

Legal -N- Tender, LLC.

123 Anywhere Street
Millersville, TN 37072
615-855-1937

MASTER AGREEMENT

The purpose of the Legal -N- Tender, LLC. Cash Advance Agreement is to make you, our customer, fully aware and informed of all terms and conditions of our policies, as well as all federal and State regulations as required by law.

We value the opportunity to serve your needs and want you to be completely satisfied and comfortable in all transactions with Legal -N- Tender, LLC..

Federal Disclosure Requirements

Regulation B in Federal Law prohibits the consideration of Age, Sex, Race, Ethnicity, Gender, National Origin, or Handicap as a basis for making anyone a loan (as in our cash advance Program). Legal -N- Tender, LLC., does not discriminate based on any of these factors. In addition Legal -N- Tender, LLC. will not enter into or maintain vendor/reciprocal information service type relationships with anyone who does not conform to these anti-discriminatory practices.

Regulation Z in Federal Law requires the full disclosure of all costs and terms associated with any credit purchase or transaction (such as this cash advance) and further requires that the costs associated with the transaction be expressed as an annual percentage rate of interest or A.P.R.

EXTENSION OF PAYMENT REQUIREMENTS

Legal -N- Tender, LLC. will allow you to extend the original cash advance under the following terms. You must pay the Interest earned prior to an additional extension being granted. Three (3) extensions are allowed by Oregon law. After that, an amount equal to the extension fee will be automatically debited or paid by you and applied toward the balance until the advance is paid in full. After which, you must wait one full day before applying for a new advance.

All extension of payment requests, must be submitted and be received 3 business days prior to your original due date to be processed.

Electronic Funds Transfer (EFT) Agreement and Disclosure

This authorization is for those single or multiple entries necessary to complete the original entries' authorization amount and may be resubmitted if the original entry is returned by the customer's financial institution. In the event the EFT is returned unpaid, an additional \$20.00 Return Fee or maximum legal amount may be electronically withdrawn.

It is the policy of Legal -N- Tender, LLC. to expedite all debits and credits as soon as possible upon approval; however, unavoidable delays can result with the processing company as a result of inadvertent processing errors, "acts of God", etc. Normal processing time should not exceed two (2) business days under most circumstances but may exceed that in extraordinary circumstances.

Pre-Authorized Electronic Funds Transfer Payments

With this EFT Agreement, which is part of the Legal -N- Tender, LLC. Agreement, the customer authorizes Legal -N- Tender, LLC., to initiate debit/credit entries to the customer's account for all payments due, including any returned unpaid item fees due, on which the subject of this agreement is drawn and the Financial Institution in which the account is held to debit/credit the same to such account. This authority is to remain in full force and effect Legal -N- Tender, LLC. and the subject Financial Institution have received written notification from the customer of its termination in such time and in such manner as to afford Legal -N- Tender, LLC. and the Financial Institution a reasonable opportunity to act on it. You (as the customer) understand that you may cancel this authorization by providing written notice to Legal -N- Tender, LLC. at least five (5) business days prior to the payment due date. You understand that canceling your authorization does not relieve you of the responsibility of paying your account in full.

Furthermore, the customer authorizes Legal -N- Tender, LLC. (and its EFT Processor) to make electronic funds transfers (EFT), both debit and credit entries, to and from any bank account of the customers at any institution, from time to time, for fixed and variable amounts, including recurring transactions and point-of-sale transactions, according to the terms of the customer's agreement with Legal -N- Tender, LLC.. The customer understands and agrees that Legal -N- Tender, LLC. does not need to notify the customer prior to any recurring debit entry for a fixed amount, or prior to any point-of-sale debit entry initiated by the customer, or prior to any credit item.

If the customer's payment is returned to Legal -N- Tender, LLC. as uncollected for ANY REASON, Legal -N- Tender, LLC. will pursue collection efforts immediately. If Legal -N- Tender, LLC. is unsuccessful in attempts to resolve an uncollected account balance with the customer, the customer will be responsible for all additional costs associated with the attempt by Legal -N- Tender, LLC. to collect any outstanding balance of this cash advance and fees, including, but not limited to, any fees or charges associated with bank NSF or returns, collection agency fees, attorney's fees, court cost fees, costs of being served (notice of small claims action), pre- and post-judgment interest, any costs associated with the execution or application of wage garnishment, etc. You as the customer understand and agree that it is fair and reasonable for Legal -N- Tender, LLC. to employ the services of an attorney to represent Legal -N- Tender, LLC. in court due to our remote location, even in any resulting small claims action that the customer will be responsible for these fees.

In addition, the customer's delinquent account status is reported to Tele-Track (a consumer reporting service) and to a national credit bureau as an uncollected debt in default, which will appear on the customer's credit bureau file for such time as permitted by federal and state law.

Further, by submitting the application form, the customer authorizes Legal -N- Tender, LLC. and the customer's current verified financial institution (even if the financial institution and/or account numbers are different than those on the original application) to initiate debit and credit entries as necessary when an original EFT transaction is returned unpaid or unable to complete. The customer authorizes Legal -N- Tender, LLC. to process EFT's for partial payments of cash advances and fees (such partial payments shall be credited first to fees payable, then to cash advance principal payable); as necessary to allow full repayment of the cash advance and any/all associated fees to be completed.

Your Promise To Pay

You Promise to pay us the Amount Financed, the Finance Charge, and other permitted charges according to the Federal Truth-In-Lending Disclosures. You Acknowledge and agree that you are indebted to us in the amount of the Total of Payments, and that the amounts set forth in the Federal Truth-In-Lending Disclosures are not in dispute and that you do not have any defense to the payment of such amounts.

You promise to pay to us or to our order by your binding electronic signature in one payment on the date indicated in the payment schedule, or if extended payment request was submitted and processed, the total of payments on or after the next date on your cash advance comes due. You authorize us to effect this payment by one or more ACH debit entries to your account of your financial institution (bank or credit union) until this cash advance not is paid in full.

You promise to keep open and maintain an adequate balance in your account to assure all payments are made to us in a timely manner on and up to five (5) days after the scheduled due date(s), until this cash advance not is paid in full. If Legal -N- Tender, LLC. is unable to collect payment from your provided account for any reason to effect debit entries as agreed, you promise to pay us all sums you owe immediately, by mailing your payment using overnight delivery in the form of a cashiers check or money order to our payment processing center.

ADDITIONAL TERMS AND CONDITIONS OF THIS AGREEMENT

PREPAYMENT: You may prepay your obligation under this Agreement in full at any time without penalty and receive a rebate of unearned interest.

METHOD OF PAYMENT: Your electronic authorization in the amount of the Total of Payments stated in the Federal Truth-In-Lending Disclosures and dated as of the date indicated in the Payment Schedule stated in the Federal Truth-In-Lending Disclosures (the "Payment Date") will be held by us until the Payment Date as security for this advance. You agree that we may debit your account for the Payment if you have not paid us in cash or by cashier's check, money order, or other immediately available funds the amount of Total Payments before noon (EST) on the Payment Date. If payment is made prior to the EFT/ACH payment date, we will cancel the electronic authorization at the time we receive payment.

RETURNED PAYMENTS: In the event your electronic payment of any amount due under this agreement, and upon presentment to the named Drawee, is returned due to insufficient funds or credit, stopped payment, or closed account, or any other reason, we shall assess a \$20.00 returned fee.

DOCUMENTATION: I agree that electronic mail, electronic forms, records, photocopies, and/or facsimile copies of the documents I submit are valid and enforceable as the original. I agree that by typing or writing my name as my signature, it is acknowledged and understood that it constitutes an acceptance of all terms and conditions of the master cash advance agreement and is valid and enforceable.

PREPAYMENT: You may prepay all or any part of the amount due under this Agreement at any time. If the advance is prepaid before the final installment date, you shall receive a rebate of the unearned Finance Charge.

I agree, to the extent permitted by law, that I will not bring, join, or participate in any class action or multi-plaintiff action as to any claim, disputer, or controversy I may have against Legal -N- Tender, LLC.. I agree to the entry of injunctive relief to stop such a lawsuit or to remove myself as a participant in the suit. This agreement does not constitute a waiver of any of my right and remedies to pursue a claim individually.

ARBITRATION: Both parties agree that any claim, dispute, or controversy between us, any claim by either party against the other or the agents, services, or assigns of the other, including the validity of this agreement to arbitrate disputes as well as claims alleging fraud or misrepresentation shall be resolved by binding arbitration by and under the Code of Procedures of the National Arbitration Forum (NAF) at the time the claim is filed. Rules and form of the NAF may be obtained and all claims shall be filed at any NAF office on the World Wide Web at www.arbforum.com or at P.O. Box 50131, Minneapolis, MN 55405. Any arbitration hearing, if one is held, will take place at a location near your residence. Your arbitrations fees will be waived by the NAF in the event you cannot afford to pay them. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act 9. USC Section 1-18. Judgement upon the award may be entered by any party in court having jurisdiction. Notice: Both parties have had the right or opportunity to litigate disputes through a court but we have agreed instead to resolve disputes through binding arbitration.

By signing and submitting the application form, I understand and agree to all terms and conditions of this Master Agreement and by submitting the online information application by internet, I am applying for a cash advance and certify that information provided by me is true and correct under penalty of perjury. I authorize you to verify the information provided by me is true and correct under penalty of perjury. I authorize you to verify the information in this application and hereby give Legal -N- Tender, LLC. consent to obtain information on me from a consumer reporting agency or other various means available.

I understand Legal -N- Tender, LLC. reserves the right to decline an applicant at any time, with cause determined by judgment of risk, upon completion of due diligence of applicant. In order to process this application, I understand verification of the information I have provided is necessary, including, but not limited to, proof of residence, employment and bank account verification. I accept personal responsibility for safeguarding any PIN or CUSTOMER NUMBER that might be assigned to me.

(Be sure you full understand that Legal -N- Tender, LLC. program and procedures before signing and submitting forms as acceptance. If you are unsure, please take time to review or ask a customer service representative to answer any questions you may have.)

Customer Signature _____

Print Name: _____

Address: _____

City, State, Zip: _____

Cash Now Agent Signature _____