

CONSUMER LOAN AND ARBITRATION AGREEMENT

Lender: Silver Cloud Financial Inc 635 East Hwy 20, C Upper Lake, CA 95485 Phone Number: (855)254-5430 Fax Number: (855)254-4959	Consumer: [REDACTED] [REDACTED] [REDACTED] Loan Type: Installment Loan Number: [REDACTED]
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TRUTH IN LENDING DISCLOSURE

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 credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<u>719.037%</u>	<u>\$1,837.50</u>	<u>\$700.00</u>	<u>\$2,537.50</u>

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
1	\$210.00	April 11, 2014
1	\$201.25	April 25, 2014
1	\$192.50	May 9, 2014
1	\$183.75	May 23, 2014
1	\$175.00	June 6, 2014
1	\$166.25	June 20, 2014
1	\$157.50	July 7, 2014
1	\$148.75	July 18, 2014
1	\$140.00	August 1, 2014
1	\$131.25	August 15, 2014
1	\$122.50	August 29, 2014
1	\$113.75	September 12, 2014
1	\$105.00	September 26, 2014
1	\$96.25	October 10, 2014
1	\$87.50	October 24, 2014
1	\$78.75	November 7, 2014
1	\$70.00	November 21, 2014



MY ACCOUNT HOW IT WORKS WHO WE ARE THE RIGHT LOAN HAPPY CUSTOMERS FAQs

GET YOUR MONEY NOW

Welcome, [REDACTED]

- MY ACCOUNT
- PAYMENT HISTORY
- PERSONAL INFO
- UPDATE BANKING
- ADD DEBIT CARD
- MY PREFERENCES

Please select one of the following options below. If you do not select an option, your account will be automatically debited in the amount of **\$183.75 on June 6, 2014.**

Next payment due **\$183.75**
 Due date **June 6, 2014**

[Take a Survey](#)

Current Loan Principal Balance **\$595.00**

[Loan Documents](#)

[Review Payment Schedule](#)

Next Scheduled Payment \$183.75	Finance Fee	\$148.75
	Minimum Principal Due	\$35.00
	= Minimum Payment Due	\$183.75
	+ Additional Principal Amount (Must be in \$5.00 increments)	\$ 0.00
	= Amount To Pay	\$183.75

Payoff Loan \$743.75	Finance Fee	\$148.75
	+ Outstanding Principal	\$595.00
	= Payoff Amount	\$743.75

Choose Payoff Date

[Submit Payment](#)

We'd love to hear from you

Customer Support: 855-
Email: hello@silvercloudfina



1	\$61.25	December 5, 2014
1	\$52.50	December 19, 2014
1	\$43.75	January 2, 2015

PREPAYMENT: If You pay off the Loan early, You will not have to pay a penalty, and one or more of Your subsequent payments may decrease.

RETURNED PAYMENT FEE: If any payment provided to Us is returned for nonpayment, You will be charged a fee of \$20.

SECURITY INTEREST: If You have chosen the ACH Debit Authorization option, Your ACH authorization is security for this loan.

See the Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment penalties.

Itemization of Amount Financed: \$700.00
Amount Given to You Directly: \$700.00

Note Date: April 3, 2014

PROMISE TO PAY: You promise to pay to the order of Silver Cloud Financial Inc an arm of the Habematolel Pomo of Upper Lake Tribe of Indians, a federally recognized Native American Indian Tribe, or any subsequent holder of this Agreement any and all sums due hereunder. You promise to pay these amounts on the dates listed in the Payment Schedule above. You also promise to pay to Us any other fees provided for under this Agreement. In this Agreement, "Company," "We," "Our" and "Us" means Silver Cloud Financial Inc and any representative, agent, independent contractor, affiliate or assignee We use in the provision of Your loan. "You" and "Your" means the consumer referenced in this Agreement.

PAYMENTS: You promise to pay each payment shown above on or before the applicable Payment Due Date. If You have chosen the ACH Debit Authorization option, Your payment plus any fees due to Us (if applicable) will be debited from Your Bank Account on each Payment Due Date as set forth above. Additional provisions related to this authorization (including provisions related to how such authorization may be terminated) are set forth in the ACH Authorization terms set forth below. If You have chosen to receive Your loan proceeds via check and to repay all amounts due pursuant to this Agreement via money order or certified check, please mail Your payments payable to Silver Cloud Financial Inc, by the Payment Due Dates indicated above to 635 East Hwy 20, C Upper Lake, CA 95485 for receipt and processing. All mailed payments must reach this address by 4:00 pm Eastern Time on the Payment Due Date.

NO CONTINGENCY: You agree that We cannot make and have not made the Loan contingent upon Your obtaining any other product or service from Us or anyone else.

PAYMENT APPLICATION: Lender will apply Your payments first to any fees due to Lender, then to earned but unpaid interest, and then to principal amounts outstanding.

WHEN YOU BEGIN PAYING INTEREST: You begin to pay Us interest on the Loan on the date the proceeds of the Loan are deposited into Your Bank Account, or, if You elect to repay Your Loan proceeds by mail and thus receive Your Loan proceeds by check through