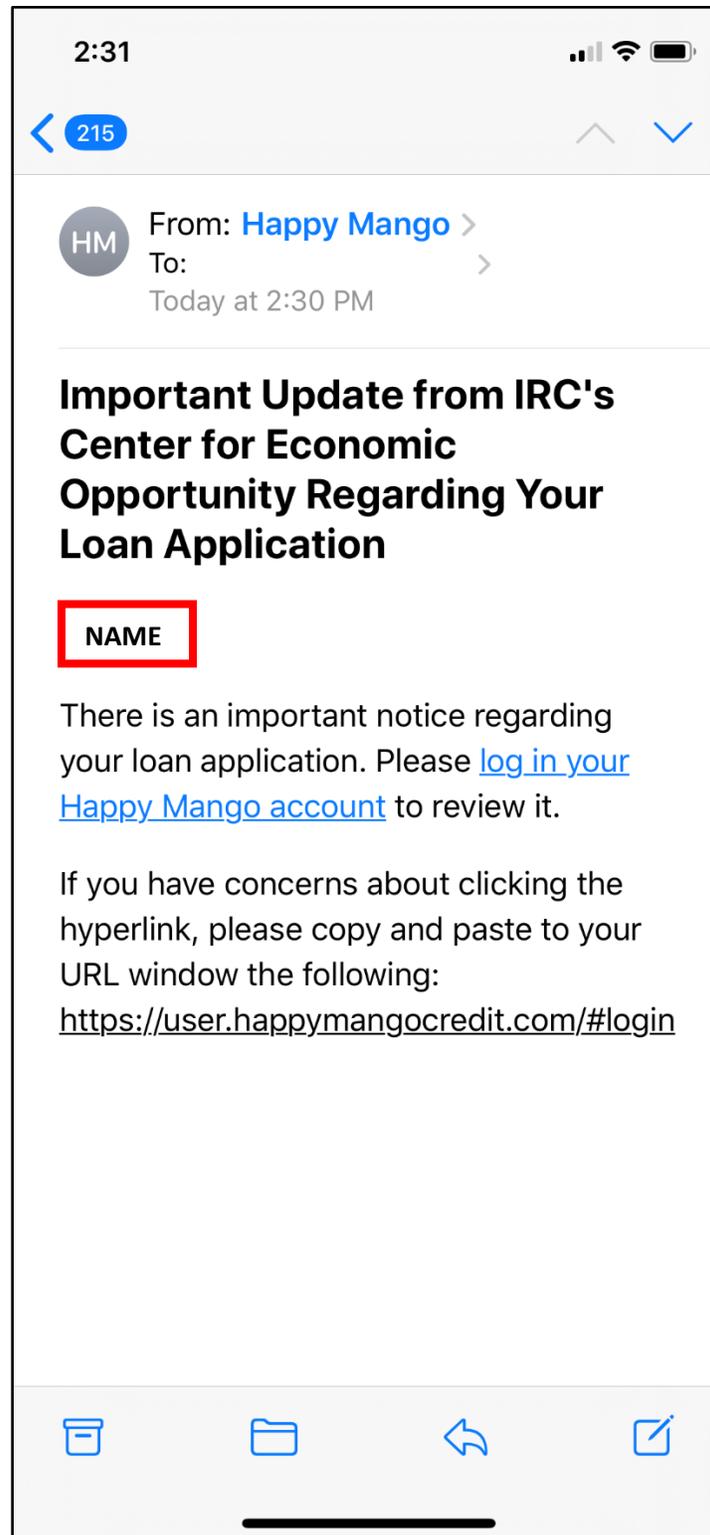




When your loan is approved, you will receive the following email. Click the link to login to your Happy Mango account to complete the loan closing and receive your funds.





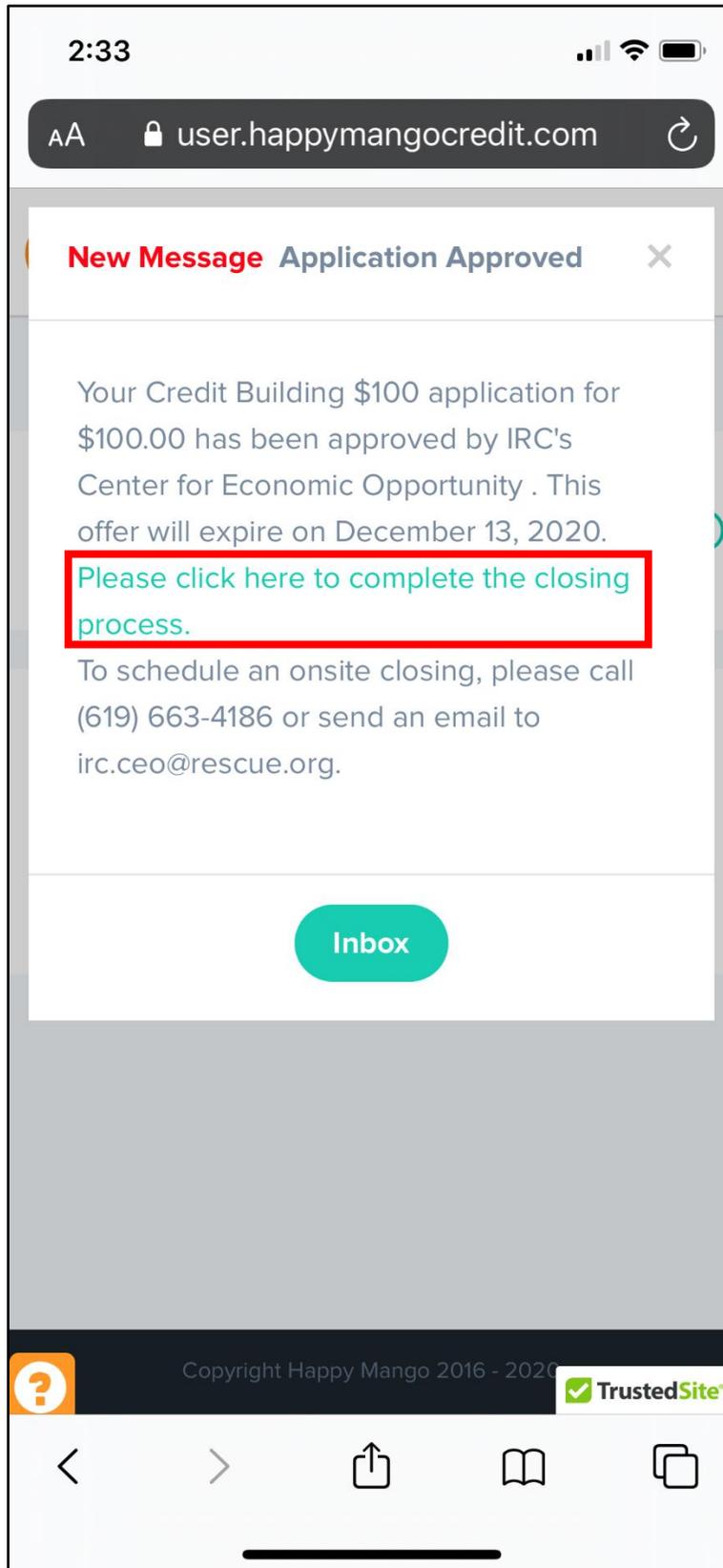
Login to your Happy Mango account at <https://user.happymangocredit.com/#login>

Same email and password that you used during loan application.

A screenshot of a mobile browser displaying the Happy Mango login page. The page has a light blue background. At the top, there is a header with the Happy Mango logo on the left and a menu icon on the right. The main heading is "LOG IN TO HAPPY MANGO". Below this, there are two input fields: "Email Address" and "Password". Under the password field, there is a checkbox labeled "Remember my email address on this computer". A large teal button labeled "Login" is positioned below the checkbox. At the bottom of the form area, there are two links: "Not yet a member? Signup a new account" and "Forgot your password? Recover password". The footer of the page includes the copyright text "Copyright Happy Mango 2016 - 2020" and a "TrustedSite" badge. The mobile browser interface is visible, showing the time 2:32, signal strength, Wi-Fi, and battery icons at the top, and navigation icons at the bottom.

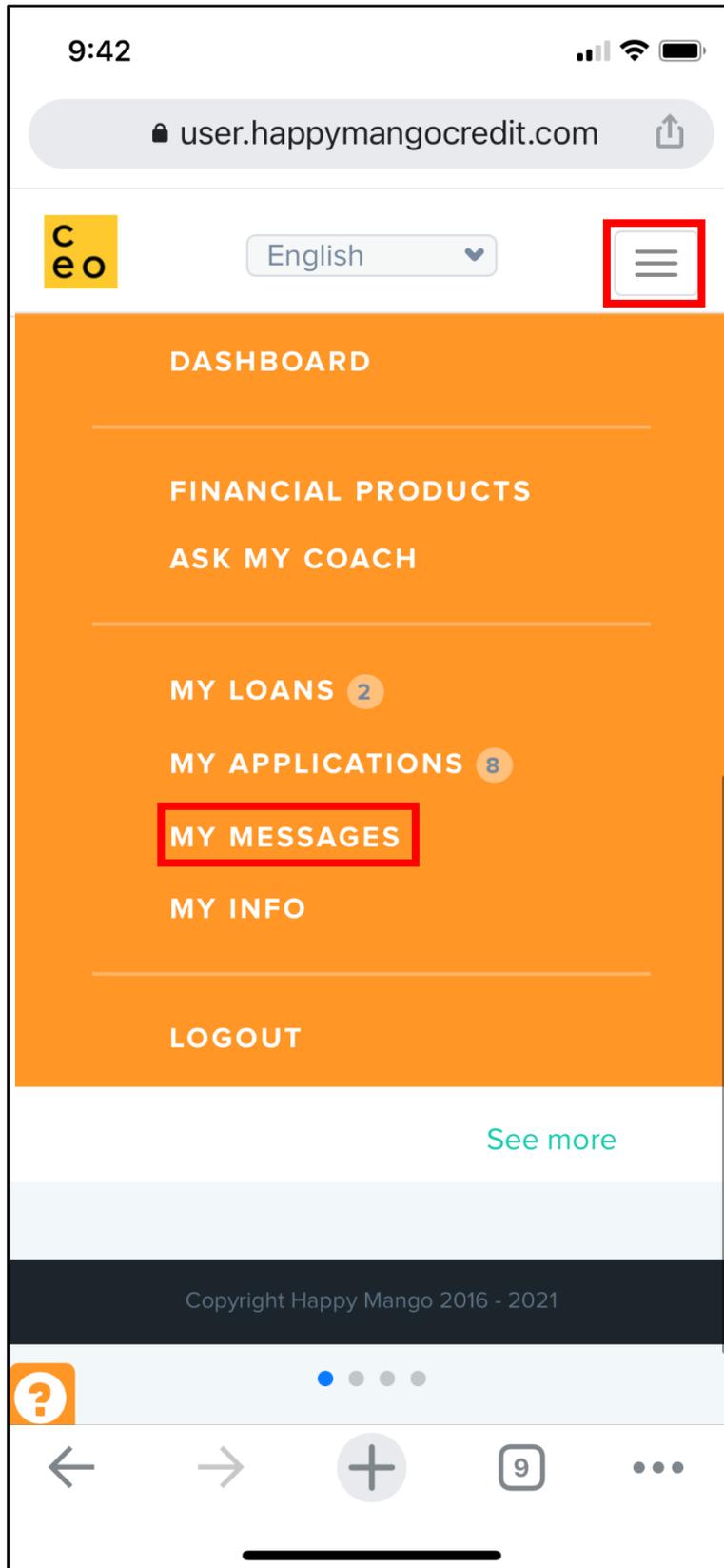


Once logged in, you will be notified of loan approval. Click the link to begin loan closing.



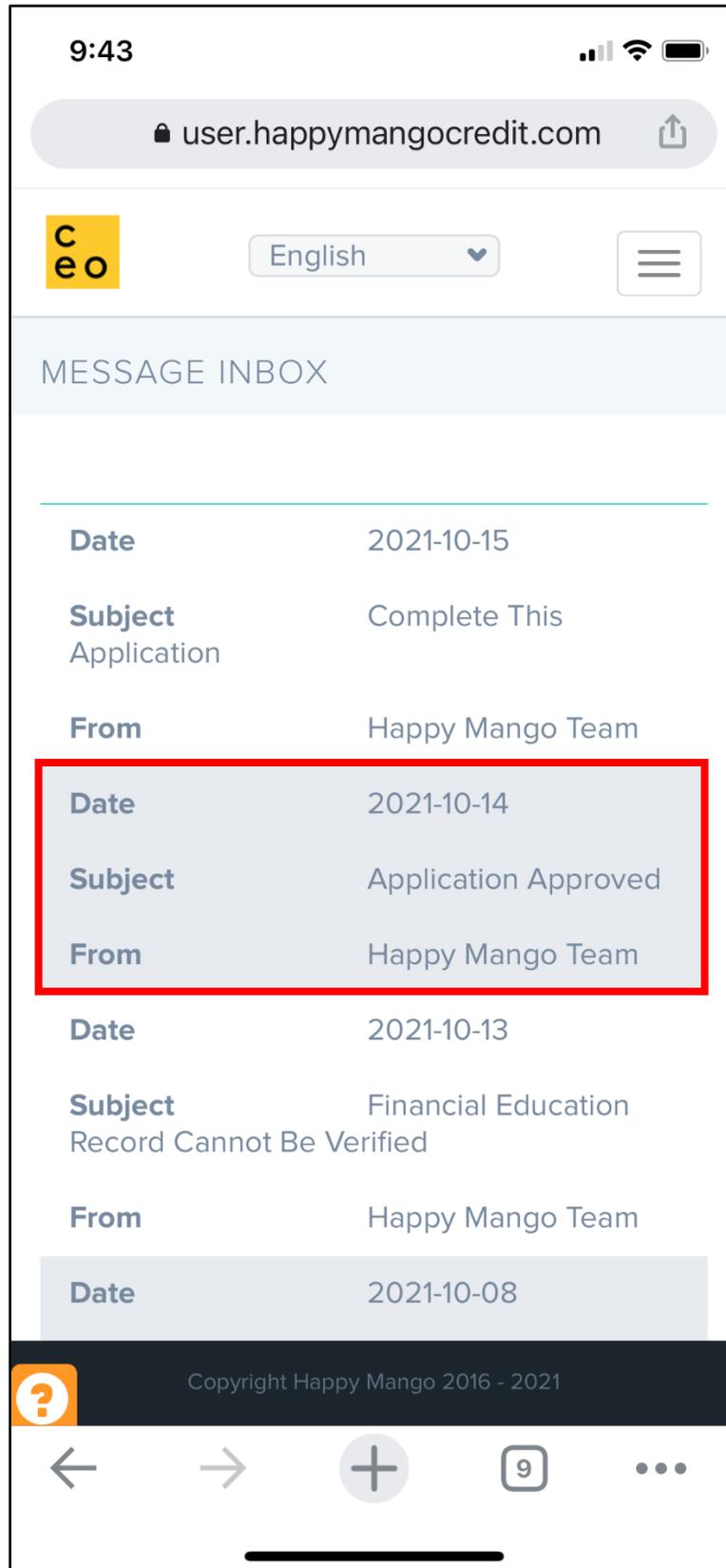


If you do not see the approval message automatically pop-up, click on the menu and My Messages.



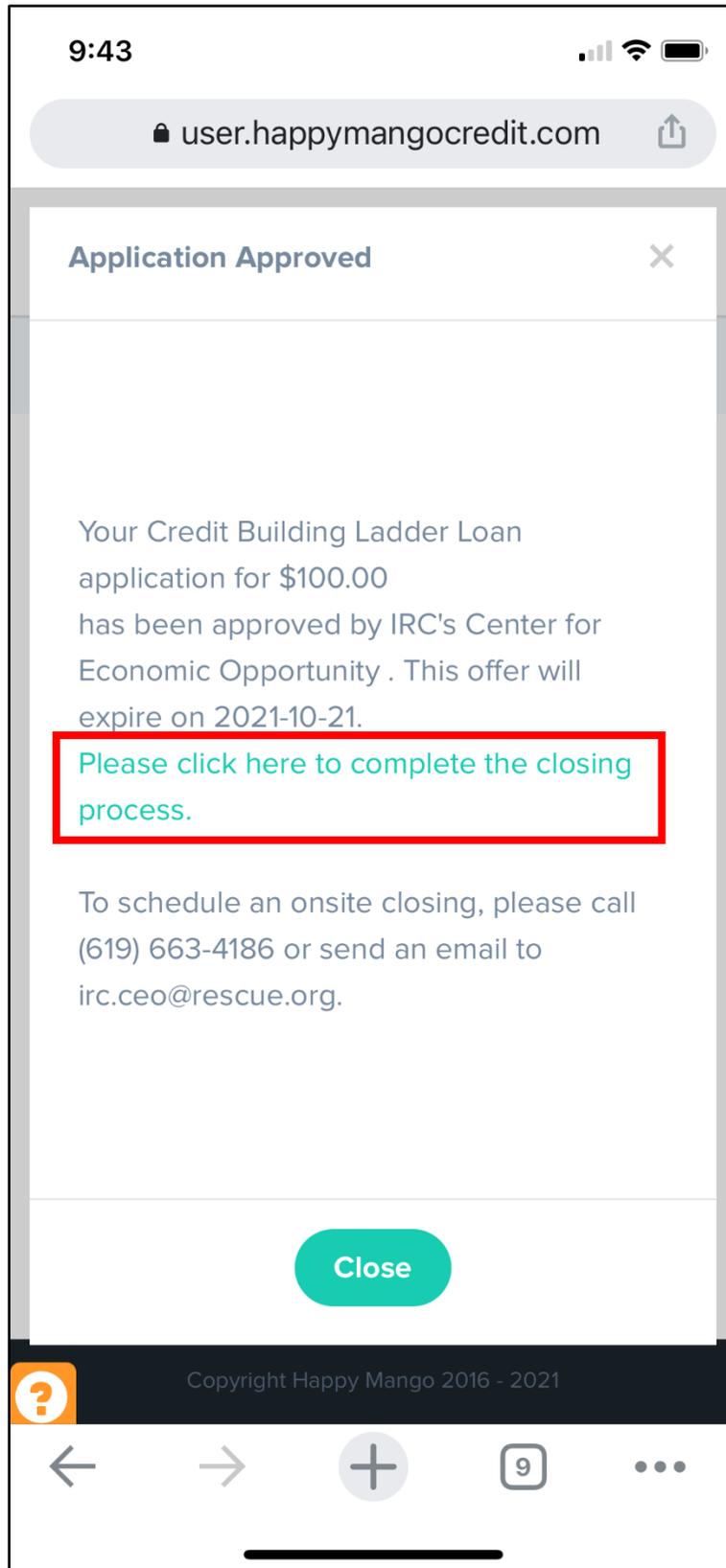


In your messages inbox, click on the "Application Approved" message.



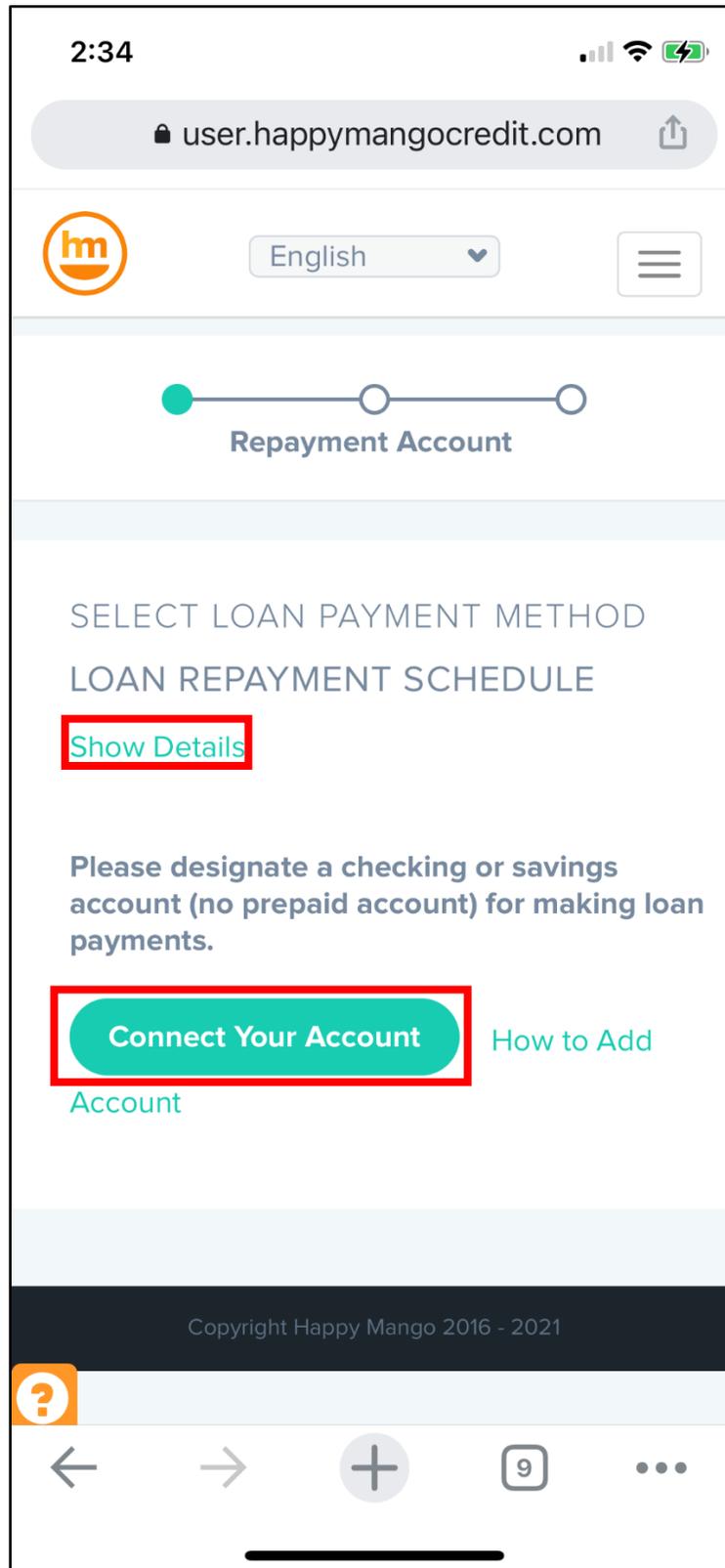


You should now be able to see the message of approval. Click on the link to begin the closing process.



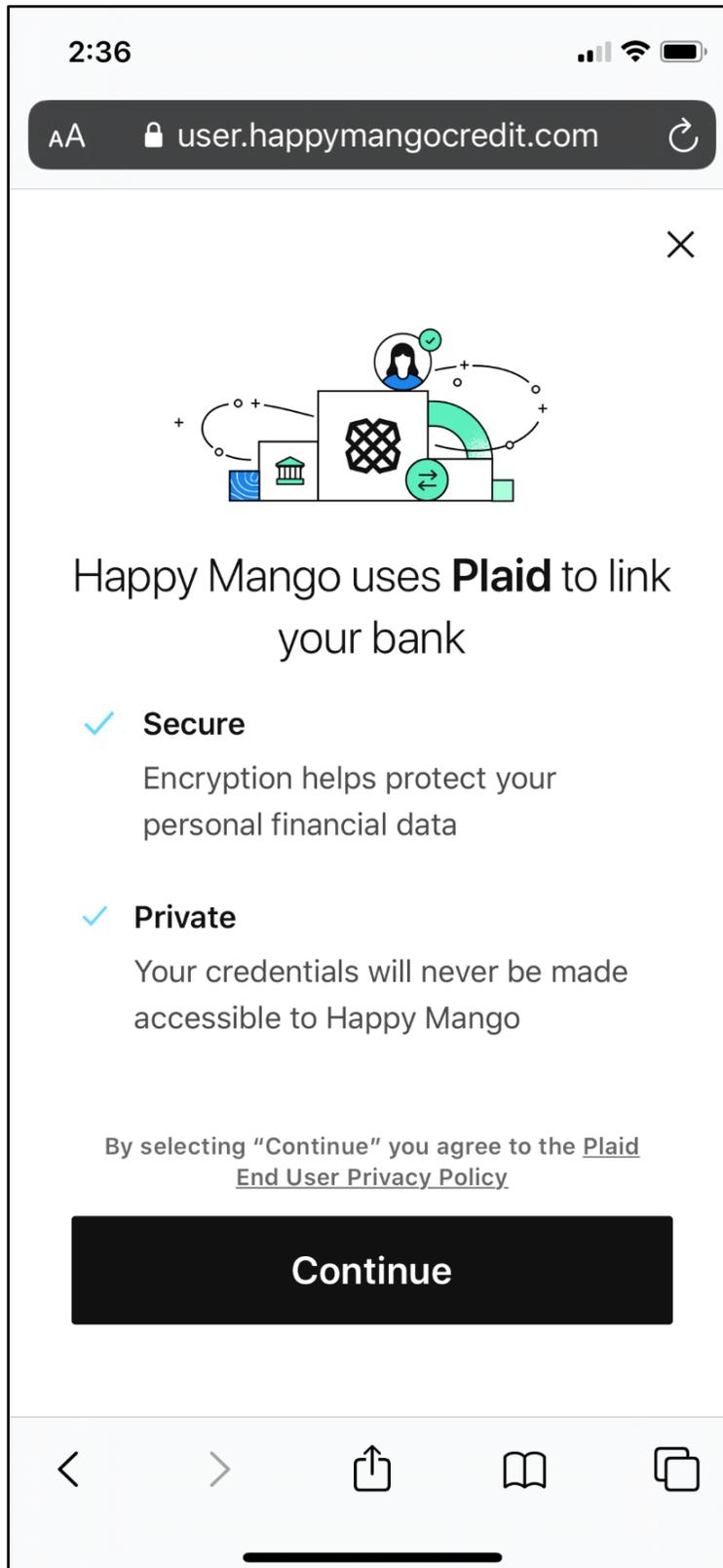


First step is to 'Select Loan Payment Method'. Here, you will need to connect your bank account. You can click on "Show Details" link to open the scheduled payments as part of your loan.



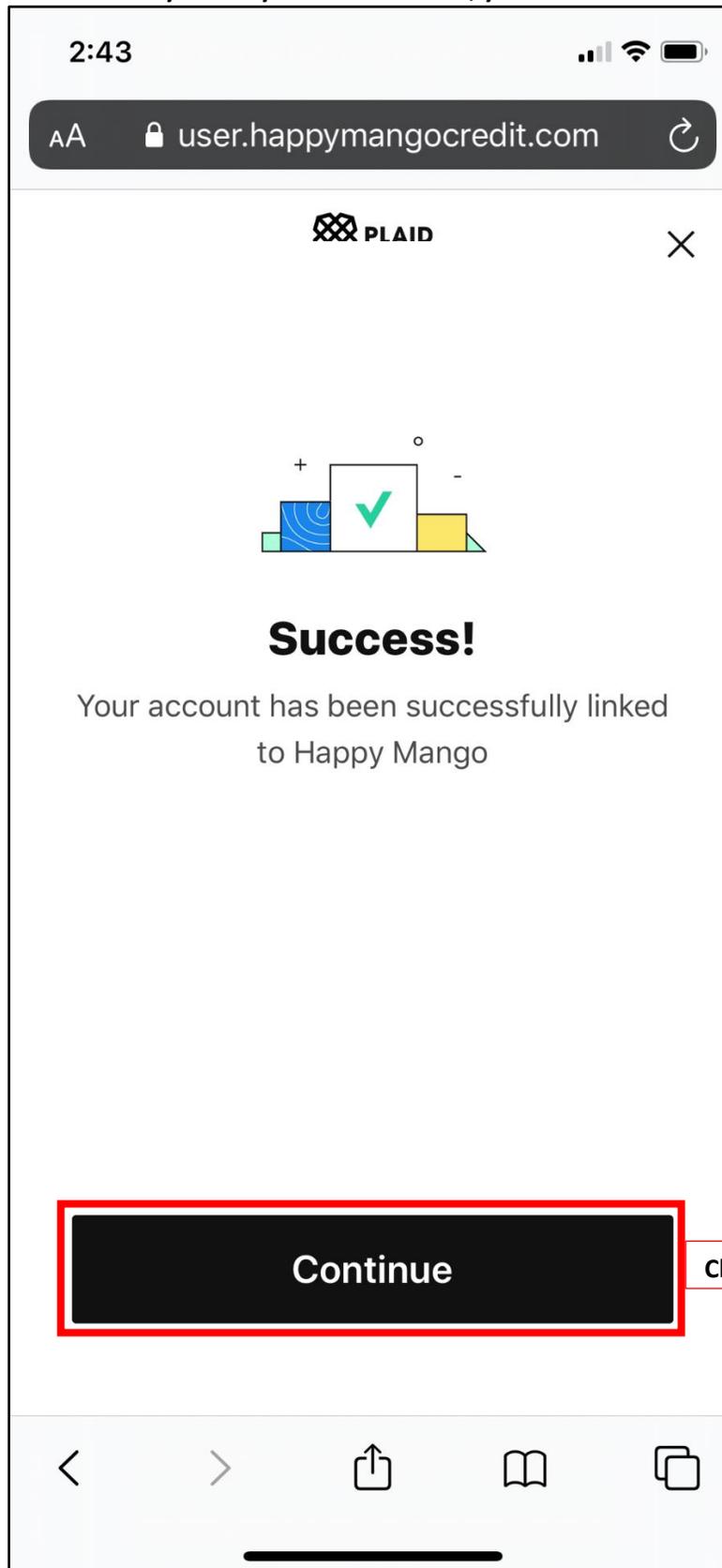


Happy Mango uses Plaid to link your bank. For more information or for help with this process, see [How to Connect Your Bank Account](#)





When you have successfully linked your bank account, you will see the following message.



Click here to advance



Select the box next to the account that you would like to use for loan repayment. Last 4 digits are displayed to confirm (**XXXX) and the account available balance is displayed (\$\$\$.\$\$).

2:43 user.happymangocredit.com — Private

 English 

US Bank – Savings ***1479, \$298.34

[Add More Account](#)

Authorize to Share Bank Account Information with Lender

By checking this box, I consent to and authorize **Happy Mango** to share my connected financial account information with **IRC's Center for Economic Opportunity** for purposes of initiating ACH payments based on the payment schedule to which I have reviewed and agreed.

Authorize to Pay

By checking this box, I authorize **IRC's Center for Economic Opportunity** to charge my above selected account (the Account) for all payments due on my loan (the Loan). **IRC's Center for Economic Opportunity** may continue to charge this account until the Loan is paid or until I provide **IRC's Center for Economic Opportunity** with written notice of cancellation. I understand and agree that if a payment's due date falls on a non-business day, the payment amount will be debited from the Account and credited to the Loan as a loan payment on the next day **IRC's Center for Economic Opportunity** is open for regular business. I further understand and agree that if the Account does not have a sufficient balance on a day that a payment is to be debited, 





Check the 'Authorize to Pay' box and agree to the sharing of Bank Account with *IRC's Center for Economic Opportunity (Lender)* and the *Dwolla* payment platform.

2:44 user.happymangocredit.com — Private

 English 

Authorize to Pay

By checking this box, I authorize **IRC's Center for Economic Opportunity** to charge my above selected account (the Account) for all payments due on my loan (the Loan). **IRC's Center for Economic Opportunity** may continue to charge this account until the Loan is paid or until I provide **IRC's Center for Economic Opportunity** with written notice of cancellation. I understand and agree that if a payment's due date falls on a non-business day, the payment amount will be debited from the Account and credited to the Loan as a loan payment on the next day **IRC's Center for Economic Opportunity** is open for regular business. I further understand and agree that if the Account does not have a sufficient balance on a day that a payment is to be debited from the Account and credited to the Loan, **IRC's Center for Economic Opportunity** may, at its discretion, suspend further efforts to debit the Account and look to me for the payment and all subsequent payments until such time as all payments under the Loan are current. In no event will availability of any credit line that I may have with **IRC's Center for Economic Opportunity** be used in determining whether the Account has a sufficient balance. At **IRC's Center for Economic Opportunity**'s option and sole discretion, it may resume charging the Account without further instruction from me once all payments are current. In the event that **IRC's Center for Economic Opportunity** does not resume charging to the Account, **IRC's Center for Economic Opportunity** w 





Select 'Agree to Payment Method' and 'Agree to Pay' to connect Repayment Account.

2:44

user.happymangocredit.com — Private

English

Center for Economic Opportunity's option and sole discretion, it may resume charging the Account without further instruction from me once all payments are current. In the event that **IRC's Center for Economic Opportunity** does not resume charging to the Account, **IRC's Center for Economic Opportunity** will notify me in writing that this authorization has been cancelled. Such cancellation of this authorization does not excuse me from making timely payment under the terms of the Loan. In any event, **IRC's Center for Economic Opportunity**, at its option, may cancel this authorization at any time.

Agree to Payment Method

I agree that future payments to **IRC's Center for Economic Opportunity** will be processed by the Dwolla payment system from the account selected above. In order to cancel this authorization, I will change my payment settings within my Happy Mango account.

Agree To Pay

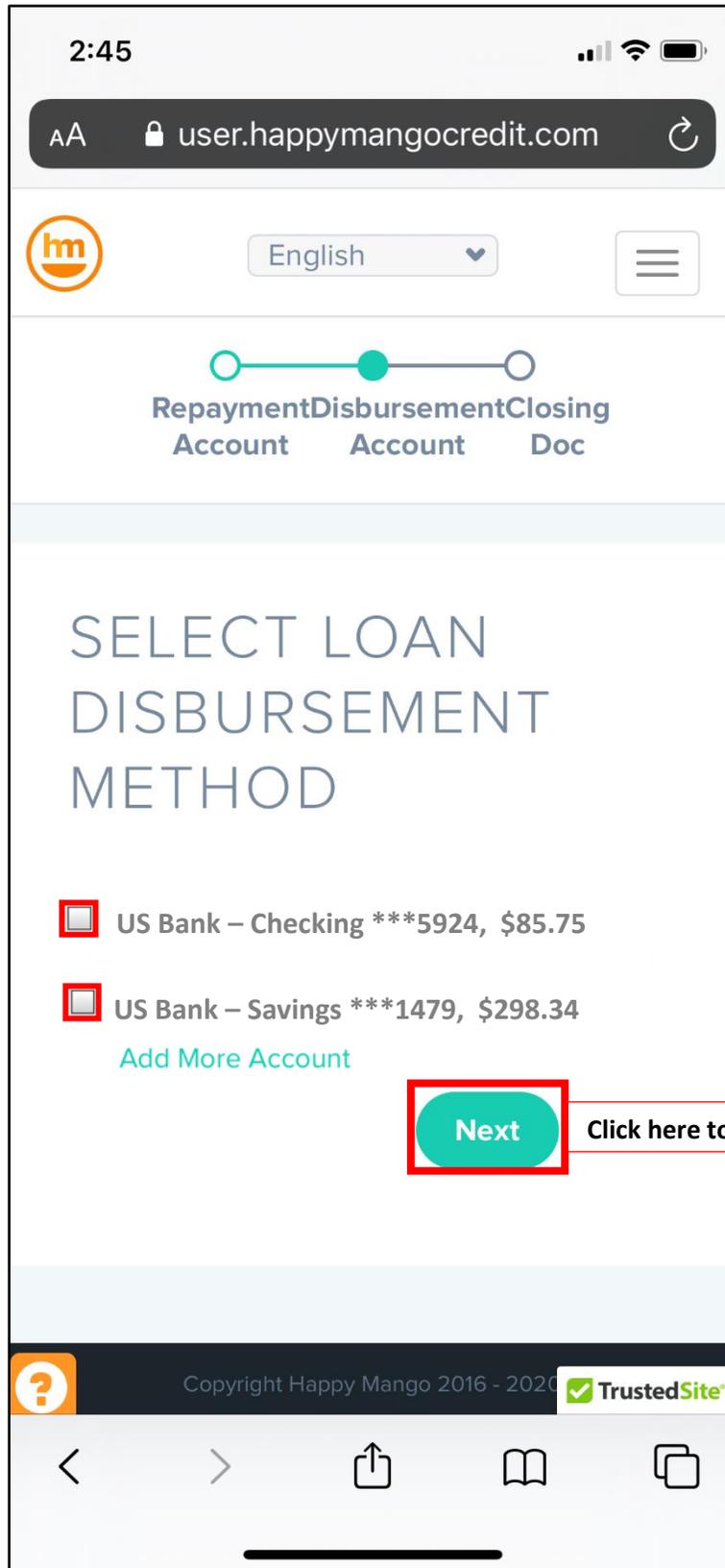
Click here to advance

Copyright Happy Mango 2016 - 2020

TrustedSite

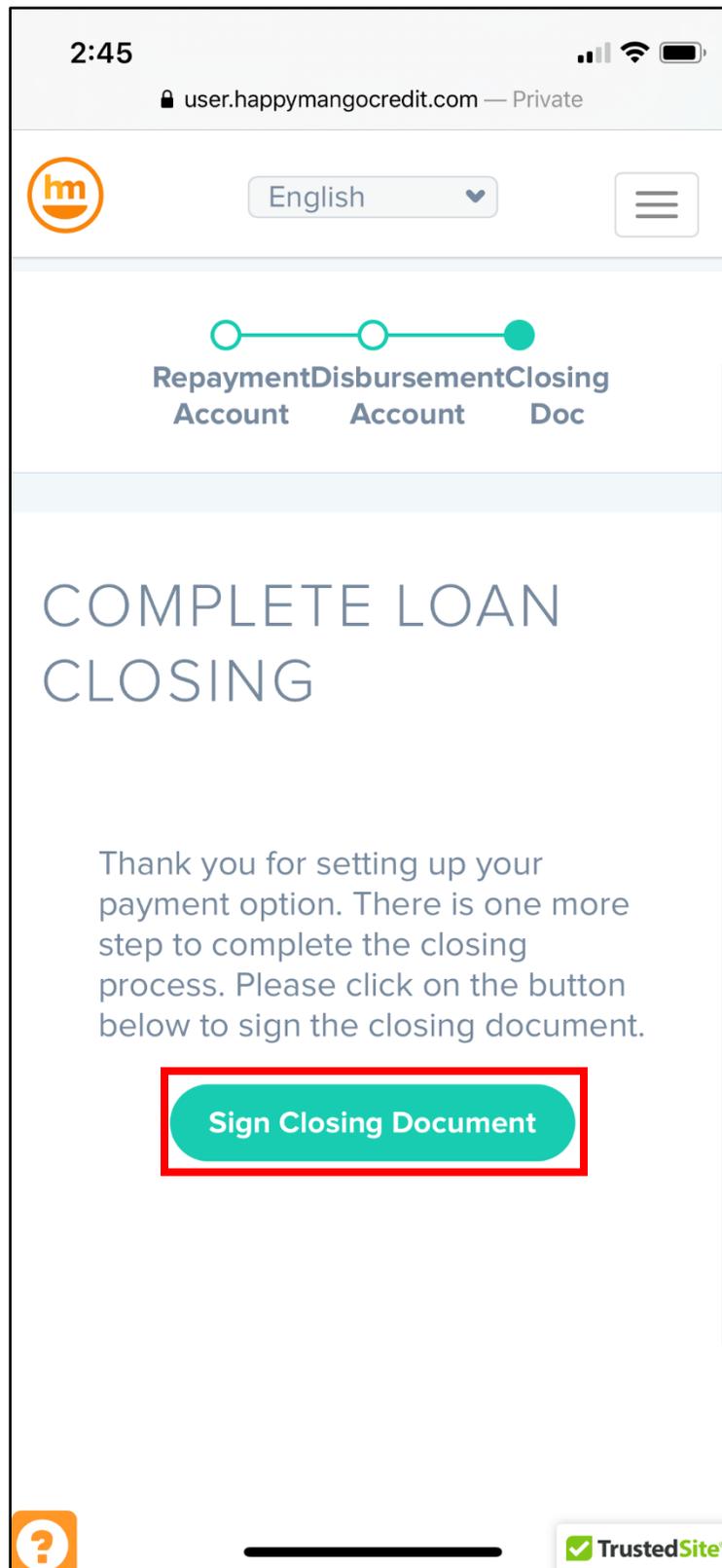


Next step is Disbursement Account. Select the account where you wish to receive the loan funds.



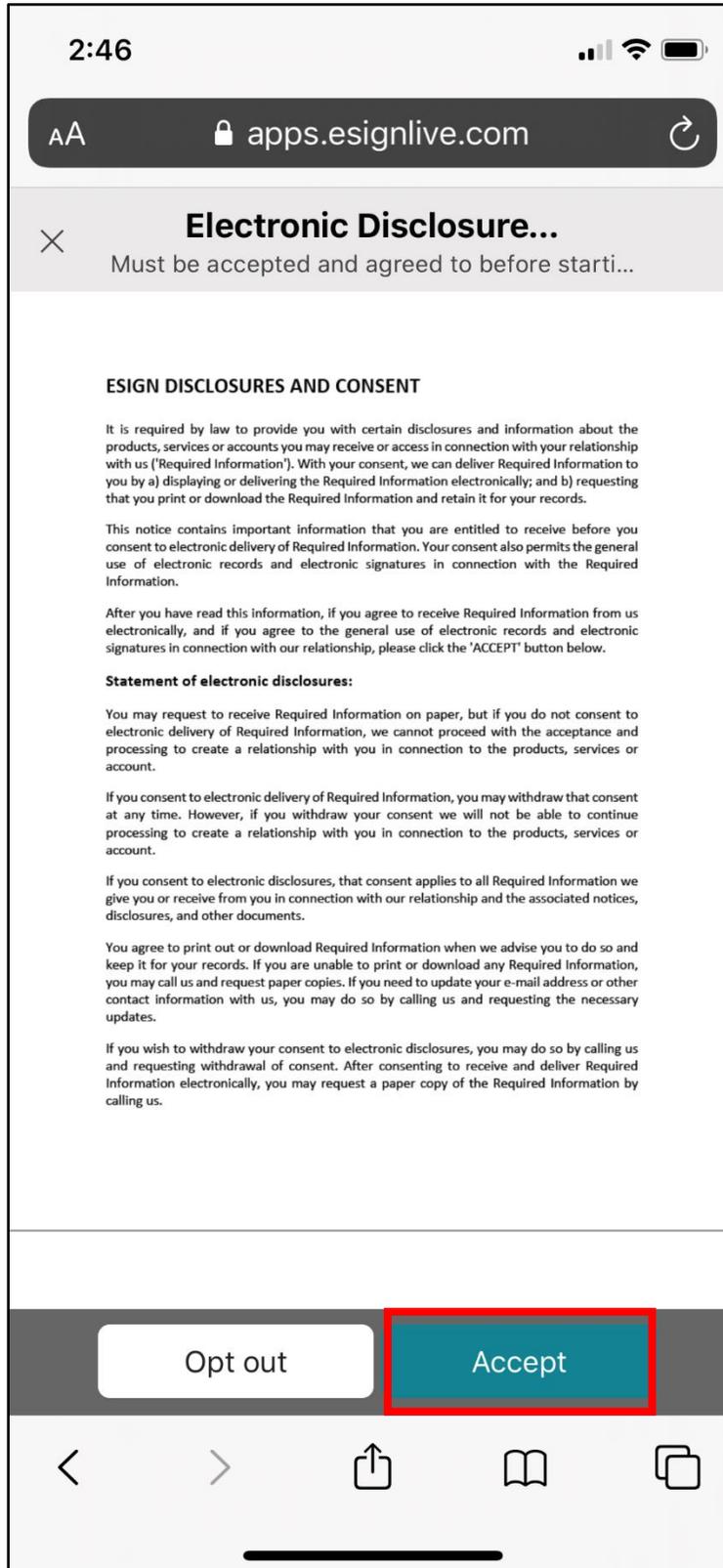


The last step is to sign the loan contract. Click 'Sign Closing Document'





You will be directed to a new browser to execute the loan contract. The 1st page is the platform's (OneSpan) disclosure and consent agreement. Click 'Accept' to continue.





Please read through the loan promissory note carefully. Click 'Tap to Sign' wherever you see a light blue marker. Select 'View the Next Signature' to skip to the next required initial/signature.

2:46

apps.esignlive.com

Loan Closing Document

Signed 0 of 9 field(s)

IRC's Center for Economic Opportunity
619-663-4186 – IRC.CEO@Rescue.org

LOAN DATE: Dec 31, 2020 LOAN NUMBER: 2000027 MATURITY DATE: Jul 01, 2021

| BORROWER 1 | | | BORROWER 2 | | |
|---|--|--|------------------|--|--|
| NAME AND ADDRESS Cgleraf Lknokn 555 wepolf St Phoenix AZ 85058 | | | NAME AND ADDRESS | | |

| TRUTH IN LENDING ACT DISCLOSURE | | | | | |
|---|--|---|---|--|--|
| AMOUNT FINANCED | ORIGINATION FEE | INTEREST RATE | ANNUAL PERCENTAGE RATE (APR) | FINANCE CHARGE | TOTAL OF PAYMENTS |
| The amount of credit provided to you or on your behalf. | The total origination fee for your loan. | The fixed annual interest rate for your loan. | The total cost of your credit if you include the Origination Fee and the Interest Rate. | The dollar amount the credit will cost you includes Origination Fee and interest that will be charged. | The amount you will have paid after you have made all payments as scheduled. |
| \$ 100.00 | \$0.00 | 0.00 % | 0.000 % | \$0.00 | \$ 100.00 |

| Number of payments | Amount of Each Payment | 1 st Payment Due Date | Last Payment Due | Recurring Payments Due | Grace Period |
|--------------------|------------------------|----------------------------------|------------------|-----------------------------|--------------|
| 6 | \$ 16.67 | Feb 01, 2021 | Jul 01, 2021 | The first day of each month | 10 Days |

Late Charge: CEO does not believe in financial penalties for not having enough money, and **we do not charge any late fees.** However, all borrower repayment information is reported to credit bureaus and non-payment will negatively impact your credit score.

Security: This Loan is unsecured

Prepayment: If you pay off early, you will not have to pay a penalty. If you pay off early. Payment in any amount may be made in advance at any time.

See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

SIGNATURES

By signing as Borrower, you agree to the terms of the Loan Agreement. YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED A COPY OF THIS AGREEMENT.

The lender and the undersigned borrower hereby acknowledge and agree that (1) all the documents that are part of this transaction are retained by IRC's Center for Economic Opportunity may be retained electronically in the form of an imaged copy, and (2) the original copies of the loan documents may be destroyed. Both parties further agree that the imaged copies of these loan documents shall be recognized and serve as the originals for all purposes, including, but not limited to, disputes, litigation, or collection efforts that arise from the transaction.

Tap to Sign

Borrower 1

Date Borrower 2 Date

Page 1

LOAN DATE: Dec 31, 2020 LOAN NUMBER: 2000027

View the next signature ⏏

<
>
📄
📖
📑



When adding an initial or signature, the blue marker will turn green as a confirmation.

2:46 📶 🔋

AA 🔒 apps.esignlive.com ↻

Loan Closing Document
Signed 2 of 9 field(s)

LOAN DATE: Dec 31, 2020 LOAN NUMBER: 2000027

| ITEMIZATION OF THE LOAN AMOUNT | | | | |
|--------------------------------|--|--|--------------------|--|
| Total Disbursed | Amount disbursed directly to borrower: | Amount disbursed to vendor or 3 rd party: | Name of recipient: | Amount used to close out active loan with CEO: |
| \$ 100.00 | \$ 100.00 | \$0.00 | N/A | \$0.00 |

LOAN AGREEMENT

In this Loan Agreement ("Agreement") all reference to "IRC's Center for Economic Opportunity" "IRC CEO," "we," "our," or "us," mean "IRC's Center for Economic Opportunity" and anyone to whom "IRC's Center for Economic Opportunity" assigns or transfers this Agreement. All references to "Borrower," "you" or "your" mean each person who signs this Agreement as a borrower.

THIS LOAN AGREEMENT is entered into this [Dec 06, 2020], between "IRC's Center for Economic Opportunity" ("Lender"), and [Qgleraf Lknokn] ("Borrower") under the terms stated in the Truth in Lending Act Disclosure Agreement dated Dec 06, 2020

- PROMISE TO PAY.** You promise to pay us the "Total of Payments" shown above, which includes a Finance Charge, by the final payment due date.
- INTEREST RATE.** You agree that you will pay interest ("Interest") on the principal balance at a rate of zero percent per annum (0%) (the "Interest Rate") from the date of this Agreement until paid in-full. Interest is computed on a 365/365 simple interest basis. This means that interest is computed by dividing the annual Interest Rate by 365, multiplying that number by the outstanding principal balance, and multiplying that number by the number of days the principal balance is outstanding. You and we specifically intend this Agreement to bear a lawful rate of interest. If any competent court finds that the Interest Rate unlawful, it shall be reduced to the highest legal rate. We shall apply any excess interest previously collected from you to the unpaid principal balance or, if this Agreement is fully repaid, shall return it to You.
- PAYMENTS.** You promise to make payments of the amount and at the time shown in the payment schedule listed in the Truth in Lending Act Disclosure. Because this is a simple interest loan, if you do not make payments exactly as scheduled, your final payment may be more or less than the amount of the final payment that is disclosed. IRC's Center for Economic Opportunity will send you an invoice at least two weeks prior to your monthly payment due date.
 - Please send monthly invoice by post email A... Initials
 - You voluntarily authorize IRC's Center for Economic Opportunity to debit your bank account automatically (AutoPay) for each Loan payment due as part of your enrollment in our "Digital Package." You authorize us to electronically collect on your loan payments in the amount indicated each month in this agreement. Your authorization will remain in full force and effect until you terminate it by giving us written notice at the address listed on this Agreement and until we have had a reasonable opportunity to act on your notice. Terminating AutoPay may result in forfeiting any discounts or incentives received as part of your enrollment. I... Initials
 - If payments are made by post, please send to:
 ATTN: CEO Lending
 PO BOX 152188
 San Diego, CA 92195
- APPLICATION OF PAYMENTS.** We shall apply each payment to the unpaid principal balance.

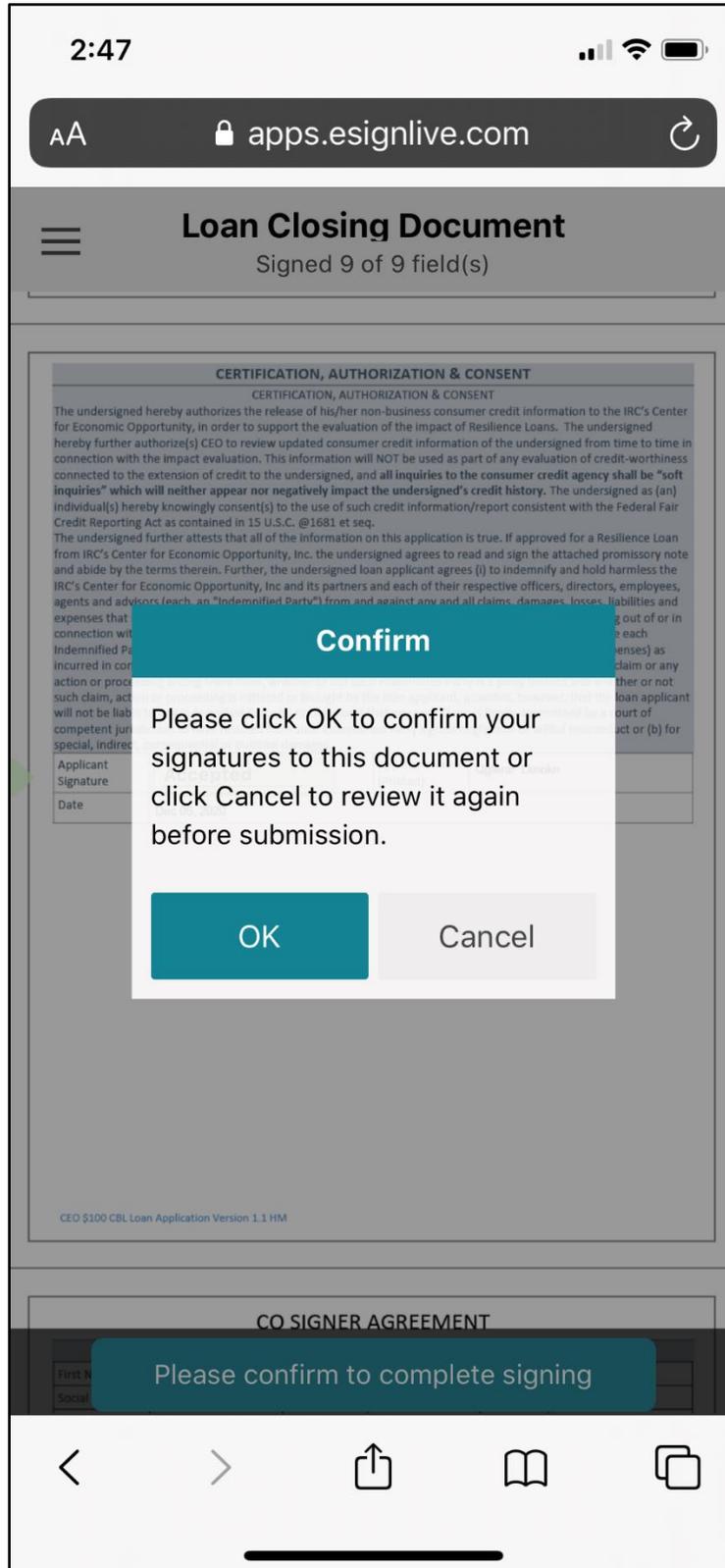
Page 2

- LOAN ORIGINATION FEE.** There is no Origination Fee.
- SECURITY.** This loan is unsecured.
- PREPAYMENT.** You may prepay your loan in full without penalty at any time before the due date.
- DEFAULT.** You will be in default under this Agreement if you do not make a payment of the amount required within ten (10) days of the date it is due. You will be in default if you fail to comply with any term of this agreement and your failure

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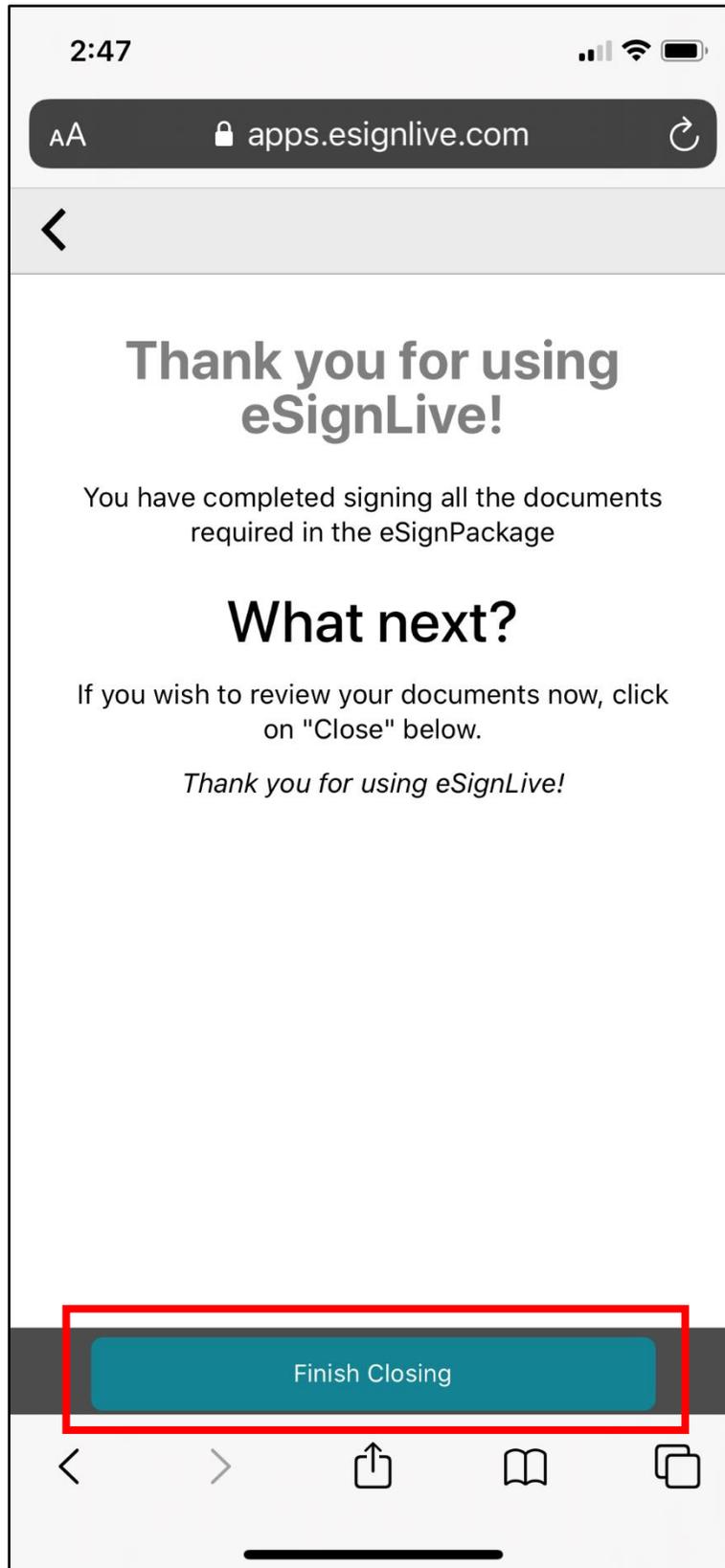


When you have added all required initials/signatures the system will prompt you to confirm your signatures. Click 'OK' to submit or 'Cancel' to review the document before submission.



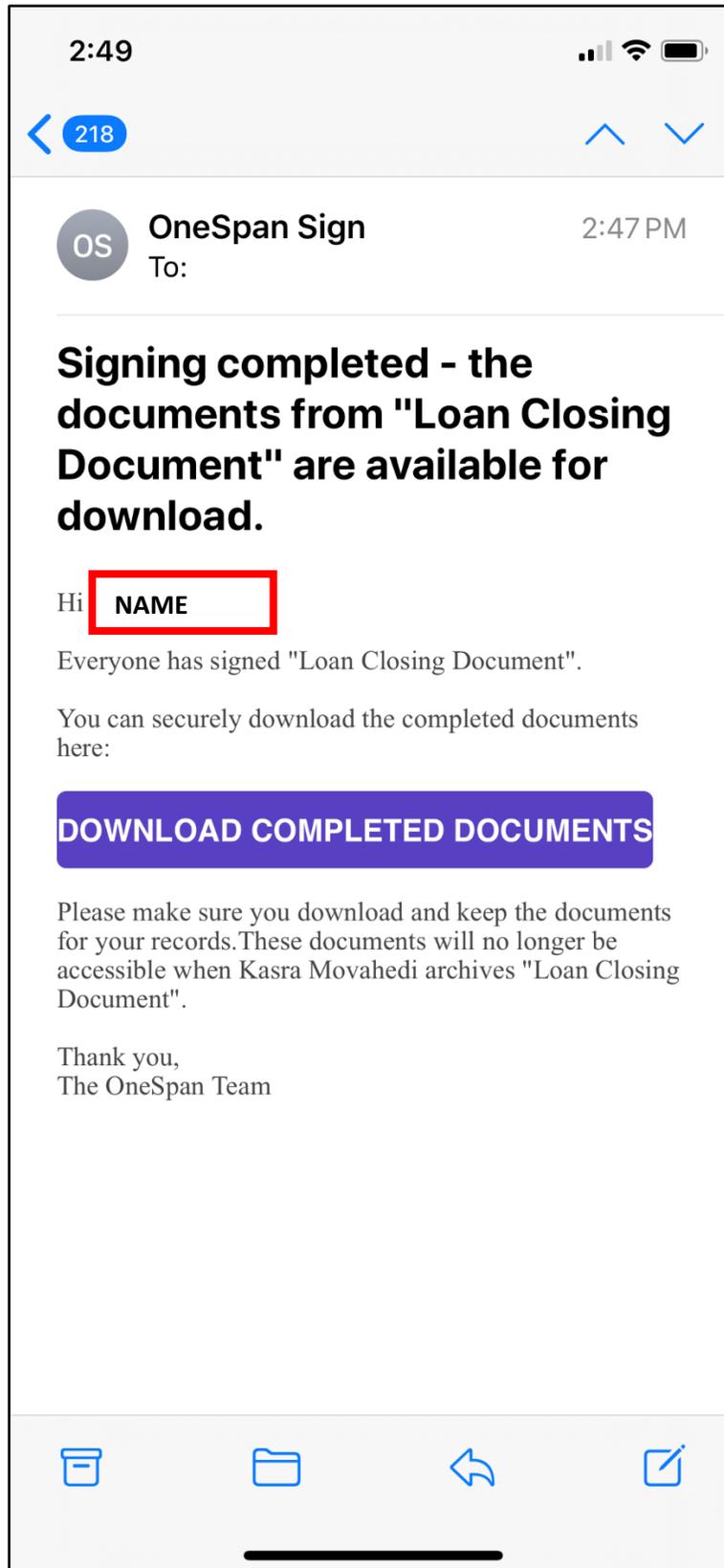


You will receive confirmation that you have completed signing the loan contract. Click "Finish Closing".



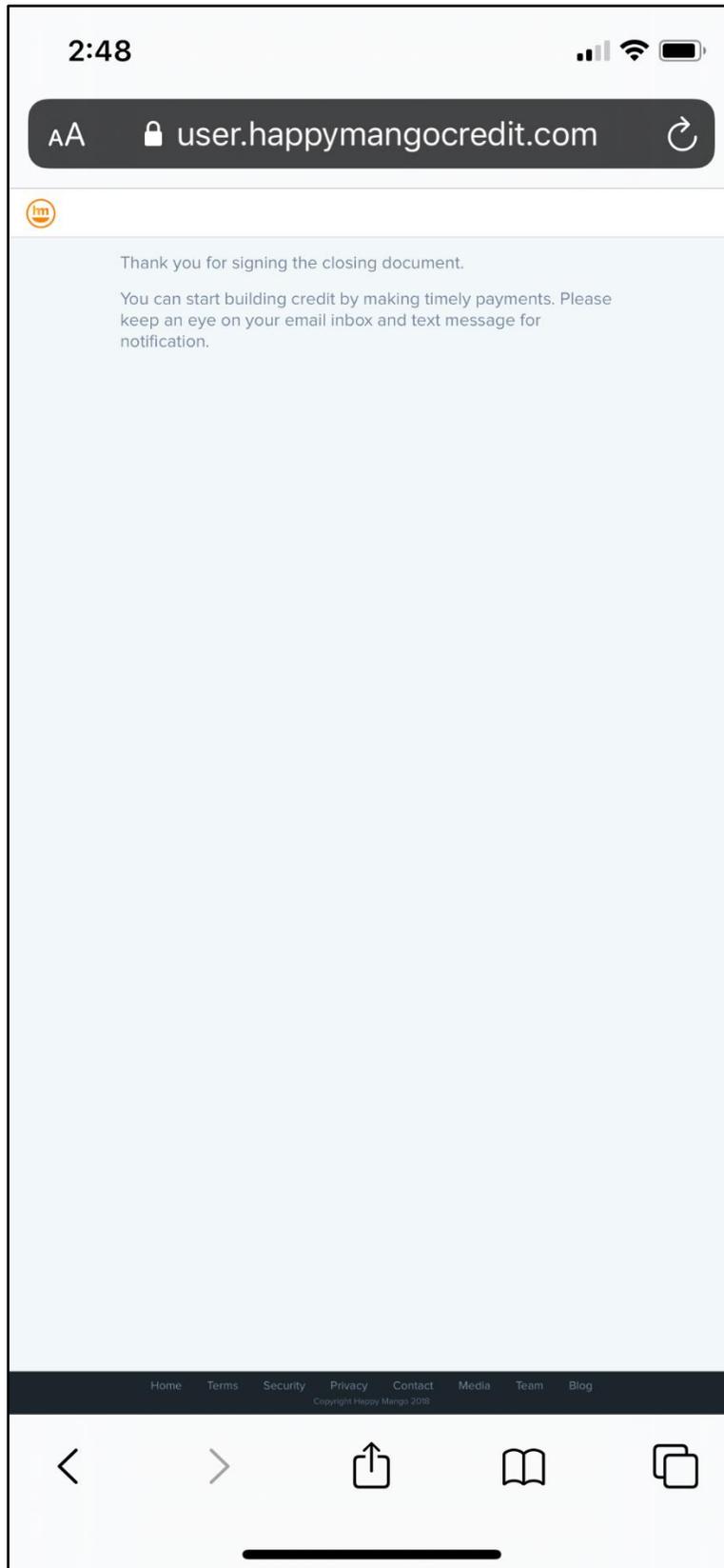


You will receive an email with the executed documents. Download and save for your records.





Finally, you will see a confirmation on the Happy Mango platform. Check your Email for updates.





And this is the email that you can expect to receive. If you have questions, call, text or send an email.

