

Applicant Information

MAIL FOR YOU 8635 W SAHARA AVE LAS VEGAS NV (702)363-4433

Name		Social Security #		Date
Street Address		City	State	Zip Code
If less than 1 year give previous address			How long at this address	
Do you own <input type="checkbox"/> or <input type="checkbox"/> Rent		Home Phone #		Cell Phone#
Date of Birth	Driver License #		Have you ever declared Bankruptcy? If yes, when?	

Employer Information

Employer Name			Address		
Hire Date	Gross Monthly Income	Paid: Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>	Bi Weekly <input type="checkbox"/>	Position	Work Phone#
Day of Week Paid	Shift and hours you work	Days Off	Do you receive direct deposit?	If Military What is your bed/cot#? Department?	

Bank Account Information

Name of Bank		Routing #		Account #	
Address		City	State	Zip Code	
Phone#	How long has account been open?	List other signers on this account			

Spouse Employer Information (if Applicable)

Spouse		Social Security #		Employer	Work Phone#
Gross Monthly Income	Day of Week Paid	Shift and hours you work		Days Off	
Position	Can we call you at work?	If Military What is your bed/cot#? Department?			Do you have Direct Deposit?

Reference Information

Relative (not living with you)		Relationship		City, State	Phone#
Friend		City, State		Phone#	Years known?

Please read before signing. I/we certify to the best of my /our knowledge that all of the information stated above is true. I/we acknowledge that all of the information given above can be used to collect any loan given to me/us by Mail For You. I/we agree that photocopies and/or thermofax copies of the documents I/we have signed are as valid and enforceable as the originals.

Applicant Signature _____ **Date** _____

Co-Applicant Signature (if Applicable) _____

Deferred Deposit Agreement and Disclosure Statement(AD 07-01-2005)

MAIL FOR YOU INC. 8635 W SAHARA LAS VEGAS, NV. 89117 (702)363-4433

HERE'S HOW THE DEFERRED DEPOSIT CHECK SERVICE WORKS: Mail For You advances Las Vegas residents as much as 10% of their monthly gross income. You write a currently-dated personal check (no post dated checks) for the amount of the advance plus our finance charge. We give you the cash immediately and hold the check until an agreed-upon future date, at which your check will be deposited in our bank. The amount advanced and the length of time we'll hold your check are determined primarily by your gross monthly income and the number of previously completed transactions you've had with us. Both the amount advanced and the length of time are at the discretion of Mail For You, its agents, and assignees. After the check has cleared your bank, you may apply for another cash advance. When you have completed several transactions with us and you would like to increase your cash advance limit, please do not hesitate to ask. Conversations concerning your finances are always kept strictly confidential.

Mail For You Deferred Deposit Check Service is a convenient, cost-effective way to obtain emergency cash instantly. It is not intended for long-term financing, and we urge all of our customers to use the service prudently and responsibly. Accordingly, in most instances Mail For You will not advance funds to customers who have deferred deposit checks outstanding elsewhere. **FINANCE CHARGE:** The finance charge is 10% a week of the cash advance until your due date or fraction there of (APR 521.4286%), with a minimum of \$10.00. **PREPAYMENT:** Mail For You agrees to lend you _____ the sum of \$ _____. You agree to repay that sum plus a finance charge of \$ _____ on or before the date of _____.

BUY BACKS AND EXTENSION OPTIONS: Should it be inconvenient for you to have your check deposited when scheduled, you may exercise either of the following options: **1.** You may extend(rollover) the deposit date by paying at least the amount of your previous finance charge in cash or with a money order. We encourage you to pay down your advance as expeditiously as possible to keep your service charges to a minimum. You may extend the deposit date on any check to a maximum of **Ten weeks** total. **2. You may come in and BUY BACK your check before close of business on the scheduled deposit day.** If you fail to exercise either of the above options your check will be deposited. In the event circumstances temporarily prohibit you from coming to our location to BUY BACK or EXTEND your deposit date, we will hold your check a maximum of three business days beyond the scheduled deposit date, provided that you telephone or fax us prior to the close of business on the scheduled deposit day. **IMPORTANT NOTICE:** If, after deposit, the check is returned to us unpaid for any reason, you agree to pay us a returned check charge of \$25.00 each time the check is unpaid, up to a maximum of \$50.00. If you default on your obligations, you have the opportunity within thirty(30) days of the date of default to enter into a repayment plan with a term of ninety(90) days. Mail For You offers you the ability to enter this repayment plan before taking legal action. Upon default and failure to comply to repayment schedule you agree to be held accountable for: court costs, costs of service of process (equal to the amount charged by the sheriff or constable in Clark county, or county served), and reasonable attorney's fees. You authorize us to initiate one or more electronic or paper debits to your checking account to collect the amount of the returned check, the returned check fees, and any other amounts due under this Agreement. Your authorization remains in full force and effect until we have received written notice of its termination and until we have had a reasonable time to act on your notice. Any payments you make will be applied first to fees and costs, then to accrued interest, then last to principal. You have the right to rescind a loan on or before the close of business the next day of business at the location where the loan was initiated, without penalties or fees. **AGREEMENT:** You agree to give us your personal check for the full amount due on the due date. You grant us a security interest in your personal check. We agree to defer deposit your check until the due date. You agree that you will have sufficient funds on deposit in your account to pay the check on the due date. You agree not to close the account before the check is paid. You agree not to stop payment the check without our consent. You agree not to do anything to prevent payment of the check when it is presented to your financial institution. You Agree to the Agreement to Arbitrate Disputes and the Additional Terms and Conditions form(ATC 07-01-2005). Except as provided in the Agreement to Arbitrate Disputes, this Agreement will be governed by the laws of the state of Nevada. If any part of this Agreement is found unenforceable, that part will be deemed severed from the Agreement, and the remaining provisions will be enforced to the fullest extent allowed by law. You agree to be bound by all of the fee schedules, terms, and conditions delineated above and incorporated herein. You certify that the information on your application is correct. You agree to notify Mail For You immediately of an address change, change in telephone number or change in employment. You understand that once Mail For You has made a Deferred Deposit Check service cash advance to you this Agreement constitutes a legally binding contract. You agree all fee schedules, terms and conditions contained herein will apply to all Deferred Deposit Check Service transactions made between you and Mail For You until the contract is modified in writing. Said fees, terms, and conditions cannot be modified by Mail For You or by you while you have an unpaid balance due to Mail For You or while Mail For You is holding any of your checks. You acknowledge that you have received a copy of your Financial Privacy Rights. This writing constitutes the entirety of the Agreement between you and Mail For You, there are no parole terms or conditions. You have acknowledged you have received a copy of this agreement form(AD 07-01-2005).

TRUTH-IN-LENDING ACT DISCLOSURES

ANNUAL PERCENTAGE RATE	FIANCE 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 on your behalf. \$ _____	The amount you will have paid afer you have made the scheduled payment. \$ _____

Prepayment Schedule: One payment in the amount of \$ _____, due on _____ (Month) _____ (Day) _____ (Year)

Security: Your personal check is security for this loan.

Prepayment: If you pay off early, you may be entitled to a refund of part of the finance charge.
(See above for additional information about nonpayment, default, and prepayment refunds)

I _____ **by signing below. (1)** I acknowledge and declare that I have read and agree to the above terms of this Agreement (including the Additional Terms and Conditions(ATC 07-01-2005) and Agreement to Arbitrate Disputes). **(2)** I represent to you that the "Amount Financed" as shown above, together with any other outstanding loans I have with you. Does not exceed 25% of my expected monthly gross income during the term of this Loan. And **(3)** I have received a copy of this agreement and all of its terms.

Customer Signature: _____ Date: _____

Mail For You Representative:(print) _____ (sign) _____ Date: _____