

LOUISIANA DEFERRED PRESENTMENT AGREEMENT

Agreement # 11004840

Date: 10/26/2016

Licensee: Address: <u>1720 Martin Luther King Blvd</u> City/State/Zip: <u>Houma, LA 70360</u>	<u>One Way Check Advance of LA LLC</u> Telephone #: <u>(985) 876-7332</u>
Borrower:	
Name: <u>Blair Clause</u> City/State/Zip: <u>Houma, LA 70360</u>	Address: <u>123 Nowhere Lane</u> Telephone #: <u>(985)747-8956</u>

In this Deferred Presentment Agreement the words "you" and "your" mean the customer who has signed it.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
(The cost of your amount deferred as a yearly rate)	(The dollar amount the deferred presentment agreement will cost you - including a \$5.00 Documentation Fee.)	(The amount deferred provided to you or on your behalf)	(The amount you will have paid after you have made all payments as scheduled)
<u>202.78</u> %	\$ <u>50.00</u>	\$ <u>300.00</u>	\$ <u>350.00</u>

SECURITY: Your check is security for this agreement.

PREPAYMENT: There will be a partial rebate of the financial charge if this agreement is prepaid in full during the first five days of the agreement period. After the first five days there will be no rebate of any of the finance charge.

See below for any additional information about nonpayment, default, your right to prepay and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED
Amount given directly to you: \$ <u>300.00</u>
Amount paid on your account: \$ <u>0.00</u>
Total amount deferred: \$ <u>300.00</u>

PAYMENT SCHEDULE
Number of total payments: <u>One</u>
Amount of payment: \$ <u>350.00</u>
Payment due date: <u>11/25/2016</u> Friday Day of Week

PARTIAL PAYMENT: A licensee shall not refuse a partial payment of fifty (\$50.00) dollars or greater. A licensee shall not renew or roll over a deferred presentment transaction. However, a licensee may accept a partial payment of twenty-five (25%) percent of the amount advanced plus fees charged and enter into a new deferred presentment transaction for the remaining balance owed.

PAYMENT: Upon the prepayment in full of a deferred presentment transaction, during the first five (5) days of the term of such transaction, the licensee shall refund any and all unearned charges, less twenty (\$20) dollars of the original fee which shall be considered earned and shall not be subject to refund. The method used to calculate the unearned charges due to be refunded during this five (5) day period will be: The total Finance Charge due (as stated above) minus (-) a twenty (\$20) dollar origination fee, divided (/) by the total number of days of this agreement, times (x) the number of days between the actual day of full prepayment and the original Maturity date. Should the customer make prepayment after the first five (5) days of the term of the transaction the licensee shall not be required to make any refund.

TIME: It is essential that you make your payment and keep all of your promises under this agreement on time.

ACKNOWLEDGEMENT: You acknowledge that you have read, understand and agree to all of the terms on both sides of this agreement. You further acknowledge that this agreement was completed before you have signed it and received a copy of it. You also warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States bankruptcy code.

IF YOU CANNOT MAKE PAYMENT WHEN DUE, YOU CAN ASK TO ENTER INTO AN EXTENDED PAYMENT PLAN ONCE IN A TWELVE MONTH PERIOD, BUT THE REQUEST MUST BE MADE BEFORE PAYMENT IS DUE. SHOULD YOUR LENDER (LICENSEE) REFUSE TO ENTER INTO AN EXTENDED PAYMENT PLAN UPON YOUR REQUEST BEFORE THE DUE DATE, CONTACT THE OFFICE OF FINANCIAL INSTITUTIONS AT 1-888-525-9414.

I acknowledge that I understand that I may be eligible to enter into an extended payment plan if I cannot make payment when due. In order to be potentially eligible for an extended payment plan, I understand that it is my responsibility to notify my lender that I cannot make payment before payment is due. I have asked any question I have about the extended payment plan and my lender (licensee) answered all questions to my satisfaction. I acknowledge receiving these Truth-In-Lending disclosures prior to signing this Agreement and I also am not a regular member of the United States Armed Forces.

Signature of Borrower	Date	Authorized Signature of Lender	Date
-----------------------	------	--------------------------------	------

LOUISIANA DEFERRED PRESENTMENT AGREEMENT

Agreement # 11004840

Date: 10/26/2016

Licensee:	<u>One Way Check Advance of LA LLC</u>	
Address: <u>1720 Martin Luther King Blvd</u>	Telephone #:	<u>(985) 876-7332</u>
City/State/Zip: <u>Houma, LA 70360</u>		
Borrower:		
Name: <u>Blair Clause</u>	Address:	<u>123 Nowhere Lane</u>
City/State/Zip: <u>Houma, LA 70360</u>	Telephone #:	<u>(985)747-8956</u>

In this Deferred Presentment Agreement the words "you" and "your" mean the customer who has signed it.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
(The cost of your amount deferred as a yearly rate)	(The dollar amount the deferred presentment agreement will cost you - including a \$5.00 Documentation Fee.)	(The amount deferred provided to you or on your behalf)	(The amount you will have paid after you have made all payments as scheduled)
<u>202.78</u> %	\$ <u>50.00</u>	\$ <u>300.00</u>	\$ <u>350.00</u>

SECURITY: Your check is security for this agreement.

PREPAYMENT: There will be a partial rebate of the financial charge if this agreement is prepaid in full during the first five days of the agreement period. After the first five days there will be no rebate of any of the finance charge.

See below for any additional information about nonpayment, default, your right to prepay and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED
Amount given directly to you: \$ <u>300.00</u>
Amount paid on your account: \$ <u>0.00</u>
Total amount deferred: \$ <u>300.00</u>

PAYMENT SCHEDULE
Number of total payments: <u>One</u>
Amount of payment: \$ <u>350.00</u>
Payment due date: <u>11/25/2016</u> Friday Day of Week

PARTIAL PAYMENT: A licensee shall not refuse a partial payment of fifty (\$50.00) dollars or greater. A licensee shall not renew or roll over a deferred presentment transaction. However, a licensee may accept a partial payment of twenty-five (25%) percent of the amount advanced plus fees charged and enter into a new deferred presentment transaction for the remaining balance owed.

PAYMENT: Upon the prepayment in full of a deferred presentment transaction, during the first five (5) days of the term of such transaction, the licensee shall refund any and all unearned charges, less twenty (\$20) dollars of the original fee which shall be considered earned and shall not be subject to refund. The method used to calculate the unearned charges due to be refunded during this five (5) day period will be: The total Finance Charge due (as stated above) minus (-) a twenty (\$20) dollar origination fee, divided (/) by the total number of days of this agreement, times (x) the number of days between the actual day of full prepayment and the original Maturity date. Should the customer make prepayment after the first five (5) days of the term of the transaction the licensee shall not be required to make any refund.

TIME: It is essential that you make your payment and keep all of your promises under this agreement on time.

ACKNOWLEDGEMENT: You acknowledge that you have read, understand and agree to all of the terms on both sides of this agreement. You further acknowledge that this agreement was completed before you have signed it and received a copy of it. You also warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States bankruptcy code.

IF YOU CANNOT MAKE PAYMENT WHEN DUE, YOU CAN ASK TO ENTER INTO AN EXTENDED PAYMENT PLAN ONCE IN A TWELVE MONTH PERIOD, BUT THE REQUEST MUST BE MADE BEFORE PAYMENT IS DUE. SHOULD YOUR LENDER (LICENSEE) REFUSE TO ENTER INTO AN EXTENDED PAYMENT PLAN UPON YOUR REQUEST BEFORE THE DUE DATE, CONTACT THE OFFICE OF FINANCIAL INSTITUTIONS AT 1-888-525-9414.

I acknowledge that I understand that I may be eligible to enter into an extended payment plan if I cannot make payment when due. In order to be potentially eligible for an extended payment plan, I understand that it is my responsibility to notify my lender that I cannot make payment before payment is due. I have asked any question I have about the extended payment plan and my lender (licensee) answered all questions to my satisfaction. I acknowledge receiving these Truth-In-Lending disclosures prior to signing this Agreement and I also am not a regular member of the United States Armed Forces.

Signature of Borrower	Date	Authorized Signature of Lender	Date
-----------------------	------	--------------------------------	------