CORPORATE PROFILE

OUR SERVICES

APPLY

CONTACT

FOUNDATION

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BC^åáFoundation e us to contact you, please complete the form below

Customer Service: info@Ž/^¢d\^åæ&c\åá

Toll Free: 1 886-Ž/^¢oÁ^åæ&c^åá

MYMF dWSUFWOFOUNDATION®

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Hartland. MI Ž/^¢oÁ^åæ&c^åá

Toll Free: 1 (800) Ž/^¢oÁ^åæ&c³åá Fax: 1 (800) Ž/^¢oÁ^åæ&c³åá Website: www.Ž/^¢oÁ^åæ&c³åá

DISCLOSURE STATEMENT

Note Holder name		
Mailing address:		
LOAN INFORMATION		
Loan:	\$ 25,000 USD	
Date Approved:		
Acct. #:	BMF- 034-7683	

Congratulations, your loan request of \$ 25,000 USD was approved based on the credit information that you have submitted to our institution as well as your ability to repay. If any information submitted to us is misrepresented or falsified, this will result in a delay of the loan process, or the termination of the loan agreement. We trust that all information submitted to us is true and accurate. Once final approval has been obtained, you will have seven (1) business davs to fully secure your loan. Your consultant will provide you several options as to how you can secure and obtain your loan. Please read the Insurance Disclosure Statement for further details on your selected security option. The Broker has negotiated terms and conditions on your behalf with a Lender to best suit your personal Lending situation. With the funding of this loan we hope that the Lending relationship that we are about to embark on allows both parties to reach their highest potential together.

Once all required documents are received as per Lender and Broker requirements, you will be required to secure your loan through the agreed upon method; full insurance coverage, at the premium of \$1,188.00 USD (for more information regarding your security option please refer to Insurance Disclosure Statement). Final paperwork for this loan will be released 5-7 business days after the Funding of the loan and sent to the above stated mailing address (if incorrect please contact your loan officer to inform us of the error).

In order to ensure prompt delivery of the Loan proceeds you have selected to receive the funds via; Bank account deposit.

All payment information will be released ten (10) business days after we release the loan into your possession. Again, we want to welcome you into the Ž/^¢óÅ^åæ&c^åáfamily of valued clients.

	Note Holder	(print)	
OHYI HI YXUWYXQ Senior Loan Division Manager		(sign)	
		(date)	

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Fax: 1 (800) Ž\^¢o\^åa&&\cdot åá Website: www.Ž\^¢o\^åa&&\cdot åá

PROMISSARY NOTE

\$ 25,000 USD

Dallas.TX 75209

FOR VALUE RECEIVED, the undersigned. $\check{\Delta}/^{\circ}\phi \acute{\Delta}^{\circ}$ åa&c^åá("Note Holder"), hereby promises to pay to the order of $\check{\Delta}'/^{\circ}\phi \acute{\Delta}^{\circ}$ åa&c^åá("Broker"), at such place as Broker may designate in writing from time to time, the principal sum of \$35,610.53 USD, together with interest and costs as herein provided of \$10,610.53 USD

Interest The outstanding principal balance of the loan shall bear interest at the rate of 7.5% per annum. All computations of interest shall be based on a 360-day year for the actual number of days passed.

Term/Note Maturity Date. The term of this Note shall be 120 months. The Note Maturity Date shall be.

Loan Agreement. This Note is given pursuant to the terms and conditions of the Loan Agreement, dated as of between Note Holder and Broker (the ~Loan Agreement"). Capitalized terms not otherwise defined herein shall have the meaning given to them in the Loan Agreement.

Payments of Principal and interest. Note Holder shall make monthly principal and interest payments of \$296.75 USD on the first day of each month during the term of this Note. Note Holder shall pay all remaining principal and accrued interest on or before the Note Maturity Date.

Prepayment. Note Holder may repay all or any portion of the amount due under this Note without premium or penalty.

Events of Default; Acceleration. Under Stipulation of the Co-signer security agreement. Upon occurrence of an Event of Default, at the option of Broker the entire outstanding principal. interest and costs hereunder shall be immediately due and payable and shall thereafter bear interest at a rate equal to eighteen percent (18%) per annum (the "Default Rate"), until payment in full of all amounts due to Broker is paid. Notwithstanding the foregoing, the interest paid under this Note shall never be greater than the maximum rate of interest permitted under applicable law.

Under Stipulation of the Security Deposit, upon occurrence of an Event of Default, The deposited security funds held in trust will be seized by the Broker along with any accrued interest. Furthermore at the option of Lender the entire outstanding principal, interest and costs hereunder shall be immediately due and payable and shall thereafter bear interest at a rate equal to eighteen percent (18%) per annum (the Default Rate"),

until payment in full of all amounts due to Lender. Notwithstanding the foregoing, the interest paid under this Note shall never be greater than the maximum fate of interest permitted under applicable law. Please note that for a period no longer than 6 months (unless otherwise specified by the Broker) your monthly principal and interest payments will be monitored, once probationary period is complete

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and all monthly payments are made without default, the Note Holder will be entitled to a cash rebate of 100% the security deposit from Benchmark foundation. All documentation wilt be processed by the Broker at no additional fee to the Note Holder.

Under Stipulation of the Creditors Insurance Policy, upon occurrence of the event of Default. The Creditors Insurance policy will then be enforced at the selected level of coverage: Full coverage policy coverage is provided via Manulife INSURANCE under agreement # BMF-034-7683 as negotiated by your Broker. Please note that for a period no longer than 6 months (unless otherwise specified by the Broker) your monthly principal and interest payments win be monitored, once probationary period is complete and all monthly payments are made without default, the Note Holder will be entitled to a cash rebate of 50% of the Policy premium from Manulife INSURANCE once the entire balance of the loan is paid, or on the maturity date, the remaining 50% of the policy fee will be rebated. All documentation will be processed by the Broker at no additional fee to the Note Holder.

Obligations of Borrower: You the Borrower, who has signed in acceptance with this note, agrees to abide by all negotiated terms. Each individual is fully and personally obligated to keep all the promises of this Note, including the promise to pay the full amount owed and any security premium for this loan. Any person who is a Borrower or endorser of this Note is Obligated, excluding the Broker who has only acted and negotiated on behalf of the Note Holder as requested. The Broker has agreed to release all documentation made in accordance to this Note. The Broker is subjective to disclose all documentation acquired during the making of this agreement. The Note Holder may enforce its rights under this Note against each individual or both parties.

Costs of Collection. all sureties, endorsers and guarantors of this Note, jointly and severally promise to pay: (a) all costs and expenses incurred by Lender, including without limitation attorneys' fees, in the event that Lender consults an attorney regarding a default by Borrower, even though suit is not instituted; (8) all costs and expenses provided for in the loan Agreement or in any other instrument given as security for this Note and/or incurred by or on behalf of Lender in connection with collecting or otherwise enforcing any right of I ender under this Note, the loan Agreement or any other instrument given as security for this Note.

Refunds. When refunds are being issued, the process will take between four (4) to six (6) weeks to reach the intended recipient. In case of delay with postal service in your state, the Broker cannot be held liable, however stop payments will be made to any checks reported lost or stolen, and re-issued.

NOTICE. NOTICE IS HEREBY GIVEN THAT ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER NEW YORK LAW.

Applicable Law. This Note shall be governed by and construed in accordance with the laws of the State of New York.

Note Hold	der (print)	

MM dwsufwofoundation®

[Text redacted]
Hartland. MI [Text redacted]
Toll Free: 1 (800) [Text redacted]
Fax: 1 (800) [Text redacted]
Website: www.[Text redacted]

	
[Text redacted] Chief Loan Executive	(sign)
Onior Eddir Excounte	(data)
	(date)