EXHIBIT 1

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LOAN AGREEMENT

Date Of Loan	12/14/2020	Borrower	Dustin Pearce
Lender	Leap Credit of Missouri LLC	Loan ID	7406332
Mailing Address	P.O. Box 19079, Atlanta, GA 30326	Mailing Address	1880 east kensignton joplin mo 64801 Joplin MO 64801

This Loan Agreement ("Agreement") governs your Leap Credit Loan ("Loan"). Please read it andkeep it for your reference. The words "you," "your" and "Borrower" as used in this Loan Agreement ("Agreement") refer to the Borrower named above. The words "we," "us," "our," "ours" and "Lender" as used in this Agreement refer to the Lender named above and its successors, assigns and representatives. You agree that this Agreement binds your heirs and legal representatives. **This Agreement includes an "Arbitration Provision."**

TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGES	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate. 758.01 %	The dollar amount the credit will cost you $ 4577.49	The amount of credit provided to you or on your behalf $ 1000.00	The amount you will have paid after you have made all payments as scheduled. $ 5577.49

Your Payment Schedule will be:

Number	Date	Amount	Fees	Interest	Principal	Balance
1	12/25/2020	159.27	$0	239.58	0.00	1000.00
2	01/01/2021	159.27	$0	152.46	0.00	1000.00
3	01/08/2021	159.27	$0	152.46	0.00	1000.00
4	01/15/2021	159.27	$0	152.46	0.00	1000.00
5	01/22/2021	159.27	$0	152.46	0.00	1000.00
6	01/29/2021	159.27	$0	152.46	0.00	1000.00
7	02/05/2021	159.27	$0	152.46	0.00	1000.00
8	02/12/2021	159.27	$0	152.46	0.00	1000.00
9	02/19/2021	159.27	$0	152.46	0.00	1000.00
10	02/26/2021	159.27	$0	152.46	0.00	1000.00
11	03/05/2021	159.27	$0	152.46	0.00	1000.00
12	03/12/2021	159.27	$0	152.46	1.41	998.59
13	03/19/2021	159.27	$0	152.25	7.02	991.57
14	03/26/2021	159.27	$0	151.18	8.09	983.48
15	04/02/2021	159.27	$0	149.94	9.33	974.15
16	04/09/2021	159.27	$0	148.52	10.75	963.40
17	04/16/2021	159.27	$0	146.88	12.39	951.01
18	04/23/2021	159.27	$0	144.99	14.28	936.73
19	04/30/2021	159.27	$0	142.81	16.46	920.27
20	05/07/2021	159.27	$0			

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21	05/14/2021	159.27	$0	140.30	18.97	901.30
22	05/21/2021	159.27	$0	137.41	21.86	879.44
23	05/28/2021	159.27	$0	134.08	25.19	854.25
24	06/04/2021	159.27	$0	130.24	29.03	825.22
25	06/11/2021	159.27	$0	125.81	33.46	791.76
26	06/18/2021	159.27	$0	120.71	38.56	753.20
27	06/25/2021	159.27	$0	114.83	44.44	708.76
28	07/02/2021	159.27	$0	108.06	51.21	657.55
29	07/09/2021	159.27	$0	100.25	59.02	598.53
30	07/16/2021	159.27	$0	91.25	68.02	530.51
31	07/23/2021	159.27	$0	80.88	78.39	452.12
32	07/30/2021	159.27	$0	68.93	90.34	361.78
33	08/06/2021	159.27	$0	55.15	104.12	257.66
34	08/13/2021	159.27	$0	39.28	119.99	137.67
35	08/20/2021	162.31	$0	24.64	137.67	0.00

Late Payment Fee: If a payment is more than 15 days late, you will be charged the greater of an amount not to exceed 5% of each installment due or the minimum payment due or $15, not to exceed $50.

Prepayment: If you pay off early, you will not have to pay a penalty. See the rest of this Agreement for additional information about nonpayment, default and any required repayment in full before the scheduled due date.

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Itemization of Amount Financed of $ 1000.00
1. $ 1000.00 Amount paid to you directly

Signatures. By signing this Agreement electronically, you acknowledge receipt of a copy of this Agreement and agree to be bound by the terms set forth on all pages of this Agreement. ***The electronic record of your electronic signature is hereby made a part of this Agreement.***

Lender's Signature: Leap Credit LLC

Borrower's Signature: Dustin Pearce 12/10/2020 8:00:52 AM PST

A. Promise to Pay. You promise to pay lender, in consecutive installments according to the Payment Schedule shown above, (i) the Amount Financed shown above, (ii) all other charges provided for in this Agreement unless subsequently modified. You promise to pay the lender the principal amount (which is the same as the amount financed shown above) plus interest at the rate of 795.00 % per annum until the loan is paid in full. Interest accrues on a daily basis from the loan date listed above. Periodic finance charges accrue from the date we initiate delivery of your loan and will be calculated on a simple interest basis by multiplying your outstanding principal balance each day times a daily periodic rate equal to 1/365th of the annual rate above, until paid. The actual amount of finance charges that you pay may exceed the Finance Charge disclosed in the Truth in Lending Disclosures above if you make payments later than the scheduled dates or in less than the scheduled amounts. Any amounts due under this Agreement that remain unpaid on the final payment due date will be due in full on that date.

B. Loan Proceeds. You authorize us to initiate a one-time ACH credit entry to the bank account identified in the Automatic Payment Authorization in the amount of the Loan proceeds.

C. Right to Cancel. You have the right to cancel this Agreement at any time prior to midnight of the third business day after the Date of Loan ("Loan Cancel Deadline"). To cancel this Agreement, you must either email us at support@leapcredit.com, text HELP to (888) 532-7842 or call (888) 532-7842 between Monday – Friday, 8:00am – 8:00pm. You can also mail us at P.O. Box 19079, Atlanta, GA 30326 with a post-mark date within the Loan Cancel Deadline. If we receive your notice to cancel the Loan before Loan proceeds have been credited to your Bank Account and before the Loan Cancel Deadline, we will not deposit the Loan proceeds to your Bank Account and all obligations under this Agreement will be cancelled. If we receive your notice to cancel the Loan after Loan proceeds have been credited to your Bank Account and before the Loan Cancel Deadline, you agree to pay a cancellation fee equal to the lesser of (i) $30 or (ii) the maximum amount permitted under applicable law. You authorize us to make a one-time ACH debit in the amount of the Loan principal and any cancellation fee owed under this Agreement on or after the date we receive your notice to cancel the Loan. If we receive undisputed final payment in full of the Loan principal and any cancellation fee through the ACH debit, the obligations under this Agreement will be cancelled. If we do not receive undisputed final payment in full of the Loan principal and any cancellation fee through the ACH debit, then this Agreement will remain effective and you will be responsible for all amounts owed under this Agreement.

D. Payments; Payment Address. If you are not enrolled in our automatic payment plan, you must send payments to **P.O. Box 19079, Atlanta, GA 30326** (or such other address as we may designate from time to time). Subject to applicable law, we may apply payments to the amounts you owe under this Agreement in any order we choose. You may not tell us how to apply payments. Payments must be received by 5pm Eastern Time to be credited the same day.

E. Prepayments. You may prepay amounts due under this Agreement, in full or in part, at any time without penalty. If you prepay in part, you must still make each payment according to the Payment Schedule above until this loan is paid in full.

F. Disputed Payments. You agree not to send us postdated or partial payments marked "paid in full," "without recourse," or with similar restrictive language. If you send such a payment, we may accept it without losing any of our rights under this Agreement. **All written communications concerning disputed amounts, including any check or other payment instrument that (i) is postdated, (ii) indicates that the payment constitutes "payment in full" of the amount owed, (iii) is tendered with other conditions or limitations or (iv) is otherwise tendered as full satisfaction of a disputed amount, must be marked for special handling, accompanied by adequate notice and mailed or delivered to us at Attention: Disputed Payments, P.O. Box 19079, Atlanta, GA 30326.**

G. Late Payment: To the greatest extent not prohibited by law, if you fail to make a timely payment, you agree to pay a Late Payment Fee equal to **the greater of 5% of each installment due or the minimum payment due or $15** not to exceed $50, for payments more than **15 days** late.

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H. Returned Payment: To the greatest extent not prohibited by law, if any payment you make is dishonored or returned for any reason, you agree to pay a $25 handling fee, plus the amount charged by any financial institution for processing the refused instrument.

I. Default: Subject to applicable law, you will be in default under this Agreement if any of the following events occur: (i) we do not receive any payment under this Agreement when due, (ii) you violate any other obligations, representations or warranties under or in connection with this Agreement or make any false disclosures, (iii) you declare bankruptcy or similar proceedings are commenced by or against you, (iv) you die or (v) any information or signature you provide in connection with this Agreement is false, fraudulent or misleading.

J. Remedies Upon Default: Subject to any right you may have under applicable law to receive notice of default and the right to cure such default, if you are in default, you agree that we may, in our sole discretion, (i) declare the unpaid balance of your debt hereunder to be immediately due and payable without advance notice to you and (ii) exercise any remedy provided by this Agreement or law. If this Agreement is referred to an attorney (who is not our salaried employee) to collect the amount you owe or otherwise enforce the terms of this Agreement, you agree to pay to the fullest extent not prohibited by applicable law our reasonable attorneys' fees and other costs of collection.

K. Waivers: You waive the right of "presentment" and "notice of dishonor." You also waive demand for payment, protest, notice of protest and all other notices and demands to the fullest extent not prohibited by applicable law.

L. Credit and Employment Investigation: You authorize us to investigate your personal credit history in connection with your loan and any update, renewal, review or collection of your loan or any other lawful purpose by obtaining consumer credit reports. You also authorize us to make direct inquiries of your employer or businesses where your accounts are maintained and other inquiries, as we deem appropriate.

M. Credit Reporting; Inaccurate Information: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you believe that we have information about you that is inaccurate or that we have reported or may report information about you that is inaccurate, please notify us of the specific information that you believe is inaccurate by writing to us at Attention: Customer Service, P.O. Box 19079, Atlanta, GA 30326.

N. Notices; Change of Address: You agree that you will have received any notice we send you when the notice is delivered personally to you or when we mail electronically or by U.S. mail, postage paid, to the last electronic or postal address that we have for you in our records. You agree to notify us promptly of any change in your electronic mail address, your postal address, employer, place of employment and home telephone number by writing to us at Attention: Customer Service, P.O. Box 19079, Atlanta, GA 30326.

O. Interpretation; Severability: : Paragraph headings are for convenient reference only and may not be used in the interpretation of this Agreement. If applicable law is finally interpreted so that charges collected or to be collected in connection with this Agreement exceed the permitted limits, then (i) any such charges will be reduced to the permitted amounts and (ii) any amounts already collected that exceed the permitted amounts will be credited to you by, at our option, applying the credit to any amounts due hereunder or making a direct payment to you. If any provision in this Agreement is invalid under applicable law, the remainder of the provisions in this Agreement will remain in effect. You agree that for purposes of compliance with law under this Agreement, your state of residence is the postal address provided in your application.

P. Assignment: We may sell, assign or transfer this Agreement and our rights and remedies under this Agreement without prior notice to you. You may not sell, assign or transfer this Agreement or your obligations under this Agreement.

Q. Telephone Monitoring and Recording: From time to time, we may monitor and/or record telephone calls regarding your account with us, and you agree to any such monitoring and/or recording.

R. Communicating with You; Consent to Contact by Electronic and Other Means: We may contact you for any lawful reason, including for the collection of amounts owed to us, in compliance with our Privacy Notice in effect from time to time. No such contact will be deemed unsolicited. To the greatest extent not prohibited by applicable law, we may (i) contact you at any address or telephone number (including wireless cellular telephone or ported landline telephone number) that you may provide to us from time to time; (ii) use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you; (iii) use automatic dialing and announcing devices which may play recorded messages; and (iv) send text messages to your telephone. You may contact us at any time to ask that we not contact you using any one or more methods or technologies.

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S. ARBITRATION PROVISION (AGREEMENT TO ARBITRATE CLAIMS) Except as otherwise stated below, any Claim (as defined below) will be resolved by binding arbitration pursuant to (a) this Arbitration Provision and (b) the Code of Procedure of the national arbitration organization to which the Claim is referred (as in effect when the Claim is filed). Claims will be referred to either Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. Streamlined arbitration procedures will be used if available. If a selection by us of one of these organizations is unacceptable to you, you have the right, within 30 days after you receive notice of our election, to select the other organization listed to serve as arbitration administrator. For purposes of this Arbitration Provision, "Claim" means any claim, dispute or controversy (whether in contract, tort, or otherwise), past, present or future, (collectively, "Claims") as further described below. (If for any reason a selected organization cannot, will not or ceases to serve as an arbitration administrator, you or we may substitute another widely recognized arbitration organization that uses a similar code of procedure and is mutually acceptable to the parties.) Either party may elect to bring an individual Claim in small claims court (or your state's equivalent court, if any). However, if a Claim that is brought in small claims court is transferred or appealed to a different court, either party may elect arbitration. An arbitration proceeding can decide only your or our Claims. You cannot join other parties (or consolidate Claims) except with respect to persons who use your Account. Neither you nor we will be permitted to arbitrate claims on a class wide (that is, on other than an individual) basis.

Right To Reject Arbitration. You may reject this Arbitration Provision. If you do so, neither you nor we will have the right to engage in arbitration. Rejecting this Arbitration Provision will have no effect on any of the other provisions in this Agreement. To reject this Arbitration Provision, we must receive your written rejection within 60 days after we open your Account, or 60 days after any change in terms that affects this Arbitration Provision, to Attention: Opt Out, P.O. Box 19079, Atlanta, GA 30326; ATTN: Arbitration Opt-Out. In your letter, you must give us the following information: Name, Address and Account number. The right to reject granted here applies solely to this Arbitration Provision, and not to any other provision of this Agreement, or to any other agreement with us. In the event of a dispute over whether you have provided a timely rejection notice, you must provide proof of delivery.

Significance of Arbitration; Limitations and Restrictions. **IF YOU OR WE CHOOSE TO RESOLVE A CLAIM BY BINDING ARBITRATION, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO (i) HAVE A COURT OR JURY DECIDE THE CLAIM BEING ARBITRATED (ii) ENGAGE IN PRE ARBITRATION DISCOVERY (THAT IS, THE RIGHT TO OBTAIN INFORMATION FROM THE OTHER PARTY) TO THE SAME EXTENT THAT YOU OR WE COULD IN COURT, (iii) PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS IN A CLASS ACTION, IN COURT OR IN ARBITRATION, RELATING TO ANY CLAIM SUBJECT TO ARBITRATION OR (iv) JOIN OR CONSOLIDATE CLAIMS OTHER THAN YOUR OWN OR OUR OWN. OTHER RIGHTS AVAILABLE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION. Except as set forth below, the arbitrator's decision will be final and binding.** Only a court may decide the validity of items (iii) and (iv) above. If a court holds that items (iii) or (iv) are limited, invalid or unenforceable, then this entire Arbitration Provision will be null and void. You or we can appeal any such holding. If a court holds that any other part(s) of this Arbitration Provision (other than items (iii) and (iv)) are invalid, then the remaining parts of this Arbitration Provision will remain in force. An arbitrator will decide all other issues pertaining to arbitrability, validity, interpretation and enforceability of this Arbitration Provision. The decision of an arbitrator is as enforceable as any court order and may be subject to very limited review by a court. An arbitrator may decide a Claim upon the submission of documents alone, or a party may request a telephonic hearing if permitted by applicable rules. The exchange of nonprivileged information relevant to the Claim, between the parties, is permitted and encouraged. Either party may submit relevant information, documents or exhibits to the arbitrator for consideration in deciding a Claim.

Broad Meaning of "Claims." "The term "Claims" in this Arbitration Provision is to be given the broadest possible meaning and includes (by way of example and without limitation) Claims arising from or relating to (i) the application for or issuance of your Account, (ii) use, terms, change in terms or addition of terms, closing or collection of your Account or this Agreement, (iii) advertisements, promotions or oral or written statements related to your Account, including any Claims regarding information obtained by us from, or reported by us to, credit reporting agencies or others, (iv) Claims between you and our parent corporations, wholly or majority owned subsidiaries, affiliates, predecessors, successors, assigns, agents, independent contractors, employees, officers, directors or representatives arising from your Account or this Agreement and (v) Claims regarding the validity, enforceability or scope of this Arbitration Provision or this Agreement.

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Arbitration Procedure and Costs. For a copy of relevant codes of procedure, to file a Claim or for other information about JAMS and AAA, write them, visit their web site or call them at: (i) for JAMS, 1920 Main Street, Suite 300, Irvine, CA 92614 or info@jamsadr.com, http://www.jamsadr.com, 1 800 352 5267; or (ii) for AAA, 1633 Broadway, 10th Floor, New York, NY 10019 or websitemail@adr.org, http://www.adr.org, 1 800 778 7879. If either party fails to submit to arbitration following a proper demand to do so, that party will bear the costs and expenses, including reasonable attorneys' fees, incurred by the party compelling arbitration. Any physical arbitration hearing will be held in the federal judicial district where you live at the time the Claim is filed. No matter which party initiates the arbitration, we will advance or reimburse filing fees and other costs or fees of arbitration. Each party will initially be responsible for its own respective attorneys', experts' and witness fees and related costs and expenses throughout the arbitration. Unless prohibited by law, the arbitrator may, applying applicable law, award fees, costs and reasonable attorneys' fees and expenses to the party who substantially prevails in the arbitration. Allocation of fees and costs relating to an appeal in arbitration will be handled in the same manner. For an explanation and schedule of the fees that may apply to an arbitration proceeding with JAMS, please visit http://www.jamsadr.com/rules-streamlined-arbitration; for AAA, visit http://www.adr.org/consumer_arbitration. The appropriate fee schedule in effect from time to time is hereby incorporated by reference into this Arbitration Provision. The cost of arbitration may be higher or lower than the cost of bringing a Claim in court, depending upon the nature of the Claim and how the arbitration proceeds. Having more than one Claim and holding a physical arbitration hearing can increase the cost of arbitration.

Governing Law for Arbitration. This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and will be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1 et seq., as amended, notwithstanding any other governing law provision in this Agreement. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations and will honor claims of privilege recognized at law. Judgment upon any arbitration award may be entered and enforced, including without limitation by garnishment, attachment, foreclosure or other post judgment remedies, in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA, in which case any party can appeal the award to a three arbitrator panel administered by the selected arbitration administrator. The panel will reconsider de novo (that is, without deference to the ruling of the original arbitration) any aspect of the initial award requested by the appealing party.

Continued Effect of Arbitration Provision. This Arbitration Provision will continue to govern any Claims that may arise without regard to any termination or cancellation of your Account. If any portion of this Arbitration Provision (other than the provisions prohibiting class wide arbitration, joinder or consolidation) is deemed invalid or unenforceable under the FAA, it will not invalidate the remaining portions of this Arbitration Provision. If a conflict or inconsistency arises between the code of procedures of the selected arbitration administrator and this Arbitration Provision, this Arbitration Provision will control.

T. Governing Law: This Agreement, and any claim, dispute or controversy (whether in contract, tort, or otherwise) at any time arising from or relating to this Agreement, are governed by and construed in accordance with applicable federal law and, to the extent not preempted by federal law, the laws of the borrower's state as shown in the Borrower's Mailing Address above (without regard to internal principles of conflict of laws), except that the arbitration provision is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. The legality, enforceability and interpretation of this Agreement and the amounts contracted for, charged and reserved under this Agreement will be governed by such laws.

U. No Waiver By Us: We will not be deemed to have waived any of our rights by delaying the enforcement of any of our rights. If we waive any of our rights on one occasion, that waiver will not constitute a waiver by us of our rights on any future occasion. We will be under no duty to enforce payment of the amount owed us under this Agreement by exercising any of our rights under this Agreement.

V. Entire Agreement: You agree that this Agreement is our entire and final express agreement and may not be contradicted by evidence of any alleged oral agreement. No oral changes can be made.

W. Missouri Residents: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

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Leap Credit of Missouri, LLC

AUTOMATIC PAYMENT AUTHORIZATION

By signing below, you authorize Leap Credit of Missouri LLC ("Lender") to initiate regularly scheduled ACH debit entries via our secure third-party ACH providers to the bank account designated <below> <in your application> ("Bank Account") on each payment due date in the amount of each payment due as shown in your installment loan agreement. The charge will appear on your bank statement as an "ACH Debit." Should Lender determine that your Bank Account does not maintain sufficient funds to meet a scheduled payment, you authorize Lender to debit your Bank Account a lower variable amount, in order to avoid a Non-Sufficient Funds ("NSF") fee. You agree that no prior-notification will be provided if the total payment is under the total installment amount owed under your installment loan agreement. If your payment is more than that amount, or if the payment date changes, due to a loan modification or otherwise, you will receive advance notice from us at least ten (10) days prior to the payment being collected. By initiating an ACH debit for a lower variable amount, Lender does not guarantee that you will avoid a NSF fee, as Lender may not be aware of your other payment obligations. If a payment due date falls on a Saturday, Sunday or holiday, then you authorize Lender to initiate the scheduled debit on the next business day. Any separate payments that you make on or before your payment due date will not affect this authorization.

If a debit is rejected or dishonored, you agree that Lender may initiate an ACH debit entry to the Bank Account up to two (2) more times. Lender is not liable for any fees or interest that you may incur if Lender is unable to debit your scheduled payment under this authorization. Lender also is not responsible for any fees imposed on you by the provider of any Bank Account as the result of any authorized debit or any payments made under this authorization. You agree to maintain sufficient funds in the Bank Account to meet each scheduled payment, including a lower variable amount, not exceeding the total installment amount owed under your installment loan agreement. You understand that funds must be available by the end of the business day prior to the payment due date and maintained in your Bank Account until scheduled payment is processed. You agree to notify Lender promptly if your Bank Account information changes. Lender may modify or terminate this authorization for any reason by notifying you in writing at your last known mailing address or email address in Lender's records.

This authorization will continue until you notify Lender that you wish to terminate the authorization, or until Lender terminates this authorization. You may terminate this authorization by emailing us at support@leapcredit.com. You must give any notice of termination in such a manner and sufficiently in advance to allow Lender and your financial institution a reasonable opportunity to act. Lender may terminate this authorization if you fail to keep an installment loan or your Bank Account in good standing. Delinquency under an installment loan or closure of your Bank Account, for any reason, may result in immediate termination of this authorization. Also, if there are insufficient funds in your Bank Account to process any payment, this authorization may be terminated immediately. If this authorization is revoked or terminated, you remain responsible for making all remaining payments required under your installment loan agreed using a payment method acceptable to Lender. Automated Clearing House transactions must comply with the provisions of U.S. law.

Right to Stop Payment and Procedure for Doing So: You can stop scheduled payments by calling 1(888)-532-7842 or by writing to P.O. Box 19079, Atlanta GA 30326. If you write to Lender, your request must reach Lender at least 3 business days before the scheduled payment due date. If you call Lender, Lender may require you to put your request in writing and to deliver your request to Lender within 14 days after you call. Lender may charge you a fee for each stop payment request that you give Lender. If you tell Lender to stop a payment at least 3 business days before the payment due date and Lender does not stop payment, Lender will be liable for your losses or damages.

Please print this authorization and retain a copy for your records.

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Leap Credit of Missouri LLC

A. "Prior express written consent" to initiate telemarketing calls or text messages to a mobile phone using an automatic dialing or announcing device.

(OPTIONAL) By checking the box, you authorize Leap Credit of Missouri LLC to initiate telemarketing calls or text messages using an auto dialer and artificial or prerecorded voice to the mobile phone number you have provided in your application or application process. You are not required to check the box or give your phone number to obtain credit from Leap Credit of Missouri LLC.

B. "Prior express consent" to initiate non-telemarketing calls or text messages to a mobile phone using an automatic dialing or announcing device.

<checking this box> you authorize Leap Credit of Missouri LLC to contact you for any lawful purpose in connection with this application and any loan you receive. To the greatest extent not prohibited by applicable law, Leap Credit of Missouri LLC may (i) contact you at any address or telephone number (including wireless cellular telephone or ported landline telephone number) that you may provide to Lender from time to time; (ii) use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you; (iii) use automatic dialing and announcing devices which may play recorded messages; and (iv) send text messages to your telephone. You may contact Leap Credit of Missouri LLC at any time to ask that Leap Credit of Missouri LLC not contact you using any one or more methods or technologies.

REMOTELY-CREATED CHECK AUTHORIZATION

By electronically signing this loan agreement, you authorize Lender or our agent to create and submit remotely-created checks ("RCCs") drawn on the bank account identified below the amount of each payment owing to Lender under this Loan Agreement on or after the date each payment is due, including any disclosed late payment fees, returned payment charges or other amounts owing to us upon acceleration of this Loan as a result of your default. You authorize Lender (i) to vary the amount of any preauthorized payment by RCC, as needed to repay amounts owing, as modified by any partial prepayment and (ii) to verify and maintain current all of the information that you have provided about your bank account, including the name of your bank, your bank routing and transit number, and your account number. You agree to maintain sufficient funds in the bank account to satisfy each payment due under this Loan Agreement. Lender is not responsible for any fee imposed by the provider of your bank account as a result of any payment made under this authorization. If you believe that Lender charged your bank account in a manner not contemplated by this authorization, please contact Lender immediately by phone at 1-888-532-7842 or by emailing us at support@leapcredit.com. You may revoke this authorization by emailing Lender at support@leapcredit.com or sending a letter to P.O. Box 19079, Atlanta, GA 30326.

Note that you have alternatives to ACH debiting. Such alternatives include check or debit, and shall be provided to you both, when you are current, or in collection stages.

Bank Account No: [redacted]
Account Type: Checking
Routing No: [redacted]

Dustin Pearce

12/10/2020 8:00:52 AM PST

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