

JD BAIL BONDING & RECOVERY LLC

IN-HOUSE BAIL BOND FINANCING

POLICIES, TERMS & CONDITIONS | Effective September 13, 2026

1. PURPOSE

JD Bail Bonding & Recovery LLC ("JD Bail Bonding," "Company," "we," "us," or "our") may, at its discretion, permit qualified clients to defer payment of a portion of the bail bond premium after the defendant has been released from custody.

In-house financing is a payment arrangement and is not automatically available to every applicant. Approval is determined on an individual basis after review of qualifications, documentation, ability to pay, proposed payment schedule, and circumstances of the bond.

All financing arrangements are subject to applicable North Carolina law, Department of Insurance requirements, the applicable bail bond, and Company policies.

2. MINIMUM ELIGIBILITY REQUIREMENTS

Applicant must be at least 18 years old and possess valid government-issued photo identification.

Applicant may be required to provide satisfactory employment, income, or other lawful and reasonably verifiable source-of-funds documentation.

Applicant may be required to provide satisfactory verification of current residence.

Unless otherwise approved in writing, in-house financing is available only for qualifying bonds with a face amount of \$10,000 or greater.

Meeting minimum requirements does not guarantee approval.

3. DOWN PAYMENT

Unless otherwise approved in writing, the minimum initial payment is 5% of the applicable premium amount.

The required down payment may be greater depending on bond amount, premium, financial circumstances, payment history, collateral or indemnity requirements, and other lawful underwriting considerations.

4. PREMIUM AND FINANCED BALANCE

The total bail bond premium will be calculated in accordance with applicable North Carolina law and the Company's approved rates.

The customer will receive written documentation identifying the total bond amount, total premium, amount paid, remaining premium balance, payment dates, payment amounts, and total amount of deferred premium.

5. REQUIRED WRITTEN FINANCING MEMORANDUM

When any portion of the bond premium is deferred until after release, JD Bail Bonding & Recovery LLC will maintain a written memorandum identifying the deferred amount and payment schedule. The memorandum will state payment dates and amounts and will be signed and dated by the required parties. A copy will be provided to the principal. Subsequent modifications will be documented in writing when required by law.

6. PAYMENT SCHEDULE

Payments must be made according to the written payment schedule. Unless otherwise agreed in writing, payments are due on the dates stated in the financing memorandum.

Accepted payment methods may include cash, debit card, credit card, electronic payment, approved payment platforms, or other methods authorized by the Company.

7. PAYMENT RESPONSIBILITY

The person signing the financing memorandum is responsible for the payment obligations stated therein. The financing obligation is separate from the defendant's obligation to appear in court.

8. LATE OR MISSED PAYMENTS

A payment is delinquent if it is not received by the date specified in the written payment schedule.

If a payment is missed, the Company may contact the responsible party, request payment, require an updated arrangement, exercise contractual collection rights, or take other lawful action. No collection activity authorizes conduct prohibited by law.

9. NO AUTOMATIC EXTENSIONS

A missed payment does not automatically extend or modify the payment schedule. Any extension or restructuring must be approved by the Company and documented when required.

10. MODIFICATION OF PAYMENT ARRANGEMENTS

The Company may consider requests to modify a payment schedule. Approval is discretionary and may require updated financial information, additional payment, revised dates or amounts, additional lawful security or a new/amended written memorandum.

11. COLLATERAL AND INDEMNITY

The Company may require reasonable collateral security or indemnity when permitted by North Carolina law. Any collateral or indemnity requirement will be documented separately and handled in accordance with applicable law.

12. RETURN OF COLLATERAL

When applicable, collateral will be returned in accordance with North Carolina law following final termination of the Company's liability on the applicable bond, subject to lawful conditions or outstanding rights affecting the collateral.

13. APPROVAL IS NOT GUARANTEED

The Company may deny financing based on lawful underwriting considerations, including insufficient or unverifiable income, inability to verify residence or identification, incomplete documentation, payment history, insufficient ability to satisfy the proposed schedule, bond-specific circumstances, or insufficient lawful security.

14. FALSE OR MISLEADING INFORMATION

Applicants must provide truthful and accurate information. False, fraudulent, materially incomplete, or misleading information may result in denial or other lawful action. Information may be verified to the extent reasonably necessary and permitted by law.

15. CHANGES IN FINANCIAL CIRCUMSTANCES

The responsible party should promptly notify the Company of material changes affecting ability to satisfy the schedule, including loss of employment, significant income reduction, change of residence, or change in telephone number. Notification does not automatically modify the agreement.

16. PAYMENT RECEIPTS

The Company will maintain records of payments received. The responsible party should retain receipts or electronic confirmations and promptly report payment disputes with available proof.

17. NO INTEREST OR FINANCE CHARGE UNLESS EXPRESSLY AUTHORIZED

Unless specifically disclosed in a written agreement and permitted by applicable law, the Company will not add interest, finance charges, late fees, or other charges to deferred bail-bond premium. Any payment-method fee or separate service charge must comply with applicable law and disclosure requirements.

18. NO GUARANTEE OF RELEASE

Approval for in-house financing does not guarantee release. Release remains subject to court orders, jail procedures, execution and acceptance of the bond, required documentation, applicable law, and other conditions imposed by the court or competent authority.

19. DEFENDANT'S COURT OBLIGATIONS

Financing the premium does not relieve the defendant of court-ordered obligations. The defendant remains responsible for appearing at required court dates and complying with conditions of release.

20. SEPARATE FROM LEGAL REPRESENTATION

JD Bail Bonding & Recovery LLC does not provide legal representation through this financing program. Nothing in these terms constitutes legal advice or creates an attorney-client relationship.

21. CONFIDENTIALITY AND INFORMATION

Information collected during financing may include personal, financial, employment, residential, identification, and bail-related information. The Company will handle such information in accordance with applicable law and its privacy and recordkeeping policies.

22. COMPLIANCE WITH NORTH CAROLINA LAW

These policies are intended to operate consistently with applicable North Carolina laws and regulations governing bail bonds, deferred premium payments, collateral, consumer transactions, privacy, and related activities. If a provision conflicts with mandatory applicable law, the law controls.

23. COMPANY DISCRETION

The Company may establish, modify, suspend, or discontinue its in-house financing program when permitted by law. Changes will not alter an existing written financing agreement unless lawfully modified in writing.

24. NO WAIVER

Failure to immediately enforce a provision does not waive the Company's right to enforce it later.

25. SEVERABILITY

If any provision is invalid or unenforceable, the remaining provisions remain effective to the fullest extent permitted by law.

26. GOVERNING LAW

These policies and applicable financing agreements are governed by North Carolina law, except to the extent federal law or another mandatory law applies.

27. CUSTOMER ACKNOWLEDGMENT

By signing an individual financing memorandum, the applicant acknowledges receipt and understanding of the payment terms, total premium, deferred balance, payment amounts and dates, and the distinction between financing obligations and the defendant's court obligations.

28. REQUIRED FINANCING DISCLOSURE

When a portion of the bail bond premium is deferred, the exact deferred amount and payment schedule will be stated in a separate written memorandum of agreement. The customer will receive a copy of that memorandum.

COMPANY INFORMATION

JD Bail Bonding & Recovery LLC | 1030 Old Linn Rd, China Grove, NC 28023 | Business Phone: (704) 326-1701 | Sole Member: Joshua Douglas Smith

ADOPTION / ACKNOWLEDGMENT

JD Bail Bonding & Recovery LLC adopts this document effective September 13, 2026, subject to applicable federal and North Carolina law and regulatory requirements.

Joshua Douglas Smith, Sole Member

Date