



A smarter way to *Invest and Borrow*

APPLICATION NO	2020012545
BORROWER NAME	Nia Imman
SSN	XXX-XX- 0725
DOB	3/15/1952
ADDRESS	5462 S 2200 W, Salt Lake City, UT 84129
CONTACT NO	(801) 739 6159
LOAN AMOUNT	\$7,000.00
APR	5.00%
MONTHLY PAYMENT & TENURE	\$175/48
BANK ACCOUNT INFORMATION	Direct Deposit
TYPE OF LOAN	Non-Credit Based. PPI (5%) is applicable

LOAN AGREEMENT

**THIS LOAN AGREEMENT** (this "Agreement"),

Dated this 6<sup>th</sup> day of Mar, 2024

BETWEEN:

**Lending club of 595 Market Street, Suite 200 San Francisco, California 94105**

(The "Lender")



AND

**Nia Imman of 5462 S 2200 W, Salt Lake City, UT 84129**

(The "Borrower")

**OF THE SECOND PART**

**IN CONSIDERATION** OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the loan to the Lender, both parties agree to keep, perform and fulfill the promises and conditions set out in this Agreement.

**LOAN AMOUNT & INTEREST**

The Lender promises to loan \$7,000.00 USD to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of 5% per annum, calculated yearly and not in advance.

## **PAYMENT**

This loan will be repaid in consecutive monthly installments commencing on April 1st, 2024 and continuing on the 1st of each following month with the balance then owing under this Agreement being paid on March 1st 2029.

At any time while not in default under this Agreement, the Borrower may pay the outstanding balance then owing under this Agreement to the Lender without further bonus or penalty

## **DEFAULT**

Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable

## **GOVERNING LAW**

This Agreement will be construed in accordance with and governed by the laws of the State of California.

## **COSTS**

All costs associated with the unsecured loan will be borne by the borrower. This includes the Payment Protection Insurance (PPI), transfer charges and any taxes that may arise during the loan period.

However, please note that all upfront fees will be refunded back to you along with the loan amount at the time of disbursement. This is part of our commitment to making sure our customers are not burdened with additional charges.

## **BINDING EFFECT**

This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and Lender. The Borrower waives presentment for payment, notice of non-payment, protest and notice of protest.

## **AMENDMENTS**

This Agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

## **SEVERABILITY**

The clauses and paragraphs contained in this Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result.

## **GENERAL PROVISIONS**

Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the principal and vice versa. Words in the masculine mean and include the feminine and vice versa.

**ENTIRE AGREEMENT**

This Agreement constitutes the entire Agreement between parties and there are no further items or provisions, either oral or otherwise.

**IN WITNESS WHEREOF**, the parties have duly affixed their signatures under hand and seal on this 6<sup>th</sup> day of Mar, 2024

SIGNED, SEALED AND DELIVERED  
on 6<sup>th</sup> day of Mar, 2024

**Lending Club**



SIGNED, SEALED AND DELIVERED  
On 6<sup>th</sup> day of Mar, 2024

.....  
**Nia Imman**

**Loan Officer: Jason Bolden**  
**Phone: (415) 406-7556**

LendingClub Member Payment Dependent Notes (Notes) are offered by [prospectus](#). Investors should review the risks and uncertainties described in the prospectus carefully prior to investing. Historical performance is not a guarantee of future results and investors may lose some or all of the principal invested. LendingClub does not provide investment, tax, or legal advice. You should consult your legal, tax, and/or investment professional prior to making any financial or investment decision. While returns are dependent upon borrower payments of principal and interest, Note holders do not have a security interest in the corresponding loans or loan proceeds. Notes are unsecured obligations of LendingClub. Returns may be impacted by, among other things, the number and attributes of Notes owned, as well as macroeconomic and other conditions.

LendingClub Corporation, NMLS ID 167439. All loans made by WebBank, Member FDIC.

Checking your rate generates a soft credit inquiry, which is visible only to you. A hard credit inquiry that may affect your credit score only appears when your loan is issued.