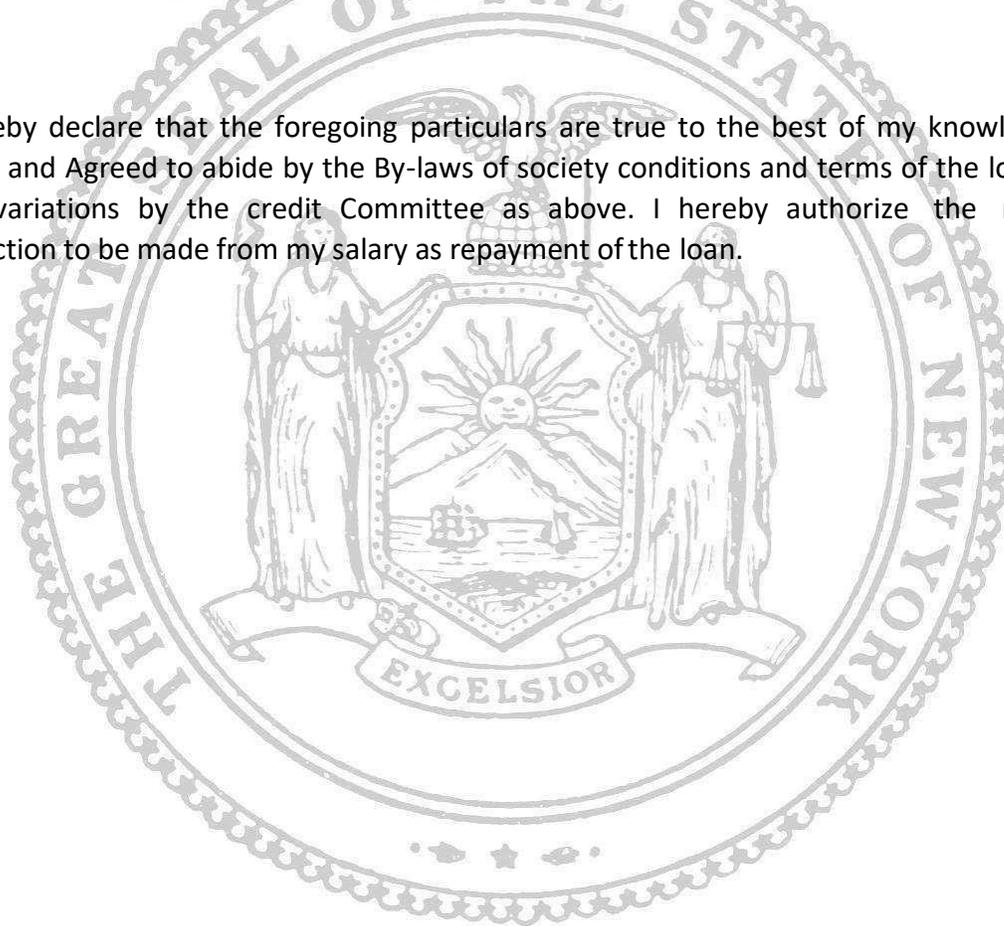
Signature.....

Date.....

# Data Protection Act 1998

Your personal information will be treated as confidential and only disclosed; A. At Your Request B, To prevent Fraud or 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.....

Date.....