

MAIL FOR YOU

8635 W.SAHARA AVE LAS VEGAS, NV 89117 (WWW.MAILFORYOU.NET)

(702)363-4433

RECEIPT AND REMINDER

FAX(702)254-0291

NAME	PHONE
ADDRESS	SSN

CHECK NUMBER		INTEREST ONLY PAYMENT MADE TODAY	
CHECK AMOUNT		AMOUNT FINANCED	
DEPOSIT DATE (close of business)		FINANCE CHARGE	
PLEASE NOTE: if your check does not clear your bank when presented, you will be charged a NSF FEE of \$25.00.		TOTAL DUE ON DEPOSIT DATE	

IF YOU DO NOT WANT YOUR CHECK DEPOSITED

- *You may "buy back" your check with cash or a money order. 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. If you redeem your check seven days or more early we will refund a full week's finance charge. (your loan cannot exceed 25% of your gross monthly income)
- *You may extend the deposit date for additional weeks (up to ten weeks max.) by paying the amount of your finance charge by cash or money order. If we allow you to extend the deposit date, a new finance charge will be added to the remaining balance.
- *If you cannot come to our location to buy back or extend your check before the close of business on the deposit date, we will hold your check a maximum of three days beyond the scheduled deposit date, provided you telephone or fax us prior to the close of business on the scheduled deposit date.
- *If you default on your obligations, you have the opportunity within thirty(30) days of the date of default to enter 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.

TRUTH-IN-LENDING ACT DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE 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 after 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 (AD 07-01-2005) 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(AD 07-01-2005) (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: _____

Additional Terms and Conditions (ATC 07-01-2005)
MAIL FOR YOU INC. 8635 W SAHARA LAS VEGAS, NV 89117 (702)363-4433

Representations Regarding Bankruptcy: You hereby acknowledge and agree that (a) the following representations are material. (b) we are relying upon your representations in loaning to you the funds covered by this Agreement, and (c) we will be entitled to a presumption that the amount we loan to you is non-dischargeable under 11 USC Section 523 if any representation set forth below is false, inaccurate or incomplete. You make the following representations to us as of the date of this Agreement:

- A. You are solvent and generally paying your debts as they become due.
- B. You have no intent to file any type of bankruptcy proceeding while this loan is outstanding or within 121 days after you repay the loan.
- C. You intend to repay this loan and have provided to us a check to satisfy your obligation to repay the loan.
- D. Your check will be honored on the day it bears and there will be sufficient funds in your account on that day to pay the check when it is presented for payment
- E. You have not consulted with an attorney within the past two (2) months regarding bankruptcy or insolvency matters.
- F. You will not use the funds from this loan to directly or indirectly to pay an attorney for services rendered or to be rendered relating to your rights under any bankruptcy or Insolvency laws or to file a bankruptcy or insolvency proceeding on your behalf.
- G. You will not use the funds from this loan to pay any debt that might otherwise be non-dischargeable in a bankruptcy case under Title 11 of the United States Code.

Agreement To Arbitrate Disputes

READ THIS AGREEMENT TO ARBITRATE DISPUTES CAREFULLY IT WILL HAVE A SUBSTANTIAL EFFECT ON YOUR LEGAL RIGHTS.

By signing below and/or each time you apply for a deferred deposit loan, you and we agree that any and all "Claims" that we have against you or that you have against us will be resolved by neutral binding individual (and not class) arbitration. "Claims" means without limitation, any and all claims, disputes or controversies that arise under common law, federal or state statute or regulation, or otherwise, and that we or our services or agents have against you or that you have against us, our services or agents, directors, officers and employees. "Claims" include, without limitation, all claims asserted as a representative, private attorney general, member of a class or in any other representative capacity, and all counterclaims, cross-claims and third party claims. "Claims" further include, without limitation, any and all Claims alleging fraud or misrepresentation and/or claims that arise out of (I) the validity scope and/or applicability of this agreement to arbitrate disputes (II) your application for a loan, (III) any deferred deposit agreement and disclosure statement, (IV) any prior agreements or agreements between you and us, including any prior loans we have made to you, (V) this agreement to arbitrate disputes, or (VI) our collection of any loan.

Except as provided in this Agreement to arbitrate disputes the arbitration will be governed by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. Rules and forms of the NAF may be obtained and all claims must be filed at any NAF office, on the World Wide Web at www.arb-forum.com or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405-0191. If you are unable to pay the costs of arbitration, your arbitration fees may be waived by the NAF. If the NAF denies your properly submitted request to waive the arbitration fees then we will, at your request advance your portion of the arbitration fees. If the arbitrator renders a decision in your favor, then you will not have to reimburse us for your portion of the arbitration fees. If the arbitrator renders a decision in our favor, then you agree to reimburse us for the arbitration fees we have advanced. However, you will not have to reimburse us for any more than the amount that would have been assessed as court costs if the claim had been resolved by a state court with proper jurisdiction. Any arbitration hearing, if one is held, will take place at a location near your residence.

The arbitration will be conducted by a single arbitrator. The arbitrator will not conduct class arbitration, and will not allow you to act as a representative, private attorney general or in any other representative capacity. This agreement to Arbitrate Disputes is made pursuant to a transaction involving interstate commerce. It will be governed by the Federal Arbitration Act 9 U.S.C. Sections 1-16, as amended ("FAA"). If for any reason a court of competent jurisdiction finds that the FAA does not apply then this Agreement to Arbitrate Disputes will be governed by the Nevada Arbitration Act, as amended. The arbitration award will be in writing and will not contain any findings or explanation for the arbitrator's ruling. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement to Arbitrate Disputes is an independent agreement, will survive the closing and repayment of the Loan for which you are applying, and will be binding upon you and your heirs, successors and assigns. Notwithstanding the foregoing, you and we each retain the right to seek adjudication in small claims court of any Claim within such court's jurisdiction. All Claims which cannot be adjudicated in small claims court (and all appeals from a judgment by a small claims court) must be resolved through binding arbitration as described above.

BY SIGNING THIS AGREEMENT OR APPLYING FOR A LOAN: YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY CLAIM ALLEGED AGAINST US OR RELATED THIRD PARTIES. YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT OTHER THAN A SMALL CLAIM COURT RESOLVE ANY CLAIM ALLEGED AGAINST US OR RELATED THIRD PARTIES. YOU ARE WAIVING YOUR RIGHT TO BRING, JOIN OR PARTICIPATE IN ANY CLASS ACTION LAWSUIT AGAINST US OR RELATED THIRD PARTIES.

Notice of Your Financial Privacy Rights

We respect the privacy of our customers and are committed to treating customer information responsibly. We collect "nonpublic personal information" about you from the following sources: 1) Information we receive from you on applications or other forms 2) Information we receive from consumer reporting agencies and 3) Information about your transactions with us or our affiliates. We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal standards to guard your nonpublic personal information. Maintaining the privacy of your financial information is a matter of great importance to us. We want you to know what we do to protect information about you and who we disclose information to and why. We also want you to know that we do not sell information about you. **Information we collect about you:** We only obtain the information needed to process your loan application and collect your loan. The following more specifically lists the usual kinds of nonpublic financial information we obtain and where we get that information: When you apply for a loan, we get information from you about your home address, phone number, social security number, employer, income, debts, bank accounts, other property you own, personal references and other information. We may get information about your credit history from credit bureaus and from our affiliates. We may verify information you provide about your job and income with your employer. We may check with your personal references. We get information about the payments you make on your loan from entities that collect loan payments on our behalf. Disclosure of information about prior borrowers, Disclosure of information about you. We protect the confidentiality of your information. We do not disclose, or reserve the right to disclose, nonpublic financial information about you except as provided by law. We do not disclose, or reserve the right to disclose, nonpublic financial information about a former borrower except as provided by law.