

Name of Lender Street Address City, State Telephone Number	Name of Borrower Street Address City, State
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Loan Number:	Date of Loan:
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ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. %	FINANCE CHARGE The dollar amount the credit will cost you. \$	Amount Financed The amount of credit provided to you or on your behalf. \$	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$
	Number of Payments	Amount of Payment	When Payments Are Due
<p>Your payment schedule will be: Security: This loan is unsecured. Late Charge: If a payment is 15 days late you will be charged 5% of the payment. Prepayment: If you pay off early you will not have to pay a penalty. 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. e means an estimate.</p>			

Itemization of Amount Financed of \$ _____

\$ _____ Amount given to you directly

\$ _____ Loan Proceeds paid on your account

\$ _____ Loan Origination Fee

\$ (_____) _ Prepaid Finance Charge

\$ _____ Amount Financed

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

RESTRICTION OF NON-PUBLIC INFORMATION ACCESS

We restrict access to your non-public personal information to employees needing to know that information to assist you with products or services. We keep the physical, electronic, and procedural safeguards required by our regulators to insure the safety of your personal information.

INFORMATION TO NON-AFFILIATED THIRD PARTIES

Since we value our relationship, we will not disclose your non-public personal information to non-affiliated third parties unless required by law. We also do not disclose non-public personal information about former customers unless required by law.

Promissory Note

Promise To Pay: The lender agrees to loan you the principal sum of \$ _____, to bear interest at the rate of _____% per annum until paid in full. The total amount of interest and fees collected on this loan, and all renewals thereof, shall not exceed 75% of the original amount of this loan. The loan is due and payable on _____. You may prepay this loan, in full or in part, at any time without penalty. The loan origination fee, if any, is fully earned at the time the loan is made unless the full principal loan amount is returned to the lender by the close of the next full business day.

Loan Origination Fee: If this loan has a term of 30 days or longer, you agree to pay a loan origination fee of \$ _____.

Renewals: Beginning with the 1st renewal and with each renewal thereafter, you must reduce the original principal amount of the loan by 5% until the loan is paid in full. There will be no more than 6 renewals of this loan.

Returned Check Fee: If any instrument is returned for any reason by any financial institution, you agree to pay a fee of \$25, plus the amount charged the lender by the financial institution for processing the refused instrument.

Late Charge: You also agree to pay a late fee of 5% of the payment if a payment is 15 days or more late.

Attorney Fees & Court Costs: If it becomes necessary to file suit to collect this loan, you agree to pay attorney fees and court costs pursuant to section 408.140 RSMO.

NOTICE TO BORROWER

(1) **This lender offers short term loans. Please read and understand the terms of the loan agreement before signing.**

(2) **You may cancel this loan without costs by returning the full principal balance to the lender by the close of the lender's next full business day.**

I hereby acknowledge receipt of a copy of this notice.

_____	_____	_____	_____
Borrower	Date	Borrower	Date

By signing below I hereby agree to the terms and conditions of the loan agreement above.

_____	_____
Witness	Borrower Date

	Borrower Date

This lender is regulated by:
Missouri Division of Finance
P O Box 716
Jefferson City, MO 65102-0716
(573) 751-3463

DO NOT SEND PAYMENTS TO THIS ADDRESS!