



Agreement for Personal Loan

April 19, 2024

This agreement for personal loan is made on ~~March 21st 2024~~ and stated between **Yuri Chernykh** and **USA Secure Lenders**.

USA Secure Lenders is a finance company having its Corporate office at **5396 North Reese Avenue, Fresno, CA, 93722**.

The undersigned Borrower **Yuri Chernykh** has requested for a Personal Loan of an amount **\$5000** only (hereinafter referred as "Loan or Loan Facility") and the **USA Secure Lender** has agreed to accede to the said request, subject to the Borrower(s) tendering requisite documents, executing present agreement and such documents as may be required by the Loan Company from time to time. The Borrower(s) understands that pursuant to Loan application the Loan Company all have the absolute right to grant/reject/change the loan amount/tenure/EMI/rate of interest as per its internal credit policy and the Company's decision in this regard shall be final and binding.

Whereas the loan amount and its monthly payment are following:

| | |
|------------------------------|------------------|
| Loan Amount: | \$5000 |
| Monthly Installments: | \$124 |
| Tenure: | 48 Months |
| Rate of Interest: | 8.99% |
| | |
| | |

Dear, **Yuri Chernykh** .

We are pleased to inform you that **USA Secure Lender** has approved your loan application on the terms set forth below, subject to the conditions set forth in the conditions addendum attached to this loan approval (the "initial conditions", and further subject to any other conditions best loan company may establish upon.

As per our company policy we do not take any credit or debit card details. Only a guarantee is required from the customer to show that he/she is financially stable and capable enough to repay the loan on the installment due date. We don't take any cosigner or collateral on this loan and we don't check your credit score.

Note: For authentication purpose please mention your Loan Approval Code: USL2509317



USA SECURE LENDERS: Agreements are governed by the FDIC (Federal Deposit Insurance Corporation)

For your **FUND SAFETY & SECURITY** we suggest you to read the below mentioned information carefully before you proceed further and do business with any lending Company including us.

We have tried to use a normal layman language, which is as simple as it can be just to ensure that it's easily understood by our customers.

WE DECLARE THAT

- 1) We work under the strict guidelines of Better Business Bureau and follow all the Best business process as guided by BBB.
- 2) After every successful business deal, we share a copy of the loan agreement with BBB.
- 3) Our telephone calls may be monitored / recorded by BBB at any time.
- 4) BBB reserves the right of increasing/decreasing the loan amount before any transaction is done or agreement is anytime.
- 5) Customer has a right to foreclose the loan after paying the foreclosure charges as applicable.
- 6) We protect customers all the information we have and we will not share the same with anyone at any me.
- 7) We do not take customers banking details until and unless the final verification is completed.
- 8) We will not seek information of customers Credit/Debit card at any transaction until and unless customer authorizes us to do so on a recorded line.
- 9) We will never over charge customer on the interest rate as agreed mutually.
- 10) We have mentioned all the terms and conditions of the contract and there is nothing which is not declared in this document.

Thanks &Regards,

**Allen Fitch, Ext-104 Loan
Officer**

Verification Department – USA SECURE LENDER



Loan Amount Breakage:

| | |
|----------------------|-------------|
| Loan Amount: | \$5000.00 |
| Number of Payments: | 48 Months |
| Payment Due Date: | 19 May 2024 |
| Installment Amount: | \$124.00 |
| Total Interest Cost: | \$1446.00 |

I do not agree with this,
As this is clearly a scam.
I request my information be
removed from your system or legal
Action will be taken.

Signature -

April 19, 2024 @ 3:46 PM PST
Date -



Data Protection Act 1998:

Your personal information will be treated as confidential and only disclosed;

A. At Your Request

B. 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 Agreed to abide by the By-laws of society conditions and terms of the loan policy and variations by the credit Committee as above. I hereby authorize the necessary deduction to be made from my Bank Account as repayment of the loan.

Terms and Conditions

The Priority Loan Servicing is governed by the following T&C. Read the below carefully before you availing any of our services. The content published in the mail is owned by Lending Club Corporation. You can use it for personal purpose only. Copying of content or republishing it for commercial purposes is strictly prohibited. The content is for general information only.

1. The customer needs to be a citizen of the US & must have an active bank account; he should 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 \$2000 to \$8,000 as personal loans at On-Line PERSONAL LOAN.
3. The customer has to callus back as soon as he receives this mail to avail this facility.

** The initial down payment (if any) includes your Documentation and processing fees charges, after paying this you will be left with Eleven Installments.

** **PREPAYMENT:** You may prepay this agreement in full or in part at any time without penalty, except you may be assessed a minimum finance charge of \$5 when the amount financed is \$75 or less and \$7.50 when the amount financed is greater than \$75. Earned finance charges are determined by applying the annual percentage rate to the unpaid balance of the amount financed for the actual time those balances were unpaid. You are not obligated to pay the unearned portion of the disclosed Finance Charge.

DEFAULT: A customer shall be in default under this Agreement when the payment remains unpaid for more than 30 days after its scheduled or deferred due date, or if the customer hence forth 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 10 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.

Note: It is absolutely essential that you make your payment on time



Repayment Guarantee:

I understand and agree, that all shares, interest and deposit with **USA Secure lender** and owned by me are individual or on such part of it's as may be granted. In the mentioned loan form automatically be cony balance, interest and cost pertaining to the loan not to be granted.

Borrower service - (628) 290-7325

Monday – Friday 8 AM – 9 PM (ET)

5 AM -6 PM (PT)

Saturday 9 AM - 5:30 PM

(ET) 6 AM -2:30 PM (PT)

USA Secure Lenders LLC

OFFICE:

5396 North Reese Avenue, Fresno, CA, 93722

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