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EXHIBIT II

BILL OF SALE

For value received and in further consideration of the mutual covenants and conditions set forth in the Account Purchase Agreement (the "Agreement") dated 05/11/2021 by and between Mid-American Title Loans, LLC and Fairfax Financial Services, LLC (collectively referred to herein as "Seller") and SALANDER ENTERPRISES, LLC ("Buyer"), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, to the extent of its ownership, the Accounts as set forth in the Account Schedule attached hereto as Exhibit I delivered by Seller to Buyer on each Closing Date, and as further described in the Agreement.

Lot Number: Lot 6

Aggregate Charge Off Balance: $4,890,615.58

Number of Accounts: 1600

DATED: 05/11/2021

SELLER: MID-AMERICAN TITLE LOANS, LLC

By:_____

Name (print): Kenneth Wayne

Title: President

SELLER: FAIRFAX FINANCIAL SERVICES, LLC

By:_____

Name (print): Kenneth Wayne

Title: President

Not an Official Court Document

CONSUMER CREDIT LOAN AND SECURITY AGREEMENT

Date of Loan: 3/22/2018

Lender:
Fairfax Financial Services, LLC dba Mid-American Loans
2448 S. Campbell Ave.
Springfield, MO 65807

Borrower(s):
NAPOLEON, TRYAN R

Contract #:579-11692
Maturity Date: 4/21/2018

Address: [redacted]

Motor Vehicle
Year: 2005 License #: DP2 X7P
Make: Mercury
Model: Monterey
[redacted]

DISCLOSURES REQUIRED BY FEDERAL TRUTH IN LENDING

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. **304.17%**	The dollar amount the credit will cost you. **$203.38**	The amount of credit provided to you or on your behalf. **$813.50**	The amount you will have paid after all payment are made as scheduled **$1,016.88**

Filing Fee: $13.50

Your payment schedule will be:

Number of Payment(s)	Amount of Payment(s)	Due on:
1	$1,016.88	4/21/2018

Security: You are giving Lender a security interest in the motor vehicle described above.
Prepayment: If you pay off this loan early you will not have to pay a penalty.
Please see the remainder of this document for additional information about nonpayment, default and any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Itemization of the Amount Financed of $813.50

$800.00 Amount given to you directly
$0.00 Amount paid on your account
$13.50 Amount paid to government official for lien fee (Filing Fee)
$813.50 Amount Financed

This loan transaction and the security interest in the collateral securing it have been pledged to CapitalSource Finance, LLC as agent and administrator for various lenders.

This Consumer Credit Loan and Security Agreement ("Loan Agreement") is executed by and between the above named borrower(s) (hereinafter collectively "Borrower") and the above named Lender (hereinafter "Lender") on the date set forth above.

1. **Promise to Pay.** Borrower hereby promises to pay Lender in immediately available United States currency the principal amount of $813.50 together with interest calculated at a rate not to exceed that disclosed in paragraph 3, until paid in full according to the payment schedule set forth above. Borrower agrees that all sums due under this Loan Agreement will be paid without prior demand, notice or claim of set off. You may elect to make your payments by authorizing ACH debits from your account after you have entered into this transaction, if ACH repayment is offered at this branch location.
2. **Security Interest in Collateral.** To secure Borrower's obligations under this Loan Agreement, Borrower hereby grants to Lender a security interest in the motor vehicle described at the top of this Loan Agreement (hereinafter the "Motor Vehicle"), all accessories and accessions to the Motor Vehicle and all proceeds related thereto, including all insurance proceeds or refunds of insurance premiums related to the Motor Vehicle (all such property referred to herein as "Collateral"), and authorizes Lender's security interest to be recorded on the vehicle title. Borrower agrees to reimburse Lender its costs for perfecting Lender's lien on the Collateral ("Lender's Lien Fee"). Borrower may pay Lender's Lien Fee in cash at the time the Loan Agreement is executed or finance it within the Loan Agreement.
3. **Interest Calculation.** Interest under this Loan Agreement will be calculated on a simple interest basis and shall accrue at a daily rate of 1/365th of the annual interest rate of 304.17% multiplied by the unpaid principal balance for each day that any principal amount is due Lender. All payments shall be applied first to accrued interest, then any costs due to Lender other than the unpaid principal amount, and finally to the unpaid principle amount.
4. **Right to Cancel.** Borrower is hereby granted the right to cancel this Loan Agreement without cost at any time before the close of business of the next business day (including Saturdays) following the date of this Loan Agreement by repaying to Lender in cash the amount advanced to the Borrower.
5. **Initial Term and Renewals.** The original term of this Loan Agreement is thirty days. Unless Borrower has repaid all obligations under this Loan Agreement in full, surrendered the Motor Vehicle, has been sent notice of Lender's intention not to renew this Loan Agreement, or has defaulted under this Loan Agreement, this Loan Agreement may be renewed for additional thirty day periods, with the payment by Borrower of at least the outstanding accrued and unpaid interest (a "minimum payment") on or before the Maturity Date, as extended. If Lender receives such a minimum payment from Borrower, Lender shall be entitled to deem such payment a request by Borrower to renew this Loan Agreement for an additional thirty day period.

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6. **Borrower's Representations and Warranties.** Borrower represents and warrants as follows: (a) that Borrower is at least 18 years of age and has the right to enter into this Loan Agreement; (b) that Borrower is the sole owner of the Motor Vehicle, that the Motor Vehicle is not stolen and has no liens or encumbrances against it, and that the title presented to Lender by Borrower is the current and valid title to the Motor Vehicle; (c) that Borrower will not attempt to transfer any interest in the Motor Vehicle, permanently move the Motor Vehicle from Borrower's current state of residence or apply for a duplicate, lost, or replacement certificate of title to the Motor Vehicle until all obligations under this Loan Agreement have been paid in full; (d) that Borrower is not a member of the United States military, or the spouse or dependent of a member.

7. **Default.** To the extent allowed by law, the following constitute events upon which Lender may declare a default under this Loan Agreement: (a) Borrower fails to keep any promises under this Loan Agreement, including but not limited to any failure to make any required payment when due where subject to Borrower's right to cure, Borrower has failed to cure within 20 days after notice is given pursuant to RSMo § 408.555.1; (b) any representation made by Borrower or any information given to Lender by Borrower is false or misleading; (c) the Motor Vehicle has been abandoned by Borrower, impounded by a government agency, or held by a mechanic under a claim of a mechanic's or storage lien and not redeemed by Borrower within three (3) business days; (d) the death of the Borrower; or (e) Lender reasonably believes, based upon the action or inaction of the Borrower, that Lender's prospect of being repaid in full have been significantly diminished.

8. **LENDER'S Rights in the Event of Default.** Upon the occurrence of any event listed in paragraph 7, Lender may at its option, without notice to Borrower, do any one or more of the following as allowed by law: (a) declare the whole outstanding balance under this Loan Agreement to be immediately due and payable and proceed to collect it; (b) foreclose upon its lien and liquidate the Collateral securing this Loan Agreement according to law, including by using self-help repossession; (c) exercise all other rights, powers and remedies given by law; and/or (d) recover from Borrower, as allowed by law, all reasonable costs, charges, and expenses, including court costs actually incurred in connection with a repossession of the Motor Vehicle or an actual sale of the Collateral in foreclosure proceedings or upon entry of judgment. Any delay by Lender in exercising any or all of these rights shall not be a waiver of such rights. If the Motor Vehicle is repossessed, Borrower will have thirty (30) days in which to request and collect Borrower's personal belongings that were in the Motor Vehicle at the time of repossession; otherwise, Borrower agrees that such personal belongings may be destroyed or thrown away, without any compensation to Borrower. Borrower agrees to pay any reasonable fee allowed by law to recover such personal belongings.

9. **Communications.** Borrower authorizes Lender (which includes, for the purpose of this Authorization, Lender's successors, assigns, Select Management Resources, LLC and other agents and service providers) to provide Borrower with information about Borrower's account, including information about payment due dates and missed payments, using some or all of the following electronic methods of communication: automatic telephone dialing system ("ATDS") call, non-ATDS call, artificial or prerecorded voice call, automated text message, non-automated text message and electronic mail (collectively, "Electronic Communication Methods"). Borrower authorizes Lender to contact Borrower using Electronic Communication Methods at any telephone number or email address that Borrower supplies to Lender on Borrower's application for credit, that Borrower subsequently supplies to Lender or that Lender identifies as being associated with Borrower (except that Lender will only place non-ATDS calls and send only non-automated texts to mobile numbers that Borrower has not supplied to Lender or otherwise authorized Lender to call). Borrower understands that communications Lender sends using the Electronic Communication Methods may be viewed or listened to by anyone with access to Borrower's telephone, text messages, voicemails and/or emails, and Borrower agrees that Lender will not be liable to Borrower regarding any such communications, even if some third party views or listens to the information Lender communicates. Text messages Lender sends may use the short name of SMR, LLC. Standard text, voice and data rates and charges apply, and Borrower agrees that Lender has no liability for such rates and charges. To stop ATDS calls to a mobile number, artificial or prerecorded voice calls to a mobile number and/or automated texts to a mobile number, tell an employee of the office whose address is listed on page one of this agreement or write to Lender at ELECTRONIC COMMUNICATIONS PREFERENCES, PO BOX 5040, Alpharetta, Georgia 30023-5040. Alternatively, reply "STOP" to any text Lender sends to Borrower to stop text messages to the number to which Lender sent Lender's text. To stop emails, follow the opt-out instructions at the bottom of any email Lender sends to Borrower.

10.**General.** (a) Borrower shall bear the entire risk of loss or damage to the Motor Vehicle while it is in Borrower's possession and agrees to indemnify and holder Lender harmless from any and all claims for property damages or personal injuries arising from the operation of the Motor Vehicle, including but not limited to, all judgments, reasonable attorney's fees, court costs and expenses; (b) if more than one borrower executes this Loan Agreement, each borrower will be jointly and severally liable; (c) time is of the essence of this Loan Agreement; (d) the unenforceability or invalidity of any portion of this Agreement shall not render unenforceable or invalid the remaining portions of same; (e) the parties agree that this Loan Agreement shall be construed, applied and governed by the laws of Missouri and that this transaction is a Consumer Credit Loan made pursuant to Mo. Rev. Stat. §§367.100 – 367.215 and shall not be construed to be a title loan under Mo. Rev. Stat. §§367.500 – 367.533. (f) this Loan Agreement constitutes the entire Loan Agreement between the parties and no other agreements, representations or warranties other than those stated herein, or any modification to this Loan Agreement, shall be binding unless reduced in writing and signed by both parties; (g) the parties agree that Borrower should not be charged under this Loan Agreement more than the highest rate of interest and fees which lawfully may be charged by Lender and that should any amount be paid to Lender in excess of such legal rate, such excess shall be deemed to have been paid in reduction of the original principal balance of the Loan Agreement and/or an overpayment which Lender shall be entitled to refund, without penalty, upon notice of overcharge from Borrower to Lender.

11.ARBITRATION AGREEMENT. READ THIS ARBITRATION AGREEMENT CAREFULLY AS IT WILL HAVE A SUBSTANTIAL IMPACT ON HOW LEGAL CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED.

YOU HAVE THE RIGHT TO REJECT THIS ARBITRATION AGREEMENT AS DESCRIBED BELOW. If you do not reject this Arbitration Agreement and a Claim is arbitrated, neither you nor we will have the right to: (1) have a court or a jury decide the Claim; (2) engage in information-gathering (discovery) to the same extent as in court; (3) participate in a class action, private attorney general or other representative action in court or in arbitration; or (4) join or consolidate a Claim with claims of any other person. The right to appeal is more limited in arbitration than in court and other rights in court may be unavailable or limited in arbitration.

This Arbitration Agreement describes when and how a Claim (as defined below) arising under or related to this Title Loan and Security Agreement (the "Loan Agreement") between you and us may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. It can be a quicker and simpler way to resolve disputes. As solely used in this Arbitration Agreement, the terms "we," "us" and "our" mean the Lender identified above, its parent companies, wholly or majority-owned subsidiaries, affiliates, commonly-owned companies, management companies, successors, assigns and any of their employees, officers and directors. For purposes of this Arbitration Agreement, these terms also mean any third party providing any goods or services in connection with the origination, servicing or collection of the Loan Agreement (or any prior loan or loans we provided to you) if such

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third party is named as a party by you in any lawsuit between you and us. For the purposes of this Arbitration Agreement, the words "you" and "your" mean each and every borrower who signs the Loan Agreement.

a. ***Your Right to Reject:*** If you don't want this Arbitration Agreement to apply, you may reject it by mailing us a written rejection notice which contains all of the following:

- The date and account number of the Loan Agreement.
- The names, addresses and phone numbers of each of you.
- A statement that all of you reject the Arbitration Agreement of the Loan Agreement.

The rejection notice must be sent to us at: Arbitration Opt Out Department, P.O. Box 5040, Alpharetta, GA 30023-5040. A rejection notice is only effective if it is signed by all of you and cosigners and if we receive it within twenty-five (25) days after the date of the Loan Agreement. If you reject this Arbitration Agreement, that will not affect any other provision of the Loan Agreement or the status of the Loan Agreement. It will also not affect any prior arbitration agreement between you and us which will remain in full force and effect. If you don't reject this Arbitration Agreement, it will be effective as of the date of the Loan Agreement and will supersede any prior arbitration agreement between you and us that would otherwise be applicable.

b. ***What Claims Are Covered:*** "Claim" means any claim, dispute or controversy between you and us, whether preexisting, present or future, that in any way arises from or relates to the Loan Agreement, any prior loan or loans you obtained from us, the events leading up to the Loan Agreement (for example, any disclosures, advertisements, promotions or oral or written statements made by us), or any product or service provided by us or third parties in connection with the Loan Agreement. "Claim" has the broadest possible meaning, and includes initial claims, counterclaims, cross-claims and third-party claims and federal, state, local and administrative claims and claims which arose before the effective date of this Arbitration Agreement . It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity and claims for money damages and injunctive or declaratory relief.

However, "Claim" does not include: (i) any dispute or controversy about the validity, enforceability, coverage or scope of this Arbitration Agreement or any part thereof (including, without limitation, the Class Action Waiver set forth below and/or this sentence); all such disputes or controversies are for a court and not an arbitrator to decide; (ii) the exercising of any self-help or non-judicial remedies by you or us, for example, our right to enforce our security interest by using self-help; (iii) any individual action in court by one party that is limited to preventing the other party from using a self-help remedy and that does not involve a request for damages or monetary relief of any kind; or (iv) any individual action brought by you against us in small claims court or your state's equivalent court, if any. But if that action is transferred, removed or appealed to a different court, we then have the right to choose arbitration.

c. ***Electing Arbitration; Starting an Arbitration Proceeding:*** Either you or we may elect to arbitrate a Claim by giving the other party written notice of the intent to arbitrate the Claim or by filing a motion to compel arbitration of the Claim. This notice may be given before or after a lawsuit has been filed concerning the Claim or with respect to other Claims brought later in the lawsuit, and it may be given by papers filed in the lawsuit. Each of the arbitration administrators listed below has specific rules for starting an arbitration proceeding. Regardless of who elected arbitration or how arbitration was elected, the party asserting the Claim (i.e., the party seeking money damages or other relief from a court or an arbitrator) is responsible for starting the arbitration proceeding. Thus, if you assert a Claim against us in court, and we elect to arbitrate that Claim by filing a motion to compel arbitration which is granted by the court, you will be responsible for starting the arbitration proceeding. Similarly, if we assert a Claim against you in court, you assert a counterclaim against us, and we elect to arbitrate that counterclaim by filing a motion to compel arbitration which is granted by the court, you will be responsible for starting the arbitration proceeding.

d. ***Choosing the Administrator:*** The party starting the arbitration proceeding must choose one of the following arbitration organizations as the Administrator: the American Arbitration Association (the "AAA"), 335 Madison Avenue, New York, NY 10017, www.adr.org., or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.org., You may contact these organizations directly if you have any questions about the way they conduct arbitrations or want to obtain a copy of their rules and forms (which are also available on their websites). If for any reason the Administrator selected is unable or unwilling to serve or continue to serve as Administrator, the other company will serve as Administrator. If neither the AAA nor JAMS is able or willing to serve as Administrator, we and you will mutually agree upon an Administrator or arbitrator or the court will appoint the Administrator or arbitrator (or arbitrators, in the case of a three-arbitrator panel provided for in Section "j", below). No company may serve as Administrator, without the consent of all parties, if it adopts or has in place any formal or informal policy that is inconsistent with and purports to override the terms of the Class Action Waiver in section (e) of this Arbitration Agreement. In all cases, the arbitrator(s) must be a lawyer with more than 10 years of experience. Arbitration of a Claim must comply with this Arbitration Agreement and, to the extent not inconsistent or in conflict with this Arbitration Agreement, the applicable rules of the arbitration Administrator.

e. ***Class Action Waiver:*** **Notwithstanding any other provision of the Loan Agreement, if either you or we elect to arbitrate a Claim, neither you nor we will have the right: (a) to participate in a class action, private attorney general action or other representative action in court or in arbitration, either as a class representative or class member; or (b) to join or consolidate Claims with claims of any other persons. No arbitrator shall have authority to conduct any arbitration in violation of this provision or to issue any relief that applies to any person or entity other than you and/or us individually. (Provided, however, that the Class Action Waiver does not apply to any lawsuit or administrative proceeding filed against us by a state or federal government agency even when such agency is seeking relief on behalf of a class of borrowers including you. This means that we will not have the right to compel arbitration of any claim brought by such an agency). The parties acknowledge that the Class Action Waiver is material and essential to the arbitration of any disputes between them and is non-severable from this Arbitration Agreement. If the Class Action Waiver is limited, voided or found unenforceable, then this Arbitration Agreement (except for this sentence) shall be null and void with respect to such proceeding, subject to the right to appeal the limitation or invalidation of the Class Action Waiver. The parties acknowledge and agree that under no circumstances will a class action be arbitrated.**

f. ***Location of Arbitration:*** Any arbitration hearing that you attend must take place at a location reasonably convenient to your residence.

g. ***Cost of Arbitration:*** Each Administrator charges fees to administer an arbitration proceeding and the arbitrator also charges fees. This includes fees not charged by a court. At your written request, we will pay all filing, hearing and/or other fees charged by the Administrator and arbitrator to you for Claim(s) asserted by you in an individual arbitration after you have paid an amount equivalent to the fee, if any, for filing such Claim(s) in state or federal court (whichever is less) in the judicial district in which you reside. (If you have already paid a filing fee for asserting the Claim(s) in court, you will not be required to pay that amount again). In addition, the

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administrator may have a procedure whereby you can seek a waiver of fees charged to you by the Administrator and arbitrator. We will always pay any fees or expenses that we are required to pay by law or the Administrator's rules or that we are required to pay for this Arbitration Agreement to be enforced. We will not ask you to pay or reimburse us for any fees we pay the Administrator.

h. ***Governing Law:*** The Loan Agreement evidences a transaction involving interstate commerce and, therefore, this Arbitration Agreement is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. (the "FAA"), and not by any state arbitration law. The arbitrator will not be bound by judicial rules of procedure and evidence that would apply in a court, or by state or local laws that relate to arbitration proceedings. The arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court. In determining liability or awarding damages or other relief, the arbitrator will follow the applicable substantive law, consistent with the FAA, that would apply if the matter had been brought in court. The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court, including, without limitation, punitive damages (which shall be governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief (but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim). The arbitrator will have the authority to award fees and costs of attorneys, witnesses and experts to the extent permitted by the Loan Agreement, the Administrator's rules or applicable law. However, with respect to Claim(s) asserted by you in an individual arbitration, we will pay your reasonable attorney, witness and expert fees and costs if and to the extent you prevail, if applicable law requires us to or if we must bear such fees and costs in order for this Arbitration Agreement to be enforced. At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

i. ***Right to Discovery:*** In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under the arbitration rules of the Administrator. The arbitrator shall have discretion to grant or deny that request.

j. ***Arbitration Result and Right of Appeal:*** Judgment upon the award given by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds $100,000, any party can, within 14 days after the entry of the award by the arbitrator, appeal the award to a three-arbitrator panel administered by the Administrator. The panel shall reconsider anew any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Unless the parties agree otherwise, and to the extent feasible, the appeal will be conducted pursuant to or modeled after the JAMS Optional Appeal Procedure, available at http://www.jamsadr.com/rules-optional-appeal-procedure. Reference in this Arbitration Agreement to "the arbitrator" shall mean the panel if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with subparagraph (g) above, captioned "Cost of Arbitration." Any final decision of the appeal panel is subject to judicial review only as provided under the FAA.

k. ***Rules of Interpretation:*** This Arbitration Agreement shall survive the repayment of all amounts owed under the Loan Agreement (or any prior loan(s) obtained by you from us), the termination, cancellation or suspension of credit privileges under the Loan Agreement, any legal proceeding, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. If any portion of this Arbitration Agreement (other than the Class Action Waiver referred to in paragraph (e)) is deemed invalid or unenforceable, it shall not invalidate the Loan Agreement (or any prior loan(s) obtained by you from us) or the remaining portions of this Arbitration Agreement. In the event of a conflict or inconsistency between this Arbitration Agreement, on the one hand, and the applicable arbitration rules or the other provisions of the Loan Agreement, on the other hand, this Arbitration Agreement shall govern.

ACKNOWLEDGMENT

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT: (1) YOU HAVE READ THIS ENTIRE LOAN AGREEMENT CAREFULLY, INCLUDING THE ARBITRATION AGREEMENT; (2) YOU ARE ENTERING INTO THIS LOAN AGREEMENT VOLUNTARILY AND NOT IN RELIANCE ON ANY PROMISES OR REPRESENTATIONS OTHER THAN THOSE CONTAINED IN THIS LOAN AGREEMENT; (3) YOU WILL HAVE THE RIGHT TO REJECT THE ARBITRATION AGREEMENT CONTAINED IN THIS LOAN AGREEMENT IN ACCORDANCE WITH PARAGRAPH (A) OF THE ARBITRATION AGREEMENT ABOVE; AND (4) YOU HAVE BEEN PROVIDED WITH A DUPLICATE COPY OF THIS LOAN AGREEMENT.

DO NOT SIGN THIS LOAN AGREEMENT BEFORE YOU HAVE READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU WILL RECEIVE A COMPLETED COPY.

Borrower — Date 3/22/18 — Lender By its authorized representative

Borrower — Date

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