

Loan Agreement

CREDITOR: **Money Zone, Inc.**

BORROWER:

314 E. Chestnut Street, Junction City, KS 66441
1945 S. Ohio Street, Salina, KS 67401

DISCLOSURE REQUIRED BY FEDERAL LAW

Amount Financed The amount of credit provided to me or on my behalf	FINANCE CHARGE The dollar amount the credit will cost me	Total of Payments The amount I will have paid after I have made all payments as scheduled	ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate
500	75	575	%

My payment schedule will be:

Number of Payments	Amount of Payment	When Payment is Due	Loan Begins
ONE (1)	575		

For value received, I promise to pay the creditor named above when due the amount indicated in "Total Payments" box above.

In consideration of this loan, I agree any check that is returned insufficient will be assessed a service charge of **\$30** as authorized by the Kansas Uniform Consumer Credit Code (UCC). Section K.S.A. 16a-2-501, Subsection (1), Paragraph (e). I agree the finance indicated above is earned by the Creditor at the inception of the loan and is non-refundable. **NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.** We receive non-public personal information about you as a customer from the following sources: your application, loan documents, sales documents, your transactions with us, our affiliates and consumer reporting agencies. We do not disclose any non-public information about our customers to anyone, except for our affiliates and as permitted by law. We restrict access to non-public personal information about you to those employees who need to know that information to provide product or services to you. We maintain safeguards which restrict access to your non-public personal information. **ELECTRONIC DEBT AUTHORIZATION: I hereby authorize you or your agent to electronically debit any and all checking or savings accounts that I may have with any bank, savings and loan association, or credit union, with which I may have a relationship, in the same amount that I may owe you on the payment due date. I understand that this authorization will remain in effect until such time as both you and my bank receive written notification by certified mail from me withdrawing my authorization.** I understand that I have the right to stop payment of a debit against my account by notifying the depository bank before my account is charged. If I timely revoke this authorization or if my account becomes delinquent, I authorize you to prepare on my behalf checks drawn against the account in the amount of my indebtedness to you. If an erroneous debt is charged against my account, I have the right to have the amount of the entry credited to my account by my bank if, within (60) calendar days following the date on which I was sent a statement of account or written notice of entry. I will notify my bank by written notice identifying this entry, stating that an error has occurred, and requesting credit back to my account. **DEFAULT AND DEFAULT INTEREST: I will be in default under this note if for any reason I fail to pay you all that I may owe to you promptly on the payment due date. GOVERNING LAW: This note shall be governed and construed under the laws of the State of Kansas without regard to the conflict of law principles of the state. READ CAREFULLY BEFORE SIGNING: I hereby certify that I have read and fully understand this note and authorize you and your officers, agents and representatives to investigate my credit and employment history, receive credit information from others. So as consumer reporting agencies, and release information about your credit experience with me and others. By signing this note, I acknowledge that I have read and fully understand all provisions contained herein. NOTICE TO BORROWER: KANSAS LAW PROHIBITS THIS LENDER AND THEIR RELATED INTEREST FROM HAVING MORE THAN TWO LOANS OUTSTANDING TO YOU AT ANY ONE TIME. A LENDER CANNOT DIVIDE THE AMOUNT YOU WANT TO BORROW INTO MULTIPLE LOANS IN ORDER TO INCREASE THE FEES YOU PAY. AVISO AL PRESTATARIO: LA LEY DE KANSAS PROHIBE A ESTE PRESTAMISTA Y A SU INTERES RELACIONADO DE TENER MAS DE DOS PRESTAMOS PENDIENTES AL MISMO TIEMPO CON USTED. UN PRESTIMISTA NO PUEDE DIVIDIR LA CANTIDAD QUE USTED QUIERE TOMAR PRESTADO EN VARIOS PRESTAMOS PARA AUMENTAR LOST CARGOS QUE USTED PAGA.**
INICIALES DEL PRESTATARIO _____ FIRMA _____

I (we) acknowledge receipt of a complete copy of the disclosure statement and promissory note and agree to the terms thereof.

DATE _____

SIGNATURE OF BORROWER _____