



Subject : Loan Agreement  
Loan Approval : AK9273S  
Loan Amount : \$5000  
Loan Term : 36 Months  
Monthly Payments : \$152.77

As a company, we do not believe in any upfront charges in the form of credit or debit card. And any kind of insurance fee.

**Thanks and Regards,  
Mr. Jack Smith  
595 Market St #200  
San Francisco, CA 94105**

## **Terms and Conditions:**

Any use of our services at **LENDING CLUB LLC** is governed by the following terms and conditions. Read the following carefully before you avail any of our services.

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1. The customer needs to be a citizen of the US, have an active bank account and earn steady income every month to be considered as eligible to avail our loan services.
2. The customer can avail an amount ranging up to \$1000 to \$10,000 as **PERSONAL LOANS** at **LENDING CLUB LLC**.
3. The customer has to call us back as soon as she receives this mail to complete verification process.

## **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.

## **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

**Repayment Guarantee:**

I understand and agree, that all shares, interest and deposit with **LENDING CLUB 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.

**Loan Amount Breakup**

Number of Payment: - 36 Months  
Interest Rate: - 10%  
Monthly Payment: - \$152.77  
Loan Amount: - \$5000

**Bad credit score:**

If borrower has a bad credit score (below 650) than he/she must purchase the **Loan Protection Policy** to get the loan amount.

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**Data Protection Act 1998:** Your personal information will be treated as confidential and only disclosed; at your request 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 I agree to abide by the laws of society of the loan policy and variations by the Credit Committee as above.

\_\_\_\_\_  
**Your Signature**

\_\_/\_\_/\_\_\_\_  
MM/DD/YYYY

**I, agree here with all the terms and conditions in order to receive the loan of \$5000 loan amount.**

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**NOTE: - Please put your signature in the given space above.**

**Thank You**



**Mr. Brian Colbert**

A handwritten signature in black ink, appearing to read 'B. Colbert'.