

Loan Disclosures, Loan Agreement and Promissory Note

Date of Loan: September 09, 2019

Loan No.: 222033221

Lender/Creditor:

TD Bank, N.A.
184 Rt. 81
Killingworth, CT 06419

Borrower:

VASANTH REDDY
9306 KITTANSETT DR, H
CHARLOTTE, NC 28262

Maturity Date: Friday, September 10, 2021.
Principal Loan Amount: \$30000.00

I. FEDERAL TRUTH IN LENDING ACT ("TILA") DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. 8.00%	The dollar amount the credit will cost you. \$2562.68	The amount of credit provided to you or on your behalf. \$30000.00	The amount you will have paid after you have made all payments as scheduled. \$32562.68

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
23	\$1356.77	Monthly starting on Thursday, October 10, 2019
1	\$1356.97	Final payment due date on Friday, September 10, 2021

Late Fee:

If a payment is not paid in full within 15 days after its due date, you will be charged a \$10.00 late fee.

Security: The transaction is unsecured.

Prepayment: If you pay off early, either in full or partially, you will not have to pay a penalty and you will not be entitled to a refund of part of the finance charge.

See the remainder of this Note for any additional information about nonpayment, default, and any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Itemization of Amount Financed

The Amount Financed of \$30000.00 is calculated as follows:

\$30000.00 Principal Loan Amount
less
\$0.00 Florida Documentary Stamp Tax
equals
\$ 30000.00 Amount Financed
\$ 30000.00 of Amount Financed is given to you directly.

II. LOAN AGREEMENT AND PROMISSORY NOTE

1. Definitions.

As used in this Loan Agreement, Loan Agreement refers to this Loan Agreement, Promissory Note, federal Truth in Lending Disclosures, State Notices, and any extensions, renewals, modifications, and substitutions of this Loan Agreement. Loan refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction, such as applications, disclosures, or notes, and this Loan Agreement. In this Loan Agreement, the words "you," "your" and "Borrower(s)" mean the Borrower(s) identified above. The words "we," "us," and "our" mean TD Bank, N.A. and after consummation any person who obtains TD Bank's rights in this Note.

2. Parties, Status of Application; Further Steps Before Approval and Funding of Loan.

TD Bank, N.A. a national association organized under the laws of the State of Delaware, identified above as Lender/Creditor ("TD Bank") is the lender of this loan ("Loan"). You have the power and authority to enter into this Loan Agreement. The execution and delivery of this Loan Agreement will not violate any agreement governing you or to which you are a party. We have not yet committed to make the Loan. We will only be committed to make the Loan if and when we initiate a transfer of funds from our offices to the Bank Account you identify for this purpose in the process of applying for the Loan. Any of our rights, actions, privileges or obligations which are permitted or required to be

determined or performed hereunder may be determined or performed by our service provider and such determinations or actions shall have the same effect as if taken by us. After funding, your loan will be serviced by our service provider, Avant, LLC ("Avant").

3. Promise to Pay; Interest.

If all conditions to funding the Loan are met (see Section 2) and the Loan is funded: (a) \$30000.00 of the Amount Financed will be deposited into Your Bank Account as defined below and (b) you promise to pay to us (i) the Principal Loan Amount of \$30000.00; plus (ii) interest, from September 10, 2019 until the date the Loan is paid in full, at the rate of 7.99% per year; and interest accrues on a daily basis (using a 365-day year); plus (iii) any and all other amounts that become due and payable under this Loan Agreement (collectively, the "Debt"). The purpose of this loan is Debt Consolidation.

4. (a) Note Payments; Application of Payments

As indicated in the Payment Schedule above, this Promissory Note is payable in substantially 24 equal monthly installments including (i) 23 payments of \$1356.77, commencing Thursday, October 10, 2019; and (ii) a single final payment of \$1356.97 on Friday, September 10, 2021 (the "Maturity Date"). On the Maturity Date, you shall also be responsible for paying any outstanding fees, charges, and interest. Payments will be due on the same day of every month (such day of the month, or such other day of the month as you and we shall mutually agree in the future, being the "Monthly Due Date"). You may choose to repay by either of the options below in the Section 4(b) Payment Authorization as well as any other reasonable form of payment that we permit including but not limited to paper check. We have based the Payment Schedule on the assumption that you will pay all payments as scheduled. If any payment is scheduled on a date we are not open for business, then you agree to pay us on the next business day, and if such amount is paid on such next business day, we will credit such payment as if we received it on the applicable Monthly Due Date. Payments will be applied first to outstanding fees, if any, then to accrued interest, and then to principal. No late charge will be assessed on any payment where the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment.

On the Maturity Date, any unpaid Debt will be payable in full. For purposes of this section, maturity occurs on any of the following dates: On the date of the last scheduled payment of principal; on the date we accelerate the due date on this Loan Agreement (demand immediate payment). Unless modified by you and us, the final required payment will likely vary somewhat from prior required payments due to, among other things, early payments or paying more than scheduled or late payments. If your payment history causes the interest owing to be less than the above Payment Schedule, we will adjust your final payoff payment to reflect such decrease. If your payment history causes the interest owing to be more than the above Payment Schedule or if any unpaid Debt remains after the Maturity Date, then interest will continue to accrue on the outstanding principal balance at the daily rate set forth above in Section 3 of this Agreement until your obligations, including outstanding principal balance, are paid in full.

4. (b) Payment Authorization.

The payment method marked with an "x" below is based on the payment method you selected during the application process. However, you may choose to pay by any other reasonable form of payment that we permit, including but not limited to mailing a paper check. To make a payment via paper check, cashier's check, or money order, you can mail your payment to: c/o TD Fit, PO Box 809172, Chicago, Illinois 60680-9172. Please note that any payment sent via physical means will be effective the day it is received, however, it may take up to 3 business days from the date the payment is received for it to be reflected on your account. Please note that post-dated checks are not an acceptable payment method and may not be effective the day they are received. If you wish to change your payment method, you may contact support@tdfitloan.com or 1-877-300-4030. You understand that we will process the payments provided for under this Agreement by the method checked below, which gives you convenience and security that payments will be received on time.

Direct ACH Debit. By selecting the Direct ACH Debit option, you hereby authorize us to initiate an electronic debit from the Bank Account you elect for this purpose during the application process, or any substitute account you later specify, hereinafter called "Your Bank Account," at the depository financial institution you identify, hereinafter called "Depository." You authorize us to electronically debit Your Bank Account in accordance with these provisions for amounts owing on or after each scheduled payment date in the Payment Schedule, or for other amounts and dates as provided in the provisions below.

Your Bank Account Information. If there is any missing or erroneous information regarding Depository or Your Bank Account, then you authorize us to verify and correct the information. You promise that the information that you provide to us relating to Your Bank Account corresponds to a legitimate, open and active account of which you are an owner and that you have the right to initiate (and to authorize us to initiate) electronic debits from Your Bank Account. You acknowledge that Your Bank Account also includes any bank account that you may designate for payment in the future, and which we confirm in writing with you.

Dates and Amounts in the Payment Schedule. You acknowledge that this authorization is an authorization to initiate an electronic debit from Your Bank Account on or after each scheduled Monthly Due Date for so long as amounts are owing by you to us under this Loan Agreement. You authorize us to initiate an electronic debit for any amount owing in connection with your final payment to the extent such amount is less than your monthly payment amount

Dates and Amounts Post Maturity Date. If, on the Maturity Date, any unpaid Debt remains and you do not instruct us to debit the full amount of your outstanding balance on the Maturity Date, then you authorize us to continue to initiate electronic debits from Your Bank Account beyond the Maturity Date on or after the Monthly Due Date in an amount equal to the monthly payment amount \$1356.77 set forth in your Payment Schedule (or such other lesser amount or on such other monthly due date as you have agreed to with the servicer of your Loan prior to the Maturity Date), or if less, the remaining balance, including fees, charges, and interest, until your obligations are paid in full.

You authorize us to initiate electronic debits from Your Bank Account on or after each scheduled payment date, including Monthly Due Dates, for amounts due under any modified payment arrangement as set forth in the "**Other Payment Arrangements**" section under this Direct ACH Debit provision.

Termination. You understand and acknowledge that you may terminate this authorization via email at support@tdfitloan.com or by mail at Avant ATTN: TD FIT Loan, 222 N. LaSalle St., Suite 1700, Chicago, Illinois 60601 at least three business days before you wish to terminate this authorization or in such time as to afford us and Depository a reasonable opportunity to act on your request. If an electronic debit is returned to us, we, or our service provider acting on

our behalf, may terminate any future recurring electronic debits. If this occurs, you will be responsible for making your payments by some other method acceptable to us.

Authorization to Vary Amounts. You understand that you have the right to receive written notice if an electronic debit will vary from the amounts authorized in Section 4. Notice will be provided to you in writing by email at least 10 days before the scheduled date of transfer.

Partial Prepayments. If you make any partial prepayments, then you authorize us to vary the amount of the electronic debit as needed to reflect those partial prepayments. Any partial payment must be received at least 3 business days prior to an electronic debit to ensure an electronic debit amount is varied to reflect such partial payment. Any partial prepayment will not excuse any later scheduled payment until your loan is paid in full.

Additional Amounts. You further authorize us to initiate single electronic debits for the combined amount of a monthly payment and a late fee that comes due under this Note and separate electronic debits from Your Bank Account for any applicable amounts that come due under this Note, including any Late Fee, on or after the dates they become due. Instead of or in addition to any electronic debits described above, you authorize us to electronically debit Your Bank Account for any amount and on any date that you subsequently confirm by phone, text message or e-mail.

Other Payment Arrangements. If we agree, you may enter into a modified payment arrangement that may change certain terms of this Payment Authorization. If you and we agree to change any terms of this Payment Authorization, including the dates or amounts of scheduled monthly payments, all other provisions of this Payment Authorization not changed will remain in full force and effect. Unless otherwise specified in the terms of your modified payment arrangement, if you fail to satisfy your obligations under any payment arrangement, you complete your obligations, or we terminate a payment arrangement, then you authorize us to debit Your Bank Account on the dates and in the amounts set forth in your Payment Schedule, as it existed immediately prior to the modified payment arrangement, in accordance with this Payment Authorization.

Error Correction. In the event we make an error in processing any electronic debit, you authorize us to initiate an electronic debit or credit to Your Bank Account to correct the error. If you believe we have initiated a payment in a manner not contemplated by this authorization, then please contact, for e-mail correspondence support@tdfitloan.com or, for mail correspondence, Avant, ATTN: TD FIT Loan, 222 N. LaSalle St., Suite 1700, Chicago, Illinois 60601.

Re-Initiation. You authorize us to re-initiate any electronic debit a total of two additional times (if necessary) for the same amount if the electronic debit is dishonored.

Applicable Law. You acknowledge that the origination of electronic debits from Your Bank Account must comply with the provisions of U.S. law.

Optional Electronic Debit Authorization. YOU ARE NOT (AND WERE NOT) REQUIRED TO AGREE TO THIS ELECTRONIC DEBIT AUTHORIZATION TO ENTER INTO A TRANSACTION WITH US. BY SELECTING THIS OPTION, YOU ACKNOWLEDGE THAT YOU ARE VOLUNTARILY CHOOSING TO PAY ELECTRONICALLY.

No Direct ACH Debit.

You can repay your loan through a variety of means. To make a payment via paper check, cashier's check, or money order payable to TD Bank, you can mail your payment to: Avant, ATTN: TD FIT Loan, P.O. Box 809172 Chicago, IL 60680-9172. Please note that any payment sent via U.S. Mail, or private mail service will be effective the day it is received, however, it may take up to 3 business days from the date the payment is received for it to be reflected on your account. Please note that post-dated checks are not an acceptable payment method and may not be effective the day they are received.

5. Prepayment.

You may prepay the Debt in whole or in part at any time without penalty. That is, you will not incur any additional fee or charge for partial prepayment or prepayment in full.

6. Fees and Charges.

Your Loan is not subject to any fees prior funding that are prepaid finance charges. The Amount Financed will equal the Principal Loan Amount.

If a payment is not paid in full within 15 days after its due date, you will be charged a \$10.00 Late Fee.

7. Use of Amount Financed.

You promise that you will use the proceeds of the Loan for consumer purposes and not for any student loan or any illegal purposes.

8. Default Remedies.

You will be in default if any one of the following occur; you fail to make a payment when due; you fail to perform any condition or keep any promise of this or any agreement we made with you.

If: (a) you fail to pay any scheduled installment when due; (b) any bankruptcy, receivership or insolvency proceeding is initiated by or against you or you make any assignment for the benefit of creditors; (c) you die; (d) you fail to keep any promise or meet any other obligation in this Note; or (e) we discover that you have made a material misrepresentation, then, subject to applicable law (including any notice or cure right under applicable law), we may declare all Debt under this Note immediately due and payable, exercise any right provided by applicable law and, if the Debt is referred for collection to an attorney who is not a salaried employee of ours, charge you reasonable attorneys' fees permitted by applicable law.

On or after Default, to the extent permitted by law, you agree to pay all reasonable expenses of collection, enforcement, or protection of your rights and remedies under this Loan Agreement. Expenses include, but are not limited to, attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the rate provided in the terms of this Loan Agreement.

To the extent permitted by the United States Bankruptcy Code, if applicable, you agree to pay the reasonable attorneys' fees we incur to collect this debt as awarded by any court exercising jurisdiction under the Bankruptcy Code.

9. Waivers.

We may accept late or partial payments, even though marked "paid in full," or with similar language, without losing any of our rights under this Note, and we may delay enforcing any of our rights under this Note without losing them. We do not have to: (a) give notice that amounts due have not been paid ("notice of dishonor"), (b) demand payment of amounts due ("presentment"), or (c) obtain an official certification of nonpayment ("protest"). To the extent not prohibited by law, and subject to any legally required notice or right to cure, you hereby waive notice of dishonor, presentment, notice of acceleration, notice of intent to accelerate, and protest. Even if, at a time when you are in breach, we do not require you to pay immediately in full as described above, we will still have the right to do so if you are in breach at some other time. Neither our failure to exercise any of our rights, nor our delay in enforcing or exercising any of our rights, will waive those rights in whole or in part, regardless of how often we fail or delay in enforcing or exercising such rights.

To the extent allowed by law, no extension of time for payment of any part of the Debt, and no alteration, amendment or waiver of any provision of this Note or any other document or agreement relating to the Debt or this Note shall release, modify, amend, waive, extend, change, discharge, terminate or affect your unconditional liability, and that of any other person or party who may become liable for the payment of all or part of the Debt, unless otherwise agreed to in writing.

10. Applicable Interest and/or Loan Charge Maximums Will Be Observed.

Notwithstanding any provision of this Note to the contrary, if any law applicable to this Note or the Debt is finally interpreted so that the interest or other charges or fees collected or to be collected in connection with the Debt or this Note exceed the legally permitted limit, then: (a) any such interest, charge or fee shall be reduced by the amount necessary to reflect and be in compliance with the maximum permitted limit; and (b) any sums already collected, to the extent such sums would otherwise exceed a permitted limit, will be refunded to you. We may choose to make this refund by applying such amounts to your then outstanding Debt by reducing the Debt and/or by making a direct payment to you.

11. Severability.

If any provision of this Loan Agreement is unenforceable, then the unenforceable provision will be severed and the remaining provisions will be valid and enforceable.

12. Notices.

Unless otherwise specified, all notices and other communications under this Note shall be given in writing and shall be deemed to have been duly given and effective upon receipt if delivered in person, by recognized messenger service or by facsimile, email or other electronic transmission, and upon posting for notices we give you on our website. Any notice or other communication to you may be delivered in accordance with the consent to electronic communications you have executed or to the address we maintain for you in our records. Any notice to us must be sent to Avant, ATTN: TD FIT Loan, 222 N. LaSalle St., Suite 1700, Chicago, Illinois 60601 unless a different address for notice is later provided in writing by us to you.

Your name and address disclosed in this Loan Agreement are your exact legal name and your principal residence. You will provide us with at least 30 days' notice prior to changing your name or principal residence address.

Upon notice from us, you agree to sign and deliver any additional documents or certifications that we may consider necessary to continue and preserve your obligations under this loan.

13. Assignment.

You may not assign any of your obligations under this Note without our written permission, which we are not required to give. We may assign this Note at any time without your permission. Our transfer may be made by causing a registration of transfer in the record of ownership as described below, without providing you with any other notice (except where such notice is required by applicable law). Your obligations under this Note apply to all of your heirs, successors and permitted assigns, if any. Our rights under this Note apply to us and each of our successors and assigns. Ownership of this Agreement (and rights hereunder, including with respect to principal and interest) shall be registered in a record of ownership maintained by an entity specifically designated for such purposes. You hereby irrevocably appoint TD Bank as your agent acting solely for the purpose of maintaining such record of ownership. Any assignment or transfer of, or participation in, this Note (or rights hereunder) will be valid only if and when it is registered in such record of ownership. You shall treat each person whose name is registered in the record of ownership as the owner, assignee or participant, as applicable, for all purposes of this Agreement, including, but not limited to, the rights to payments of principal and interest. The record of ownership shall be made available to you in a form and manner determined by the agent maintaining it from time to time upon reasonable prior written notice.

14. Governing Law

General Provisions. This Loan Agreement is governed by the substantive laws of the State of Delaware (to the extent not preempted by federal law) without regard to principles of conflict of law or choice of law including the rate of interest and fees, the laws of the United States of America and to the extent required, by the laws of any other applicable jurisdiction. If two or more Borrowers sign this Loan Agreement, you are liable to repay jointly and severally. The duties and benefits of this Loan Agreement will bind and benefit the successors and assigns of you and us.

15. Amendment.

Except for orally agreed upon changes with respect to the Payment Authorization and any other changes to your Payment Schedule, this Note may not be amended, modified or limited except by a written agreement executed by both you and us. This Loan Agreement is the complete and final expression of our agreement.

16. Contacting You; Phone and Text Messages.

You authorize us and our affiliates, agents, assigns and service providers (collectively, the "Messaging Parties") to contact you using manual calling methods, automatic telephone dialing systems, artificial or prerecorded voice message systems, text messaging systems and automated email systems in order to provide you with information about this Note and the Debt, including information about upcoming payment due dates, missed payments and returned payments. You authorize the Messaging Parties to make such contacts using any

telephone numbers (including wireless, landline and VOIP numbers) or email addresses you supply to the Messaging Parties in connection with your Loan application, the Messaging Parties' servicing and/or collection of amounts you owe the Messaging Parties or any other matter. You understand that anyone with access to your telephone or email account may listen to or read the messages the Messaging Parties leave or send you, and you agree that the Messaging Parties will have no liability for anyone accessing such messages. You further understand that, when you receive a telephone call, text message or email, you may incur a charge from the company that provides you with telecommunications, wireless and/or Internet services, and you agree that the Messaging Parties will have no liability for such charges. You expressly authorize the Messaging Parties to monitor and record your calls with the Messaging Parties. To stop commercial advertising or promotional emails, you can follow the opt-out instructions included at the bottom of the Messaging Parties' emails.

17. (a) Credit Reporting.

NOTICE OF FURNISHING NEGATIVE INFORMATION. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. WE MAY OBTAIN CREDIT REPORTS ON YOU ON AN ONGOING BASIS UNTIL THIS NOTE IS PAID IN FULL

17. (b) Credit Bureau Disputes.

If you believe we have inaccurately reported information about you or this Note to a credit reporting agency, contact 1-877-300-4030 or support@tdfitloan.com or Avant, ATTN:TD FIT Loan, 222 N. LaSalle St. Suite 1700, Chicago, IL 60601. You will need to provide your Loan Number along with a copy of your credit bureau report reflecting the information that you believe is inaccurate. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report to idtheft@tdfitloan.com.

17. (c) Credit Monitoring.

You understand and agree that TD Bank may obtain consumer reports about you from one or more consumer reporting agencies throughout the term of your loan for the purposes of servicing and collection of your account.

18. Bankruptcy.

You promise that you are not a debtor under any proceeding in bankruptcy, and have no current intention of filing a petition for relief under the United States Bankruptcy Code. If you file for bankruptcy under the United States Bankruptcy Code, you must contact us in writing (including your Loan Number) at the following address: Avant, ATTN: TD FIT Loan, Bankruptcy, 222 N. LaSalle St., Suite 1700, Chicago, Illinois 60601.

19. Non-Negotiable Instrument.

This Note is not a negotiable instrument.

20. Special Provisions and State Notices

All Borrowers, including New York / Rhode Island / Vermont Residents

You give us and our agents, successors, and assigns permission to access your credit report in connection with any transaction, or extension of credit, and on an ongoing basis, for the purpose of reviewing this Note, taking collection action on this Note, or for any other legitimate purposes associated with this Note. Upon your request, you will be informed of whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

All Borrowers, Including Maine Residents

Oral agreements or commitments to loan money extend credit or to forbear from enforcing repayment of a debt, including promises to extend or renew such debt, are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify.

All Borrowers

NOTICE TO CONSUMER:

- 1. Do not sign this Agreement before you read it.**
- 2. You are entitled to a copy of this Agreement.**
- 3. You may prepay the unpaid balance at any time without penalty.**

Maryland Residents

To the extent, if any, that Maryland law applies to this Note, we elect the Credit Grantor Closed-End Credit Provisions in Title 12, Subtitle 10 of the Commercial Law Code as the applicable Maryland law.

Massachusetts Residents

Massachusetts law prohibits discrimination based upon marital status or sexual orientation.

New Hampshire Residents

You shall be awarded reasonable attorney's fees if you prevail in any legal action you bring against us or we bring against you. If you successfully assert a partial defense, set-off or counterclaim against us in an action we bring against you, the court or arbitrator may withhold from us the entire amount or such portion of the attorney's fees as it considers equitable.

BY CONSIDERING AND TAKING ACTION ON YOUR APPLICATION FOR THE LOAN, WE AGREE TO THE TERMS OF THIS NOTE.

BY CLICKING THE BUTTON BELOW READING " I AGREE," YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED AND HAVE READ A COMPLETED COPY OF THIS NOTE, YOU UNDERSTAND THIS NOTE AND YOU AGREE TO ITS TERMS.

CAUTION—IT IS IMPORTANT THAT YOU THOROUGHLY READ THE AGREEMENT BEFORE YOU SIGN IT.

NOTICE TO BORROWER

DO NOT SIGN THIS NOTE BEFORE YOU READ THE WRITING ABOVE, EVEN IF OTHERWISE ADVISED.

DO NOT SIGN THIS NOTE IF IT CONTAINS ANY BLANK SPACES.

YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.

YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS NOTE.

[I AGREE]

Customer Signature:

Name: VASANTH REDDY

Last 4 SSN: 0924

Signed At: September 09, 2019 12:29

Customer ID: 370763

SIGNATURE: afb5a697b25432ec7d22c3c0229fe5d45eba403f