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IN THE CIRCUIT COURT OF CHRISTIAN COUNTY, MISSOURI
ASSOCIATE CIRCUIT DIVISION

NATIONAL CREDIT ADJUSTERS, LLC assignee of Lead Bank Plaintiff, vs. RICHARD GODDARD 1007 E HAMPTON DR OZARK MO 65721 Defendant.	)	Case No. Division

PETITION

COMES NOW, Plaintiff NATIONAL CREDIT ADJUSTERS, LLC assignee of Lead Bank and for its cause of action against Defendant RICHARD GODDARD, states as follows:

1. This Court has original jurisdiction over this controversy, as Defendant is a resident of Missouri. Venue in this Circuit is proper because the Defendant resides in this county.

2. Plaintiff and/or its predecessor in interest, and Defendant entered into a written contract. A copy of said written contract is attached hereto and marked "Exhibit A".

3. Plaintiff fully performed as agreed.

4. Defendant breached said written contract by failing to pay to Plaintiff the full agreed sum and now owes Plaintiff in the amount of $1,994.60, plus interest at the statutory rate of 9.00% from and after the date of judgment.

5. Demand has been made upon Defendant, but the balance remains due and unpaid.

WHEREFORE, Plaintiff NATIONAL CREDIT ADJUSTERS, LLC assignee of Lead Bank prays for judgment against Defendant RICHARD GODDARD, for the sum of $1,994.60, for interest thereon at the statutory rate of 9.00% per annum from and after the date of judgment, and court costs.

BERMAN & RABIN, P.A.

Daniel S. Rabin #37315
drabin@bermanrabin.com
Benjamin N. Hutnick #63668
bhutnick@bermanrabin.com
P.O. Box 480707
Kansas City, MO 64148
Phone: 913-649-1555
ATTORNEYS FOR PLAINTIFF

31570-178

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CONSENT TO ELECTRONIC COMMUNICATIONS:

You must consent to transact business with **Lead Bank** through electronic communications in order for us to process your loan request. The following terms and conditions govern electronic communications in connection with your loan request, Loan Agreement (if approved) and any communications regarding your account with us (the "Consent").

By electronically signing this Consent, you are confirming that you have agreed to the terms and conditions of the Consent and that you have downloaded or printed a copy of this Consent for your records.

You agree that:

- Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, the Loan Agreement, this Consent, the Truth in Lending disclosures set forth in the Loan Agreement, Privacy Policy, fee and transaction information, statements, notices of adverse action, and transaction information (collectively, "Communications"), may be sent to you electronically by posting the information at our website, www.helixfi.com, or by sending it to you by email from us or any vendor/servicer contracted through us at any time.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
- You may obtain a copy of any Communication by contacting us at info@helixfi.com or by calling us at 1-800-619-5309. You can withdraw your consent to ongoing electronic communications in the same manner, and ask that Communications be sent to you in paper or non-electronic form. We will provide you with paper copies at no charge.
- You agree to provide us with your current email address for notices, which unless notified otherwise we assume is the email address indicated above. If your email address, telephone number(s), or residence address changes, you must send us a notice of the new address/telephone number(s) by sending us an email, using secure messaging, at least five (5) days before the change.
- In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet through HS encryption capabilities. Netscape 4.7+ and above and Microsoft Internet Explorer 5.01+ and above support this feature. You will also need a printer connected to your computer to print disclosures/notices. We do not provide ISP services. You must have your own Internet Service Provider.
- We may amend (add to, delete or change) the terms of this Consent by providing you with advance notice.
- You agree that you are able to view and/or electronically store the information presented at this website. You also agree to print and retain a copy of this Consent for your records.

You are free to withdraw your Consent at any time and at no charge. If at any time you wish to withdraw your Consent, you can send us your written request by mail to **9019 S 7 Highway, Lee's Summit, MO 64064** with the details of such request. If you decide to withdraw your Consent, the legal effectiveness, validity, and enforceability of prior electronic Disclosures will not be affected.

DocuSigned by:
[redacted]

4/21/2019

Customer Signature **Date**

Exhibit A

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CONSUMER INSTALLMENT LOAN AGREEMENT

Application Date: 04/22/2019 **Effective Date:** 04/22/2019	**Loan No.:** [redacted]
Lead Bank **9019 S 7 Highway** **Lee's Summit, MO 64064** **Phone: 800-619-5309** **Email: info@helixfi.com**	**Borrower Name:** Richard Goddard **Address:** [redacted] **Phone:** [redacted] **Cell Phone:** **Email address:** [redacted]

TRUTH-IN-LENDING 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 or on your behalf.**	**The amount you will have paid after you have made all payments as scheduled.**
697.0885%	$5,563.44	$1,000.00	$6,563.44

Payment Number	Payment Amount	Payment Due Date
1	$252.44	05/02/2019
2	$252.44	05/16/2019
3	$252.44	05/30/2019
4	$252.44	06/13/2019
5	$252.44	06/27/2019
6	$252.44	07/11/2019
7	$252.44	07/25/2019
8	$252.44	08/08/2019
9	$252.44	08/22/2019
10	$252.44	09/05/2019
11	$252.44	09/19/2019
12	$252.44	10/03/2019
13	$252.44	10/17/2019
14	$252.44	10/31/2019
15	$252.44	11/14/2019
16	$252.44	11/28/2019
17	$252.44	12/12/2019
18	$252.44	12/26/2019
19	$252.44	01/09/2020
20	$252.44	01/23/2020
21	$252.44	02/06/2020
22	$252.44	02/20/2020
23	$252.44	03/05/2020
24	$252.44	03/19/2020
25	$252.44	04/02/2020
26	$252.44	04/16/2020

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Late Charge: If a payment is 15 days late, you will be charged 5% of the installment due or the minimum amount due or $15, whichever is greater, not to exceed $50.

Prepayment: If you pay off the loan early, you may be entitled to a refund of part of the finance charge.

See the terms of this Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled due date and prepayment refunds.

Itemization of Amount Financed of $1,000.00	
$1,000.00	Amount given to you directly
$0.00	Amount paid on Loan No. with us
$0.00	Prepaid Finance Charge (Loan Origination Fee)
$1,000.00	Amount Financed

Definitions: In this Consumer Installment Loan Agreement (the "Agreement") the words "you", "your" and "I" mean the borrower who has electronically signed it The words "we", "us," and "our" mean Lead Bank, a Missouri-chartered bank.

Approval and Obtaining Loan Proceeds: In order to complete your transaction with us, you must electronically sign this Agreement by clicking the acknowledgement button below. The Agreement will be consummated once you sign and submit this Agreement to us. We will then use commercially reasonable efforts to initiate a credit entry of the loan proceeds into the Bank Account listed below on or before the Effective Date listed above. We deposit the loan proceeds directly to your Bank Account via an ACH Credit, unless the proceeds of this loan are used to repay an existing obligation to us. Therefore, you hereby voluntarily authorize us, our successors or assigns, to initiate an automatic credit entry to your banking account: Account type: Checking; Bank routing and transit number: [redacted] and Account Number: [redacted] ("Bank Account"). You agree that we will initiate a credit entry to your Bank Account for an amount consistent with this Agreement on or before the Effective Date. If you revoke this authorization before we credit the loan proceeds, then we will not be able to deposit the loan proceeds into your Bank Account. We rely on the representations of you and other parties in determining the Effective Date. Despite our best efforts, unavoidable delays as a result of bank holidays, the processing schedule of your individual bank, the untimely receipt of borrower verification details (if required), inadvertent processing errors, "acts of God", and/or "acts of terror' may extend the time for the deposit

Promise to Pay: You promise to pay to us the Total of Payments stated above, on the dates set forth in the Payment Schedule above and other permitted charges. The Principal Amount of the loan is $1,000.00. The Total precomputed interest is $5,563.44. You agree to pay an origination fee of $0.00 which is deducted from the proceeds of the loan. The APR disclosed in the Federal Truth-In Lending Disclosures is calculated on the assumption that all payments will be made when due. You promise to timely pay us the amount owing hereunder by making installment payments on the dates listed in the schedule of payments ("Due Date(s)") set forth above. On each Due Date you will pay us the amount stated by certified check or money order, by voluntary payroll deduction as you and your employer may agree, or as we otherwise agree in writing. Time is of the essence. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment as if we received it on the appropriate Due Date.

Prepayment. You may prepay us in part or in full at any time, without incurring an additional charge, fee, or penalty. To make arrangements for prepayment, you must contact us by email at info@helixfi.com or phone at 1-800-619-5309. We will then communicate with you to arrange an authorization to debit funds from your bank account, or make other arrangements for the prepayment. Partial prepayments will not result in a refund and you will still be required to make your scheduled payment. If you prepay in full, we calculate the earned interest at the agreed rate of 699.00 per annum in accordance with RS. Mo. § 408.100. The origination fee is non-refundable subject to the "Right To Cancel" paragraph below

Application of Payments. We credit all payments received first to any charges and fees owing, then earned but unpaid interest, and finally to principal.

Right to Cancel: YOU MAY CANCEL THIS LOAN, WITHOUT FINANCE CHARGES OR ANY COSTS, NO LATER THAN 5:00 PM EASTERN TIME OF THE NEXT BANKING DAY IMMEDIATELY FOLLOWING THE EFFECTIVE DATE ("CANCELLATION DEADLINE") BY EMAILING info@helixfi.com. IN THE EVENT THAT WE TIMELY RECEIVE YOUR WRITTEN NOTICE OF CANCELLATION ON OR BEFORE THE CANCELLATION DEADLINE BUT BEFORE THE LOAN PROCEEDS HAVE BEEN CREDITED TO YOUR BANK ACCOUNT, BOTH YOUR OBLIGATIONS AND OUR OBLIGATIONS UNDER THIS AGREEMENT WILL BE CANCELED. IN THE EVENT THAT WE TIMELY RECEIVE YOUR WRITTEN NOTICE OF CANCELLATION ON OR BEFORE THE CANCELLATION DEADLINE BUT AFTER THE LOAN PROCEEDS HAVE BEEN CREDITED TO YOUR BANK ACCOUNT, THEN YOU AUTHORIZE US TO EFFECT A DEBIT ENTRY TO YOUR BANK ACCOUNT FOR THE PRINCIPAL AMOUNT OF YOUR LOAN SUBJECT TO THE FOLLOWING (1) IF WE RECEIVE THE PAYMENT OF THE PRINCIPAL AMOUNT BY THE DEBIT ENTRY TO YOUR BANK ACCOUNT, THEN BOTH YOUR OBLIGATIONS AND OUR OBLIGATIONS UNDER THIS AGREEMENT WILL BE CANCELED, OR (2) IF WE DO NOT RECEIVE PAYMENT OF THE

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PRINCIPAL AMOUNT OF YOUR LOAN BY DEBIT ENTRY TO YOUR BANK ACCOUNT, THEN THIS AGREEMENT WILL REMAIN IN FULL FORCE AND EFFECT.

Payment Methods: You are required to make the payments for each installment period on or before the Due Dates and if on the final scheduled payment due date you still owe amounts under this Agreement you will pay those amounts in full on that date. You may voluntarily instruct your employer to make the scheduled payments through payroll deductions. If you elected to mail your payments by certified check or money order (i) all payments must be mailed to: 9019 S 7 Highway, Lee's Summit, MO 64064 and (ii) payment must reach this address by 4:00 pm Eastern Time on or before the scheduled Due Date. Please contact us at 1-800-619-5309 for other payment methods that may be available. Regardless of the payment method used, a payment must be received by us on or before the scheduled Due Date.

Verification: You certify that the information given in connection with this Agreement is true and correct. You authorize us to verify all of the information that you gave us such as any past and/or present employment history, income and bank account details as may be necessary to process your application for a loan determine Due Dates and administer your account with us. You also give us consent to obtain information about you from consumer reporting agencies or other sources. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United states bankruptcy code.

Returned Payment Fee: Pursuant to R.S. Mo. § 408.140(7), you agree to pay any charges assessed to us by any institution for processing a refused instrument plus a handling fee of not more than $25.00. You authorize us and our agents to make a one-time withdrawal from your Bank Account to collect this returned payment fee. We may only impose this fee once per scheduled installment payment.

Late Charge: If you fail to pay any installment within 15 days of its due date, you will be charged 5% of the installment due or the minimum amount due or $15, whichever is greater, not to exceed $50. The late charge may not be collected more than once for the same default.

Default and Post Judgment Interest. You will be in default if you fail to make a scheduled payment on or before the due date or if you fail to comply with any of the terms of this Agreement. If you default, then we may give you notice of your right to cure such default as required by R.S. Mo. § 408.554. If you fail to cure such default, then pursuant to R.S. Mo. § 408.555, we may declare the entire outstanding principal balance plus all accrued and unpaid interest that you owe under this Agreement at once due and payable. We may initiate legal proceedings against you in accordance with the terms of this Agreement. If we accelerate the balance owing for any reason and judgment is obtained, you agree that the unpaid balance of the debt will be calculated, less any legal offset, as if payment in full had been made on the date judgment was entered. Pursuant to R.S. Mo. § 408.040(1), interest on any judgment shall continue to accrue at the rate set forth above.

Our Rights and Remedies. By choosing any one or more of the remedies provided, we do not give up our right to use another remedy later. By deciding not to use any remedy if you are in default for a particular event, we do not give up our right to consider the same event a default if it happens again. We may delay or refrain from enforcing any of its rights without waiving those rights. We reserve all other rights under the laws of Missouri.

Consumer Reports: You authorize us to obtain consumer reports about you in connection with your request for credit, and at any time that you owe us money under this or any Agreement.

Report of Negative Credit Information: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your loan may be reflected in your credit report.

Assignment and Execution: We may assign or transfer this Agreement or any of our rights hereunder. If this Agreement is consummated, then you agree that the electronically signed Agreement we receive from you will be considered the original executed Agreement, which is binding and enforceable as to both parties

Governing Law: Missouri law governs this Agreement.

Venue and Claims Process: By signing this Agreement, you agree that all Disputes (as defined below) relating to this Agreement shall be decided by a state or federal court located in or having jurisdiction over Jackson County, Missouri, to the extent allowable by applicable federal and state law. For purposes hereof, "Disputes" shall mean and includes all claims arising from or related to this agreement, your application, and all other agreements with us, including, without limitation, claims related to information you previously gave us, all current and past agreements, extensions, renewals, refinancings, payment plans, collections, privacy, customer information, and also includes claims about the validity and scope of any terms of this Agreement. You further agree that prior to initiating litigation, you will contact us in attempt to settle the Dispute by calling 1-800-619-5309 or by writing to us at 9019 S 7 Highway,

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Lee's Summit, MO 64064 . Within fifteen days of the date we receive notice from you, telephonically or in writing, we will make written settlement offer ("Settlement Offer"). If you choose to reject the Settlement Offer, you may proceed with litigation.

Limitation of Damages: In no event shall we be liable to you in contract, tort, strict liability or any other cause of action for any consequential, incidental or speculative damages arising out of this Agreement in an amount greater than the principal amount of the loan under this Agreement.

Attorneys' Fees and Costs: In the event that (a) we retain an attorney in connection with any default or at maturity or to collect, enforce or defend this Agreement or any document executed as part of the loan in any lawsuit or in any reorganization, bankruptcy, arbitration or other proceeding, or (b) you sue us in connection with this Agreement and do not prevail, then you agree to pay all costs and expenses incurred by us in trying to collect this Agreement or in any such suit or proceeding, including, without limitation, attorneys' fees not to exceed 15% of the amount due and payable under this Agreement, and expenses, and all court costs.

Jury Waiver: You hereby irrevocably waive the right to a trial by jury in any action or proceeding brought by any party in connection with this Agreement or any related document. By signing this Agreement, you acknowledge that you have made this waiver knowingly, intentionally, and voluntarily, and you acknowledge reading and understanding the meaning and ramifications of this waiver provision. You agree that you are not relying upon any oral or written statements made by us or on our behalf, other than those contained herein, either to induce this waiver of trial by jury or to modify or nullify its effect. You agree to take all such actions as may be required by applicable law to allow this waiver to be enforceable.

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TELEPHONE COMMUNICATIONS/MESSAGING:

By checking this box, you authorize Lead Bank to call or text you for telemarketing purposes at the following telephone number or as listed above or at any future number that you provide us. Such calls or texts will be made using an automatic telephone dialing system or prerecorded voice. You are not required to provide this authorization as a condition of receiving this loan.

Privacy Policy: By signing this Agreement, you acknowledge and agree to our Privacy Policy as stated on our website at the following link: https://www.helixfi.com/assets/files/privacy_policy.pdf and further agree that you have reviewed and are in possession of a copy of the Privacy Policy.

Customer Representations. By signing this Loan Agreement:

1. You acknowledge that it was filled in before you did so, and that you have received a completed copy of it. You agree that the information you provided to us prior to entering into this Loan Agreement is accurate;
2. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code;
3. You agree that you are over 18 years of age;
4. You acknowledge that you have read, understand, and agree to all of the terms of the Privacy Policy.
5. You acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement.

DocuSigned by:

[redacted] 4/21/2019

Customer Signature **Date**

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AUTHORIZATION and INSTRUCTIONS
FOR VOLUNTARY PAYROLL DEDUCTION

I, Richard Goddard XXXXX2566 hereby authorize and instruct Walmart ("Employer") to deduct from my wages and make payment on my behalf to Lead Bank ("Lender") in the amounts and on the dates as set forth below or as otherwise instructed by me ("Payroll Deduction Authorization").

Payment Number	Payment Amount	Payment Due Date
1	$252.44	05/02/2019
2	$252.44	05/16/2019
3	$252.44	05/30/2019
4	$252.44	06/13/2019
5	$252.44	06/27/2019
6	$252.44	07/11/2019
7	$252.44	07/25/2019
8	$252.44	08/08/2019
9	$252.44	08/22/2019
10	$252.44	09/05/2019
11	$252.44	09/19/2019
12	$252.44	10/03/2019
13	$252.44	10/17/2019
14	$252.44	10/31/2019
15	$252.44	11/14/2019
16	$252.44	11/28/2019
17	$252.44	12/12/2019
18	$252.44	12/26/2019
19	$252.44	01/09/2020
20	$252.44	01/23/2020
21	$252.44	02/06/2020
22	$252.44	02/20/2020
23	$252.44	03/05/2020
24	$252.44	03/19/2020
25	$252.44	04/02/2020
26	$252.44	04/16/2020

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I understand I may change or cancel this Payroll Deduction Authorization at any time by notifying my Employer in writing. Please print this Payroll Deduction Authorization for your records.

By clicking the "I Agree" button below I acknowledge and agree to the Payroll Deduction Authorization and understand that Lender will forward this Payroll Deduction Authorization on my behalf to my Employer.

DocuSigned by:

[redacted]

4/21/2019

Customer Signature **Date**

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Covered Borrower Identification Statement

Federal law provides important protections to active duty military members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to initial one of the following statements as applicable and sign and date below.

1. I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

2. I AM a dependent of a member of the Armed Forces on active duty because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support or 180 days immediately preceding today's date.

3. x I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member).

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

Customer Signature **Date**

DocuSigned by:
[redacted] 4/21/2019

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PRIVACY POLICY

FACTS	WHAT DOES LEAD BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lead Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lead Bank share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences.	Yes	No
For our affiliates everyday business purposes- information about your creditworthiness.	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	• Call 1-800-619-5309 or • Contact us via email at info@helixfi.com Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 1-800-619-5309 or go to www.helixfi.com

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Page 2	
Who we are	
Who is providing this notice?	Lead Bank
What we do	
How does Lead Bank Protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings. All information collected is stored in a technically and physical secure environment. We store and transmit information with SSL encryption software.
How does Lead Bank collect my personal information?	We collect your personal information, for example, when you: - Apply for a loan - Give us your income information - Provide employment information - Provide account information - Provide contact information We also collect your information from third parties.
Why can't I limit sharing?	Federal law gives you the right to limit only - Sharing for affiliates' everyday business purposes – information about your creditworthiness - Affiliates from using your information to market to you - Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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AUTHORIZATION FOR
VOLUNTARY RECURRING ACH
DEBITS

I, Richard Goddard hereby authorize Lead Bank and its successors and assigns to initiate, and Lead Bank's servicers and agents to process, automatic debit entries for payments in accordance with my Consumer Installment Loan Agreement (No. [redacted] with Lead Bank ("Loan Agreement") from my Bank Account as identified below ("Bank Account").
BANK ACCOUNT: Bank Routing Number: [redacted] and Bank Account Number: [redacted]

I agree that Lead Bank will debit my Bank Account on each scheduled payment due date or thereafter for the amount owed under the Loan Agreement. I further authorize Lead Bank to initiate a separate ACH debit entry to my Bank Account for any applicable returned payment fee in the amounts set forth in my Loan Agreement. I authorize Lead Bank to re-initiate any ACH up to two additional times for the same amount if the ACH is dishonored.

I may revoke this authorization by contacting Lead Bank in writing at info@helixfi.com and/or 9019 S 7 Highway, Lee's Summit, MO 64064 or by phone at 1-800-619-5309. I must contact Lead Bank at least three (3) business days prior to the date I wish the authorization to terminate.

I have the right to receive notice of all transfers varying in amount. I acknowledge that Lead Bank elected to offer me a specified range of amounts for the recurring electronic debiting (in lieu of providing the notice of transfers in varying amount). The amount of any ACH debit will range from (i) the schedule payment amount provided in the Loan Agreement (which may be less than a scheduled payment if partial prepayments have been made), to (ii) an amount equal to the scheduled payment plus as applicable, any other amounts I may owe under the Loan Agreement (e.g. late charge) up to an additional $100. For any recurring electronic debit outside of this specified range, Lead Bank will send me a notice. Therefore, by agreeing to the terms of this authorization I choose to receive notice only when a recurring electronic debit amount exceeds the range specified. I also authorize Lead Bank to verify all of the information that I have provided, including past and/or current information. I agree that the debit entries authorized herein are voluntary and that certain entries will recur at substantially regular intervals. If there is any missing or erroneous information in or with my loan application regarding my Bank Account, then I authorize Lead Bank to verify and correct such information. If any payment cannot be obtained by ACH, I remain responsible for such payment and any resulting fees under the Loan Agreement.

I understand that this Authorization for Voluntary Recurring ACH Debits is completely voluntary and offered solely for my convenience. I understand that I am not required to sign this Authorization for Voluntary Recurring ACH Debits in order to obtain credit from Lead Bank.

x I AGREE.
I DO NOT AGREE.

DocuSigned by:
[redacted]

Richard Goddard

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USA PATRIOT Act Customer Identification Program Notice

Important Information You Need to Know About Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Types of Information You Will Need to Provide

When you open an account, we are required to collect information such as the following from you:

- Your name
- Date of birth
- Address
- Identification number
  - US Citizen: taxpayer identification number (Social Security Number)
  - Non-US Citizen: taxpayer identification number, passport number and country of issuance, alien identification card number, or government-issued identification showing nationality, residence and a photograph of you

You may also need to show your driver's license or other identifying documents.

If Your Identity Cannot Be Verified

We may not be able to open an account for you.

We thank you for your patience and hope that you will support the financial industry's efforts to deny terrorists and money launderers access to America's financial system.

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CORRECTION AGREEMENT

DATE OF LOAN:	04/22/2019
MAXIMUM PRINCIPAL AMOUNT OF LOAN:	$1,000.00
BORROWER:	Richard Goddard
ACCOUNT HOLDER:	Lead Bank

In consideration of a loan from Lead Bank, we agree that Lead Bank may correct clerical errors and/or execute any documentation reasonably necessary to accurately reflect the true and correct terms of the account. We understand that this may mean correction of the existing note and assignment of collateral or execution of a new note, assignment of collateral or other documents. We agree that, upon the written request of Lead Bank (or persons acting on Lead Bank's behalf), we will comply with Lead Bank's reasonable request to supply additional documentation.

We agree that this Correction Agreement constitutes an additional covenant under the account documents. If we do not correct, execute and deliver any and all additional documents within ten calendar days of such request, Lead Bank may in its sole and absolute discretion deem our failure to timely cooperate as a default under the account documents and Lead Bank may then proceed to enforce its rights under the account documents, which enforcement may include acceleration of the maturities of all remaining payments under the note and, if such sums are not promptly paid, foreclosure of Lead Bank's liens in collateral securing repayment of the loan.

DocuSigned by:
[redacted]

4/21/2019

Customer Signature **Date**

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DocuSign Envelope ID: [redacted]

SERVICING NOTICE

Dear Borrower:

Effective immediately, please note that Helix Financial manages the servicing for Lead Bank. This includes: account maintenance, account history, account inquiries, and payment processing and collection.

You can contact Helix Financial with any questions about your account by logging on securely at secure.helixfi.com or by calling Customer Service at 1-800-619-5309.

For any questions regarding this notice, please contact Lead Bank at (816) 220-8600.

Thank you.

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STATE OF Kansas)
) ss.
COUNTY OF Reno)

AFFIDAVIT OF ACCOUNT

The undersigned affiant, being first duly sworn, deposes and states as follows, to-wit:

1. (S)he is a designated agent, and a competent person over eighteen years of age. (S)he is a Custodian of Record for NATIONAL CREDIT ADJUSTERS, LLC, the Plaintiff herein (hereinafter "Plaintiff"). As a custodian of records for Plaintiff, (s)he is authorized to execute this affidavit on behalf of Plaintiff and the information below is true and correct to the best of her knowledge, information and belief. (S)he is familiar with the method of preparation and maintenance of said books and records and believe them to be true and correct, with entries thereon having been made in the ordinary course of business, at or near the time of the transaction giving rise to each entry.

2. In the ordinary course of business Plaintiff regularly purchases revolving credit account records and/or other credit lines from the Original Creditor or their Assignee(s). Plaintiff purchased the credit account of Defendant herein, Account Number referenced below (hereinafter "the Account") from the Original Creditor or its Assignee.

3. Plaintiff is the current owner of, and/or successor in interest to, the obligation sued upon, and was assigned all the rights, title and interest to Defendant RICHARD GODDARD 's NATIONAL CREDIT ADJUSTERS, LLC assignee of Lead Bank account identified by the account number ending in XXXX7085.

4. A review of those records, and more particularly the Defendant's Account, indicates that Defendant has defaulted.

5. Plaintiff's business records for the Account of Defendant reflect that the just and true balance due and owing to Plaintiff by the Defendant on the Account Number referenced above as of the date hereof July 27, 2023 is in the sum of $1,994.60, according to the business records provided to Plaintiff by the Original Creditor or its Assignee at the time the Account was purchased, less credit for all payments, together with interest and other applicable costs as allowed by law.

Dated: 8-16-2023

Shauna Freland
-Designated Agent

Subscribed and Sworn to before me on 8-16-2023

Sherri Stevens
Notary Public
My Commission expires: 2-23-2027

31570-

SHERRI STEVENS
Notary Public - State of Kansas
My Appt. Expires 2-23-2027

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IN THE CIRCUIT COURT OF CHRISTIAN COUNTY, MISSOURI
ASSOCIATE CIRCUIT DIVISION

NATIONAL CREDIT ADJUSTERS, LLC
assignee of Lead Bank

Plaintiff,

vs.

Case No.
Division

RICHARD GODDARD
1007 E HAMPTON DR
OZARK MO 65721

Defendant.

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF KANSAS)
)ss.
COUNTY OF JOHNSON)

I, Daniel S. Rabin/Benjamin N. Hutnick, of lawful age, affirm, on oath state that I am the Attorney for Plaintiff or Petitioner, in the above entitled case, and I make this affidavit pursuant to the provisions of the Service Members Civil Relief Act of 2003; that I have caused a careful investigation to be made to ascertain whether or not the above-named Defendant or Respondent is in the active service of the Army of the United States, the United States Navy, the United States Marine Corps, the United States Coast Guard, the United States Air Force, the National Guard or of any Public Health Service detailed by proper authority for duty with the military; and, that as a result of said investigation, I hereby state that to the best of my knowledge the Defendant or Respondent is not in any of the above-named branches of the military service nor has the Defendant or Respondent received notice of induction or notice to report for active service.

THE AFFIANT SAYETH NOT.

Daniel S. Rabin #37315
Benjamin N. Hutnick #63668

Signed and Affirmed to before me this 13th day of September, 2023.

Kelsey Rogers
Notary Public State of Kansas
My Appt Expires 12/06/25

Notary Public

31570-178

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