

DEFERRED PRESENTMENT SERVICES AGREEMENT

Licensee's Name
Licensee's Address

Borrower Name
Borrower Address

ANNUAL PERCENTAGE RATE:	FINANCE CHARGE:	Amount Financed:	Total of Payments:
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of cash advanced to you.	The total amount you will pay upon maturity.
%	\$	\$	\$

Payment Schedule: One payment in the amount of \$ _____ is due on _____

The Amount Financed consists solely of the cash being advanced to you.

Prepayment: If you pay off early, you will not be entitled to a refund of part of the finance charge.

Late Fee: None.

Security: None.

See below for additional information regarding loan terms.

Deferred Presentment Fee: ___ % of the cash advanced. Check Number: _____

Deferred Deposit: Your check will be deposited at the bank on the maturity date, or you may redeem your check in person with cash or guaranteed funds.

Renewal: Your transaction is due on the maturity date. You may obtain another transaction once this one is paid-in-full. However, if you cannot repay the total amount due, then, we may offer to renew this transaction one more time upon payment of an additional deferred presentment fee. If you cannot pay the total amount due at that time, then, at our option, we may extend your repayment into four equal monthly installments.

Returned Check: If your check bounces for insufficient funds, then you may be charged a one-time fee of up to \$30. You may also be charged court costs and up to 15% of the face amount of the check as attorney's fees if legal action is necessary to collect payment of the check. You cannot be arrested for passing a worthless check in connection with a deferred presentment transaction unless the check returned due to a closed account

Acknowledgment: I understand the fees described above.

NOTICE: FEES FOR DEFERRED PRESENTMENT TRANSACTIONS MAY BE SIGNIFICANTLY HIGHER THAN FOR OTHER TYPES OF LOANS.

Borrower's Signature

Date