

Edison Financial Group

*3100 Lord Baltimore Dr Suite 260
Windsor Mill, MD 21244*

To: Jennifer Macs

Email: **Edisonfinancialgroup@gmail.com**

Fax: 1-888-681-7962

Date: 02/05/09

From: Carla Jackson

Pages: 7

Re: Loan Application

Ext: 236

➤ **O Urgent** **O For Review** **O Please Comment** **O Please Reply**

Edison Financial Group

COMMITMENT TO SERVICE since 1985

Dear, Jennifer Macs

Edison Financial Group realizes that even with the most careful planning your budget may not always stretch to satisfy all of your current and future needs. One option is to do without satisfying all your needs, which may be impossible depending on your situation. Another, more logical option is to borrow what you need from our large databank of pre-screened lenders who are committed to helping people solve all of their financial problems. We welcome your questions and will work with you and the lenders to help you explore what is financially available for you. Our company is committed to solving credit problems for all of our clients; after all, we all deserve a second chance.

We respect your privacy and are committed to treating you with courtesy, professionalism and respect at all times. We will keep all the information shared by our clients highly confidential. We see this as our responsibility and the maximum standard for meeting our client service expectations.

Thank you for allowing Edison Financial Group to find you the best and most appropriate financial solution. We are committed to ensure that every one of our thousands of customers achieve their financial goals.

Sincerely,

A handwritten signature in black ink, appearing to read "Edgardo Brooks". The signature is fluid and cursive, with the first letter of each word being significantly larger and more stylized.

Edgardo Brooks
Chief Executive Officer
Edison Financial Group

Edison Financial Group

We would like to take this time to thank you for accepting the terms and conditions negotiated on your behalf. As well you have provided photocopies of the following documentation for verification, which has enabled our company to process your file:

1. Valid identification (e.g. driver's license or another piece of government issued identification).
2. Social security card.
3. Proof of employment/income.

This document verifies that Jennifer Macs will be held responsible for the repayment of this loan over a term of 5 years, with monthly payments being \$198.01 USD, at a fixed interest rate of 7%.

Your terms and acceptance have been negotiated for you based on the information provided on your application for credit referral. So our company is not held responsible for loan default with the lender all applicants are insured through a private insurer. The policy protects the lender(s) against clients who are high-risk and against failure of payment, by any of the following reasons; death, loss of job, long and/or short term disability. A summary of these conditions has been attached in the following pages.

This letter will only be valid if accompanied by a detailed Loan Agreement from one of our lenders. The Loan Agreement, when received, is valid for a maximum of seven business days, after which Edison Financial Group cannot guarantee the interest rate or loan approval. We also work as a pre-approval agent and any further documentation may be forwarded to you via your lender.

Welcome to Edison Financial Group, and thank you for helping us to help serve you better.

Sincerely,



Patricia A Harper
Senior Financial Accounts Manager
Edison Financial Group

Edison Financial Group

Loan Agreement

Borrower(s) Name: Jennifer Macs

Date of Loan: 02/05/09

Term: 5 yrs

1. Security Deposit: \$1,475
2. Principal Amount of Loan: \$10,000
3. Cost of Borrowing: \$1,880.72
4. Interest Rate 7 %
5. Total Amount Payable: \$11,880.72
6. The total amount is payable over 5 years, at an interest rate of 7%, and a monthly payment of \$198.01

DEFINITIONS

In this agreement "I", "me" and "we" mean the undersigned borrower and the joint borrower, "you" and "our" represents Edison Financial Group or its successor or assignee, and "Loan" means the loan evidenced by this agreement.

LOAN

I agree to make the loan payments to you in the amount and on the terms specified above. I agree to pay the principle amount of the loan specified above. I agree to pay interest on the principle total amount of the loan at the interest rate specified above, both before and after maturity of the loan. Default by me in making payment on the loan, demand by you for payment of the loan, judgment against me in any action by you to enforce or collect the loan. Interest will be calculated monthly on the payment date set out of the principle amount. As remains unpaid until the principle amount is paid in full. I agree to pay all other amounts owing under the terms of this agreement.

PAYMENTS

I agree to pay you the principle amount of the loan and interest on the principle amount of the loan in consecutive monthly payments, in the amount specified above, beginning of the first payment due date. Payments will be applied first to any occupied interest and the remainder to the principle amount of the loan.

Please sign and return this document as soon as possible to complete the processing of loans.

By signing below, you affirm that all information you have given is true and complete and that you have not withheld any information pertaining to your approval. The client acknowledges and agrees that the withholding of, or the provision of false information, credit and/or personal, on any documentation shall result in the immediate termination of all services provided by Edison Financial Group Inc.

Sincerely,



Brandon. M. Sway
Account Executive,
Edison Financial Group

Applicant

Co-applicant

Date

Edison Financial Group

To: Jennifer Macs

Loan Amount: \$10,000

At this point you are required to send your security deposit of \$1,475 USD. This deposit will be held in trust on your behalf in order to secure your loan. The full deposit amount is held in trust for the term of 6 months. The security payment is fully refundable after the six-month holding period.

(Speak to your agent)

The final processing of your loan from this point will take approximately 1-2 business days. In order to ensure prompt and accurate delivery of your funds, please read the following choices and indicate your preferences.

Your funds can be sent through one of the following ways:

- Sent to you via courier, which will take 2-3 days.
- Direct deposit in your checking account, which will take 6-8 hours

(Please fill in information for only one of the following, for accuracy please print clearly and neatly)

If you would like to receive your loan by courier, please complete the following:

Name: _____

Address: _____

Contact Number: _____

Delivery Time Preference: _____

If you would like direct deposit, please complete the following:

Bank Name: _____

Bank Address: _____

Bank Telephone Number: _____

Institution Number: _____

Transit Number: _____

Account Number: _____

Once we have received all completed documentation processing will proceed. Thank you for choosing Edison Financial Group for your expert financial solutions.

Applicant

Co-applicant

Date

Sincerely,



Alexandria Hunter
Accounts receivable Manager
Edison Financial Group

Edison Financial Group

Insurance Coverage

Edison Financial Group insurance coverage was introduced into the financial loan industry as a method of protecting the lender(s) from the occurrence of default upon the loan agreements. Edison Financial Group insurance has chosen to stand as a co-applicant for you in order to secure your loan. This protects the lender in the event that the loan recipient forfeits on the conditions of the loan agreement.

The loan recipient is protected from specified uncertainties that may prohibit the appropriate payment of the loan as specified in the loan agreement. Edison Financial Group insurance has significantly altered the way loans can be granted and somewhat leveled the playing field as far as increased opportunities for individuals to compete effectively in today's global economy.

On behalf of Edison Financial Group insurance, I would like to take this opportunity to welcome you as the newest member to our family. A representative will be glad to handle all aspects relating to your account once your loan requirements have been met.

Again thank you for your valued business.

Sincerely,



Larry Bonnet
Senior Vice President
Edison Financial Group

Edison Financial Group

POLICY TYPE: This is to certify that the policies of insurance listed below have been issued to the insured for the policy period indicated. Not with standing, any requirement, term or condition of any contract or any other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.

POLICYHOLDER: Jennifer Macs

POLICY PREMIUM: \$ 2,900.00

LOAN AMOUNT: \$ 10,000

TERM LENGTH: 5years

SPECIFIED UNCERTAINTIES: Covers the policyholder against loss of income caused by the following.

Death: Protects against death caused by accidental occurrence. This also protects against death caused by medical affiliation to natural causes.

Loss of Job: Protects against loss of employment due to circumstances beyond one's control, such as company layoff/cutbacks, and illness.

Long Term Disability: Protects against medical disability for over a year. Must be medically diagnosed and fulfill the terms for recovery as specified by a qualified physician.

On behalf of Edison Financial Group insurance, we would like to welcome you as a valued client. Our service representatives will be responsible for handling all your account details, once your loan requirements have been met.

Sincerely,



Banny Columbia
Accounts Representative
Edison Financial Group