



LOANS™

2604 Summerland Way, ROSEVILLE, CA 95747
PHONE (916) 847-9530 FAX (916) 872-4583

LOAN APPLICATION

FIRST NAME _____ LAST NAME _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ CADL _____ EXP _____

SOCIAL SECURITY NUMBER _____ PHONE _____

EMPLOYMENT INFORMATION

EMPLOYER NAME _____ ADDRESS _____

CITY _____ STATE CA ZIP _____

OCCUPATION _____ SINCE _____ PHONE _____

BANKING INFORMATION

NAME OF BANK _____ CHECKING ACCOUNT # _____

PERSONAL REFERENCE INFORMATION

NAME _____ PHONE _____

RELATIONSHIP _____ LENGTH OF RELATIONSHIP _____

I acknowledge & agree that all of the above information is accurate. Initial _____

VERIFICATION OF DOCUMENTS

(A) CALIFORNIA DRIVE LICENSE (B) PAYSTUBS (C) BANK STATEMENTS

(D) COPY OF SSN OTHERS DOB: _____

RTSLOANS@GMAIL.COM

ALL RIGHTS RESERVED ®



2604 Summerland Way,
 Roseville, CA 95747
 (916) 847-9530

Date: _____

Deferred Deposit Transaction Agreement & Disclosure Statement

Customer: _____ Tel: _____

Address: _____ State: _____ Zip: _____

***Disclosures under Federal Regulation Z**

ANNUAL PERCENTAGE RATE.
 The cost of your credit as a yearly rate
260.71%

FINANCE CHARGE. (10%)
 The dollar amount the credit will cost you
 \$ _____

AMOUNT FINANCED
 The amount of credit provided to you
 or on your behalf. \$ _____

TOTAL OF PAYMENTS
 The amount you will have paid after you have
 made all payments as scheduled. \$ _____

Your payment schedule will be :

Number of payments: One	Amount of payments: \$ _____	Your payment due date is: _____
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Prepayment: Please note, If you pay off early, you will not have to pay a penalty nor will you be entitled to a refund of part of the finance charge.

Your Check #: _____

Itemization of the Amount Financed of \$ _____
Paid Directly to you: \$ _____ Finance Charge: \$ _____

Pursuant to this agreement, you authorize RT's Loans to defer deposit your personal check identified above by check # until the Deferred Deposit Date set forth above. The fee for the deferred deposit is set forth above expressed both in U.S. currency and as annual percentage rate. You acknowledged that you have not entered into an earlier deferred deposit agreement that is still in effect. If after deposit, the check is returned to us unpaid, you agree to pay a returned check fee of **\$15.00**. RT's Loans is not permitted to (A) accept collateral in connection with this service (B) prosecute or threaten to prosecute you in a criminal action with any deferred deposit (C) make any deferred deposit contingent upon the purchase of another product of service.

Privacy Notice

We collect nonpublic personal information about you (A) from you on your applications or other forms (B) from your transactions with us and (C) from the bank where you maintain your checking account and from persons with whom we speak when we make telephone calls to your home. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know the information to provide products or services to you.

We are licensed by the Dept. of Financial Protection and Innovation pursuant to the California Deferred Deposit Transaction Law. We will try to resolve any concerns you may have with this transaction. You may also call the California Department of Financial Protection and innovation at 1-866-275-2677 to report any concerns you may have.

I have read & understood all of the above disclosures & agreements. I do not have any questions or concerns regarding the above disclosures and agreements.

Customer's Signature: _____ Date: _____

RT's Loans Authorized Representative: _____ Date: _____



2604 SUMMERLAND WAY, ROSEVILLE, CA 95747

TELEPHONE: (916) -847-9530 FAX: (916) 872-4583

Pursuant to the Service Members Civil Relief Act; Please be advise that based on regulatory changes in the CDDTL, it is now required by Federal Law to verify each individual customer who enters into a loan agreement/contract with RT'S Loans for **Service Member Civil Relief Act Status**. RT'S Loans is now required to make this verification via the **Service Members Civil Relief Act WEBSITE (SCRA)**. This new regulation will replace the COVERED BORROWER IDENTIFICATION STATEMENT commonly known as the Military Questionnaire that was required by Federal Law. The information that will be used for this verification will be obtained from the personal information provided by the customer.

Upon searching the data banks of Department of Defense manpower data center, base on the information that you provided, the above is the status of the individual on the active duty status as to all branches of the uniformed Services Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard. This Status includes information on a Service member or his/her unit receiving notification of future orders to report Active duty. The printout will be saved on file or printout for business record use only.

I have read and understood all of the above information disclosures and agreements. I do not have any questions or concerns regarding the above disclosures agreements.

Customer Signature: _____ Date: _____

RT'S Loans Representative: _____ Date: _____

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

NOTICE TO RT'S LOANS CUSTOMERS

We would like to make you aware of a number of things as they relate to your Advance Loan. The customer agree with knowledge that if his/ her check is not honored by customer's bank for any reason, including but not limited to insufficient funds, stop payments or account closed the service fee will be **\$ 15.00**. RT'S Loans low fees are highly competitive & in compliance with all applicable CA State & Federal Laws. The advanced loan agreement would be governed by California deferred Deposit Transaction Law. We charge a service fee of **10%** of the amount advanced to you. The Annual percentage Rate will depend on the length of time of your loan, your actual APR for your Loan will be contained in your contract. The customer waives any privacy claims against RT'S Loans. You can not be prosecuted in a criminal action or threatened with criminal prosecution in conjunction with a deferred deposit transaction. RT'S loans may not accept any collateral in conjunction with a deferred deposit transaction. Your check is being negotiated as part of deferred deposit transaction made pursuant to section 23035 (FC) Financial Code & is not subject to the provision of Section 1719 of the civil code. You will not be required to pay treble damages if your check does not clear. Please review all the information above prior to signing this agreement. We want to thank you for selecting us to assist you during this urgent time of need. We are committed to providing you excellent service & we hope to continue to maintain your trust & your business.

I have read & understood all of the above disclosures & agreements; I do not have any questions or concerns regarding the above disclosures & agreements.

Customer Signature: _____ Date: _____

RT'S Loans Representative: _____ Date: _____