

# Deferred Deposit Agreement & Disclosure Statement

Customer: [REDACTED]

Agreement Date: 20 Mar 2013  
 Lender: Speedy Cash  
 904 S Gaffey St  
 San Pedro, CA 90731 (310) 547-2050

Check Number: 152 Check Amount: \$300.00 Deferred Deposit Date (Date of Check): 02 Apr 2013

**ITEMIZATION OF AMOUNT FINANCED OF** \$255.00  
 Amount given to you directly: \$255.00

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate 495.48%	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.  <u>\$45.00</u>	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  <u>\$255.00</u>	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled  <u>\$300.00</u>
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**Payment Schedule:** One payment in the amount of \$300.00, due on 02 Apr 2013  
(Day) (Month) (Year)

**Prepayment:** If you pay off early, you will not be entitled to a refund of any part of the finance charge  
 See the information below about nonpayment and default.

**No Security Interest.** No security interest is given or taken in connection with this transaction except other than any security in your Check that may arise by operation of law.

## NOTICE AND CALIFORNIA DISCLOSURES IMPORTANT INFORMATION ABOUT YOUR DEFERRED DEPOSIT TRANSACTION

**Finance Charges**—We will charge you a finance charge equal to 17.65% of the amount you wish to borrow. The following examples show how finance charges are imposed on our loans.

ADVANCE AMOUNT (Amount Financed)	FINANCE CHARGE (Cost of Loan)	CHECK AMOUNT (Total of Payments)	APR*		
			LOAN TERM (7 days)	LOAN TERM (14 days)	LOAN TERM (30 days)
\$100.00	\$17.65	\$117.65	920.32 %	460.16 %	214.74 %
\$200.00	\$35.30	\$235.30	920.32 %	460.16 %	214.74 %

\* **Annual Percentage Rate:** The APR is the cost of your loan expressed as a yearly rate. The above APRs are based on example loan terms of one payment ("Check Amount") due in 7, 14 and 30 days. The APR will increase if the actual loan term is shorter than these examples, and will decrease if your loan term is longer.

**Returned Check Charge** If, after deposit, your check is returned to us unpaid, you will be charged a one-time returned check charge of \$15.

**No Criminal Prosecution** You cannot be prosecuted or threatened with prosecution in a criminal action for a returned check in connection with a deferred deposit transaction.

**Complaints and Concerns.** We are regulated by the California Department of Corporations. If you have any complaints or concerns about deferred deposit transactions, you may call the California Department of Corporations toll-free at **1-866-ASK-CORP** (1-866-275-2677)

**No Collateral.** We cannot accept any collateral in connection with a deferred deposit transaction.

**No Treble Damages.** Your check is being negotiated as part of a deferred deposit transaction made pursuant to Section 23035 of the Financial Code and is not subject to the provisions of Section 1719 of the Civil Code. You will not be required to pay treble damages if the check does not clear.



**SPEEDY CASH (Unsecured)  
INSTALLMENT LOAN PROMISSORY NOTE**

California Finance Lenders License No.: 603F219

Borrower: 

Lender:  
SPEEDY CASH  
904 S. Gaffey St  
San Pedro, CA 90731  
(310) 547-2050

Agreement Date: 04 Dec 2012

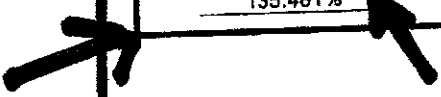
Loan Principal \$2,675.00

This is our Agreement with you regarding your Loan with us. It contains important terms and conditions affecting your Loan. You should read this Agreement carefully before you sign it.

Itemization of Amount Financed of \$2,600.00  
 Amount given to you directly \$2,600.00  
 Amount paid on your account with us \$0.00  
 Loan Origination Fee (Prepaid finance charge) \$75.00



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 you have made all payments as scheduled
<u>135.481%</u>	<u>\$9,781.62</u>	<u>\$2,600.00</u>	<u>\$12,381.62</u>



**Your Payment Schedule will be:**

Number of Payments	Amount of Payment	When Payment is Due
41	\$294.86	Every Month, beginning 01 Jan 2013
1	\$292.36	01 Jun 2016

**Prepayment:** If you pay off early, you will not have to pay a penalty, and you will not be entitled to a refund of part of the prepaid finance charge.

**Late Charge:** If the full amount of the payment due is not paid in full within 10 days after the Due Date described above, we will charge you a late fee of \$10.00.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

**Scheduled Payment Amounts:** The Payment Schedule above assumes all of your payments are made on time. If you are late making a payment, the amount of your last payment may be greater than disclosed in the Payment Schedule. Likewise, if you are late making a payment, the Finance Charge and Total of Payments may be greater than disclosed above. Interest continues to accrue on the delinquent portion of any scheduled payment until the payment is made in full, and regardless of whether you have been charged a late fee because of the delinquent payment.

