

LENDER:

Advance America, Cash Advance Centers of Missouri, Inc., d/b/a Advance America Cash Advance Centers, d/b/a Advance America
15521 Manchester Rd
Ballwin, Missouri 63011
Phone: (636) 527-1837 Fax: (636) 527-2447

CONSUMER LOAN AGREEMENT
BORROWER:

Carolina Volpe
628 h Park commons ct
Valley Park, Missouri 63088
Customer Number: Redacted 3754



In this Consumer Loan Agreement (hereinafter the "Loan Agreement"), the words "you" and "your" mean the borrower who has signed it. The words "we", "us" and "our" mean ADVANCE AMERICA, CASH ADVANCE CENTERS OF MISSOURI, INC., a loan company licensed and operating under Mo. Stat. §408.500 et seq. and regulated by the Missouri Department of Economic Development, Division of Finance. You promise to pay us \$175.00 plus interest from the date of this Agreement until the payment date set forth in the Payment Schedule below ("Payment Date") at the rate set forth in the Annual Percentage Rate Disclosure below and other permitted charges. On the Payment Date you will pay us, at the address indicated above, or at such other address as we direct you in writing, the amount stated. No interest will accrue after the Payment Date. You have delivered to us as payment for your obligations under this Loan Agreement a post-dated check in the amount of the Total of Payments (the "Check") which we may negotiate on the Payment Date or thereafter. You agree to pay a return check charge in the amount of \$20.00 plus \$0.00, an amount equal to the actual charge by our depository institution for the return of the unpaid or dishonored Check.

FEDERAL 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.
495.35%	\$33.25	\$175.00	\$208.25

Payment Schedule: One payment in the amount of \$208.25 due on Monday (day of week), October (month), 4 (day), 2010 (year).
Late charge: If your payment is late for a period not less than fifteen days, you will be charged 5% of the payment.
Prepayment: If you pay off early, you will not have to pay a penalty.
See the terms below and on the other side of this Loan Agreement for additional information about nonpayment, default, and lack of prepayment penalties.

Itemization of Amount Financed: 1. Amount given to you directly: \$175.00. 2. Amount paid on account no. N/A with us: \$N/A.

MISSOURI DISCLOSURES :

- 1) This lender offers short-term loans. Please read and understand the terms of this Loan Agreement before signing.
- 2) You may cancel this loan without costs by returning the full principal balance to the lender by the close of the lender's next full business day. You acknowledge receiving the Missouri Disclosures set forth above prior to signing this Loan Agreement.

Carolina M. Volpe 09/20/2010
Borrower Date

Calculation of Interest and Prepayment: You may prepay in whole or in part at any time the amount due under this Loan Agreement and will not incur any additional charge, fee or penalty. Interest at the rate set forth above in the Annual Percentage Rate disclosure shall be computed upon the principal balance outstanding from the date of this Loan Agreement, by using the simple interest method. In connection with CFSA Best Practices and Missouri law, we will cancel this Loan Agreement (including your obligation to pay the earned interest) if prior to the close of business on the business day immediately following the date of this Loan Agreement, you prepay to us the Amount Financed in cash. Upon such prepayment, your obligations under this Loan Agreement will be satisfied.

ELECTRONIC CHECK RE-PRESENTMENT POLICY. In the event that the Check is returned unpaid for insufficient or uncollected funds, we may re-present the Check electronically. In the ordinary course of business, the Check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Please note that this Loan Agreement contains a binding arbitration provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You also warrant and 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. You warrant that the account on which the Check is drawn is a legitimate, open and active account.

You certify that you do not have any outstanding small loans with the lender which in the aggregate exceeds five hundred dollars, and except as authorized by Mo. Stat. §408.505, you are not repaying the loan with the proceeds of another loan made by the same lender.

Carolina M. Volpe 09/20/2010
Borrower Date

You further acknowledge that you have read, understand, and agree to all of the terms on both sides of this Loan Agreement, including the provision on the other side of this Loan Agreement entitled "Waiver of Jury Trial and Arbitration Provision."

Advance America, Cash Advance Centers of Missouri, Inc.

Borrower's Signature Carolina M. Volpe Date: 09/20/2010 By: [Signature]
Any comments or questions may be directed to Advance America's Customer Comment Line at the following toll-free number: 1-888-310-4238.

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