

EXHIBIT 1

APPLICATION (Integrity Advance, LLC)

FORM #1

Loan #: 30609072

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we ("we" or "us" refers to "Integrity Advance, LLC") will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document.

NOTICE: WE ARE REQUIRED BY LAW TO ADOPT PROCEDURES TO REQUEST AND RETAIN IN OUR RECORDS INFORMATION NECESSARY TO VERIFY YOUR IDENTITY

PERSONAL INFORMATION

Name	
Address	
Date	
Home	

EMPLOYMENT INFORMATION

Employer	
Pay Period	
Length of Supervision	

BANK INFORMATION

Type of Account: Checking	
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REFERENCE INFORMATION

1	
2	

By typing your name and clicking "I Agree" below, you are electronically signing this Application. By electronically signing and submitting this Application, you certify that all of the information provided above is true, complete and correct and provided to us for the purpose of inducing us to make the loan for which you are applying and you acknowledge receiving a fully completed copy of this Application and accompanying documents. This Application will be deemed incomplete and will not be processed by us unless agreed by you below. By electronically signing below you also agree that we may obtain and use information about you from third parties, including consumer reports, to evaluate your application and to review your account for as long as you owe any amount to us.

Signature: (X) _____

Date: 3/24/2009

COVERED BORROWER IDENTIFICATION STATEMENT:

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to select and electronically sign ONE of the following statements as applicable:

PLEASE SELECT ONE OF THE FOLLOWING STATEMENTS:

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, or such member serving on Active National Guard duty.

I AM a dependent of a member of the Armed Forces on active duty as described above, 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 for 180 days immediately preceding today's date.

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 a member).

Signature: (X) _____

WARNING: IT IS IMPORTANT TO FILL OUT THIS FORM ACCURATELY. KNOWINGLY MAKING A FALSE STATEMENT ON A CREDIT APPLICATION IS A CRIME.

LOAN AGREEMENT

FORM #2 Loan #: 30609072

Disbursement Date: <u>3/25/2009</u> Payment Date: <u>4/10/2009</u>	Loan #: 30609072
(Integrity Advance, LLC) 300 Creek View Road Suite 102 Newark, DE 19711 Phone: (800) 505-6073	NAME: [REDACTED] ADDRESS: [REDACTED] CITY: [REDACTED] STATE: [REDACTED] PHONE: [REDACTED]

In this Loan Agreement (hereinafter, the "Loan Agreement") the words "you", "your" and "I" mean the borrower who has electronically signed it. The words "we", "us" and "our" mean Integrity Advance, LLC ("Lender"), a licensed lender of payday loans regulated by the Delaware State Bank Commissioner.

FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. 684.38%	The dollar amount the credit will cost you. \$150.00	The amount of credit provided to you or on your behalf. \$500.00	The amount you will have paid after you have made all payments as scheduled. \$650.00

Your Payment Schedule will be: One (1) payment of \$650.00 due on 4/10/2009 ("Payment Due Date").
 Security: You are giving a security interest in the ECHECK/ACH Authorization.
 Prepayment: If you pay off early, you will be entitled to a refund of the unearned portion of the finance charge.
 See the terms of the Loan Agreement below for any additional information about nonpayment, default, and prepayment refunds.

Itemization of Amount Financed: Amount given to you directly: **\$500.00** . Amount paid on Loan#: 30609072 with us: **\$650.00**.

PAYMENT OPTIONS: You must select your payment option at least three (3) business days prior to your Payment Due Date by contacting us at (800) 505-6073. At that time, you may choose:

(a) **Payment in full:** You may pay the Total of Payments shown above, plus any accrued fees, to satisfy your loan in full. When you contact us and choose this option, we will debit Your Bank Account (defined below) for the Total of Payments plus any accrued fees, in accordance with the ACH Authorization below; OR

(b) **Renewal:** You may renew your loan (that is, extend the Payment Due Date of your loan until your next Pay Date¹) by authorizing us to debit Your Bank Account for the amount of the Finance Charge, plus any accrued fees. If you choose this option, your new Payment Due Date will be your next Pay Date¹, and the rest of the terms of the Loan Agreement will continue to apply.

AUTO-RENEWAL: If you fail to contact us to confirm your Payment Option at least three (3) business days prior to any Payment Due Date, or otherwise fail to pay the loan in full on any Pay Date, Lender may automatically renew your loan as described under (b) above, and debit Your Bank Account on the Payment Due Date or thereafter for the Finance Charge and any accrued fees. Your new Payment Due Date will be your next Pay Date¹, and the rest of the terms of the Loan Agreement will continue to apply. You must contact us at least three (3) business days prior to your new Payment Due Date to confirm your payment option for the Renewal. If you fail to contact us, or otherwise fail to pay the loan in full on your new Payment Due Date, we may automatically renew the loan until your next Pay Date.¹ After your initial loan payment, you may obtain up to four (4) Renewals. All terms of the Loan Agreement continue to apply to Renewals. All Renewals are subject to Lender's approval. Under Delaware law, if you qualify, we may allow you to enter into up to four (4) Renewals, also known as a "refinancing" or a "rollover". The full outstanding balance shall be due upon completion of the term of all Renewals, unless you qualify for Auto-Workout, as described below.

AUTO-WORKOUT. Unless you contact us to confirm your option for Payment in Full prior to your Fourth Renewal Payment Due Date, your loan will automatically be placed into a Workout Payment Plan. Under the Workout Payment Plan, Your Bank Account will automatically be debited on your Pay Date¹ for accrued finance charges plus a principal payment of \$50.00, until all amounts owed hereunder are paid in full. This does not limit any of Lender's other rights under the terms of the Loan Agreement. All Workout Payment Plans are subject to Lender's approval

DISBURSEMENT: In order to complete your transaction with us, you must electronically sign the Loan Agreement by clicking the "I Agree" button at the end of the Loan Agreement, as well as all other "I Agree" buttons that appear within the Loan Agreement and related documents that appear below. We will then approve or deny your application and the Loan Agreement. If the Loan Agreement is approved, we will use commercially reasonable efforts to effect a credit entry by depositing the proceeds from the Loan Agreement into the bank account listed below in the ECheck/ACH Authorization ("Your Bank Account") on the Disbursement Date. Unavoidable delays as a result of bank holidays, the processing schedule of your individual bank, the untimely receipt of pay stubs, if such pay stubs are required, inadvertent processing errors, "acts of God", and/or "acts of terror" may extend the time for the deposit. You will have the

option of rescinding the loan and this Loan Agreement in accordance with the "RESCISSION" provision listed below, which describes, among other things, the time and manner within which notice of rescission must be given to be effective. Failure to give such notice as and when set out in the "RESCISSION" provision will be deemed to constitute acceptance by you of the delayed disbursement date.

YOUR PROMISE TO PAY: You promise to pay us the Total of Payments according to the terms of our disclosures set forth below on the Payment Due Date and all other amounts owed to us under the Loan Agreement. You grant us a security interest in your ECheck/ACH Authorization in the amount of the Total of Payments (the "ECheck/ACH") which we may negotiate on the Payment Due Date or thereafter. All payments will be applied first to interest and fees and then to principal. Both the amount of interest charged and rate thereof are set forth respectively in the Finance Charge and Annual Percentage Rate disclosures in the Loan Agreement. Pursuant to the ECheck/ACH Authorization, you have directed us to initiate one or more ECheck/ACH debit entries to Your Bank Account for the amounts owed to us under the Loan Agreement on the Payment Due Date or thereafter and for certain fees that may be assessed in the event of dishonor when presentment is made to your bank on your ECheck/ACH Authorization.

CONSENT TO ELECTRONIC COMMUNICATIONS : The following terms and conditions govern electronic communications in connection with the Loan Agreement and the transaction evidenced hereby (the "Consent"). By electronically signing the Loan Agreement by clicking the "I AGREE" button and entering your name below, 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:

Â· 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 above, change-in-term notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, state mandated brochures and disclosures, and transaction information (â€œCommunicationsâ€), may be sent to you electronically by posting the information at our web site, www.IAdvanceCash.com, or by sending it to you by e-mail.

Â· We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.

Â· You may obtain a copy of any Communication by contacting us at 300 Creek View Road, Suite 102, Newark, DE 19711, or by calling us at (800) 505-6073. You also can withdraw your consent to ongoing electronic communications in the same manner, and ask that they be sent to you in paper or non-electronic form. If you choose to receive Communications in paper or non-electronic form, we may elect to terminate the Loan Agreement and demand payment of the amount then due by the date of your withdrawal of consent; or by the expiration of any minimum term mandated by law, whichever is later.

Â· You agree to provide us with your current e-mail address for notices at the address or phone number indicated above. If your e-mail address changes, you must send us a notice of the new address by writing to us or sending us an e-mail, using secure messaging, at least five (5) days before the change.

Â· 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. Microsoft Internet Explorer 6 and above supports this feature. You will also need either a printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). You must have your own Internet service provider.

Â· You hereby provide us with your express consent to receive SMS messages from us.

Â· We may amend (add to, delete or change) the terms of this consent to electronic communication by providing you with advance notice.

By entering your name and today's date and clicking the "I Agree" button below, you are electronically signing this document and confirming that: (1) your system meets the requirements set forth above; (2) you agree to receive Communications electronically; and (3) you are able to access and print or store information presented at this website.

SECURITY. Pursuant to Comment 2(a)(25) of the Federal Reserve Board Official Staff Commentary to Regulation Z 226.2, we have disclosed to you that our interest in the ECHECK/ACH Authorization Agreement is a security interest for Truth-in-Lending purposes only, because federal and Delaware law do not clearly address whether our interest in the ECHECK/ACH Authorization Agreement is a "security interest."

RESCISSION: You may rescind future payment obligations under the Loan Agreement, without cost or finance charges, no later than 5:00 p.m. Eastern time of the next business day immediately following the Disbursement Date ("Rescission Deadline"). To rescind future payment obligations on this loan, you must inform us in writing, by or before the Rescission Deadline, either by email to info@iadvancecash.com or by fax to (800)-581-8148, that you want to cancel the future payment obligations on this loan and that you authorize us to effect a debit entry to Your Bank Account for the principal amount of the Loan Agreement. In the event that we timely receive your written notice of rescission on or before the Rescission Deadline but before the loan proceeds have been credited to Your Bank Account, we will not effect a debit entry to Your Bank Account and both ours and your obligations under the Loan Agreement will be rescinded. In the event that we timely receive your written notice of rescission on or before the Rescission Deadline but after the loan proceeds have been credited to Your Bank Account, we will effect a debit to Your Bank Account for the principal amount of the Loan Agreement. If we receive payment of the principal amount via the debit, ours and your obligations under the Loan Agreement will be rescinded. If we do not receive payment of the principal amount via the debit, then the Loan Agreement will remain in full force and effect.

SPECIAL NOTICE:

(1) THIS LOAN IS DESIGNED AS A SHORT-TERM CASH FLOW SOLUTION AND NOT DESIGNED AS A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS.

(2) ADDITIONAL FEES MAY ACCRUE IF THE LOAN IS REFINANCED OR "ROLLED OVER".

(3) CREDIT COUNSELING SERVICES ARE AVAILABLE TO CONSUMERS WHO ARE EXPERIENCING FINANCIAL PROBLEMS.

BY ENTERING YOUR NAME AND TODAY'S DATE AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THE LOAN AGREEMENT AND AGREEING TO ALL THE TERMS OF THE LOAN AGREEMENT. YOU ALSO ACKNOWLEDGE RECEIPT OF A FULLY COMPLETED COPY OF THE LOAN AGREEMENT AND THE SCHEDULE OF CHARGES AND FEES BELOW.

A PAYDAY LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS

SCHEDULE OF CHARGES AND FEES

According to the Commissioner's Regulation 2203, Section 1.0, Notification, every licensee shall furnish to every applicant a copy of the Itemized Schedule of Charges and Fees at the time when such application is made. As per the aforementioned Commissioner's Regulation 2203, Section 1.0, Notification, please review the itemized schedule of charges and fees below to better understand the charges and fees associated with your loan.

The APR, or Annual Percentage Rate, is the term for the effective interest rate that the borrower will pay on a loan to the lender in a standardized way. This is to show the total cost of credit to the consumer, expressed as an annual percentage of the amount of credit lent to the borrower. While APR is intended to make it easier to compare lenders and loan options, it can seem complicated to those that are not aware of its implications.

There is no account set up fee and, when scheduled payments are made, there are no additional fees outside the principal amount borrowed and the interest that accumulates on the amount borrowed. When comparing interest rates among companies, please note that some companies may charge set up fees, application fees, or other such charges while we do not charge for these services.

OTHER FEES

NSF FEE:\$25.00

VIP CUSTOMER FEES

DAYS	APR	LOAN AMOUNT											
		\$100.00	\$150.00	\$200.00	\$250.00	\$300.00	\$350.00	\$400.00	\$450.00	\$500.00	\$550.00	\$600.00	\$650
23	380.87%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
22	398.18%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
21	417.14%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
20	438.00%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
19	461.05%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
18	486.67%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
17	515.29%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
16	547.50%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
15	584.00%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
14	625.71%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
13	673.85%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
12	730.00%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
11	796.36%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
10	876.00%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
9	973.33%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156
8	1095.00%	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156

STANDARD LOAN FEES (NEW CUSTOMERS AND NON-VIP CUSTOMERS)

DAYS	APR	LOAN AMOUNT								
		\$100.00	\$150.00	\$200.00	\$250.00	\$300.00	\$350.00	\$400.00	\$450.00	
23	476.09%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
22	497.73%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
21	521.43%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
20	547.50%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
19	576.32%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
18	608.33%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
17	644.12%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
16	684.38%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
15	730.00%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
14	782.14%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
13	842.31%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
12	912.50%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
11	995.45%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
10	1095.00%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
9	1216.67%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	
8	1368.75%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	

Printed Name: [Redacted]

Signature: (X) [Redacted]

Date: 3/24/2009

The term "Pay Date" refers to the next time following the Payment Due Date, that you receive regular wages or salary from your employer. Because Renewals are for at least fourteen (14) days, if you are paid weekly, your loan will not be Renewed until the next Pay Date that is at least fourteen days after the prior Payment Due Date.

RIGHT TO CANCEL: YOU MAY CANCEL THIS LOAN WITHOUT COST OR FURTHER OBLIGATION TO US, IF YOU DO SO BY THE END OF BUSINESS ON THE BUSINESS DAY AFTER 3/24/2009. To cancel, you may call us at (800) 505-6073 to alert us of your intention to cancel. Alternatively, you may print this page, complete the information in this box, sign and fax it to us at (800)-581-8148. If you follow these procedures but there are insufficient funds available in Your Bank Account to enable us to reverse the transfer of loan proceeds at the time we effect an ACH debit entry of Your Bank Account, your cancellation will not be effective and you will be required to pay the loan and our charges on the scheduled maturity date.

Signature: (X) _____

Date: _____

ACH AUTHORIZATION (Integrity Advance, LLC)
READ VERY CAREFULLY BEFORE INITIALING OR SIGNING

FORM #2b

Loan #: 30609072

ACH AUTHORIZATION :You hereby voluntarily authorize us, and our successors and assigns, to initiate an automatic credit and debit entry

YOUR BANK ACCOUNT INFO:

Name:	[REDACTED]	Bank Name:
Address:	[REDACTED]	Transit ABA Number:
City, State Zip:	[REDACTED]	Checking Account Number:
Phone:	[REDACTED]	
	[REDACTED]	
Amount:	\$650.00	
	[REDACTED]	
Payment Due Date:	4/10/2009	
	[REDACTED]	

This ACH Authorization is a part of and relates to the Loan Agreement dated 3/24/2009 (the "Loan Agreement"). The words "you", "your" and "I" mean the borrower who has electronically signed it. The words "we", "us" and "our" mean Integrity Advance, LLC ("Lender"), a licensed lender of payday loans regulated by the Delaware State Bank Commissioner. You hereby voluntarily authorize us, and our successors and assigns, to initiate automatic credit and debit entries to Your Bank Account in accordance with the Loan Agreement. You agree that we will initiate a credit entry to Your Bank Account for the Amount Financed on or about the Disbursement Date.

You also authorize us to initiate an ACH debit entry to Your Bank Account:

- (a) for the Total of Payments plus any accrued fees on the Payment Due Date, or on any subsequent Renewal Payment Due Date, if you contact us at least three (3) business days prior to such date and select Payment Option (a) in the Loan Agreement (Pay in full);
- (b) for the Finance Charge plus any accrued fees on the Payment Due Date, or on any subsequent Renewal Payment Due Date, if you contact us at least three (3) business days prior to such date and select Payment Option (b) in the Loan Agreement (RENEWAL), or if you fail to contact us to confirm your payment option;
- (c) for the accrued finance charges and fees, plus \$50.00 on each Pay Date¹ after the fourth (4th) Renewal Payment Due Date, until all amounts owed under the Loan Agreement are paid in full; and
- (d) for any accrued Returned Payment charges, subject to the Loan Agreement.

You agree that we may re-initiate a debit entry for the same amount if the ACH debit entry is dishonored or payment is returned for any reason. The ACH Authorizations set forth in the Loan Agreement are to remain in full force and effect for this transaction until your indebtedness to us for the Total of Payments, plus any other charges or fees incurred and described in the Loan Agreement, is fully satisfied. You may only revoke the above authorizations by contacting us directly. If you revoke your authorization, you agree to provide us with another form of payment acceptable to us and you authorize us to prepare and submit one or more checks drawn on Your Bank Account so long as amounts are owed to us under the Loan Agreement.

If a payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from Your Bank Account to collect a fee of \$25. You voluntarily authorize us, and our successor and assigns, to initiate a debit entry to Your Bank Account for payment of this fee. You further authorize us to initiate debit entries as necessary to recoup the outstanding loan balance whenever an ACH transaction is returned to us for any reason. You understand and agree that this ACH authorization is provided for your convenience, and that you have authorized repayment of your loan by ACH debits voluntarily. You agree that you may repay your indebtedness through other means, including by providing timely payment via cashiers check or money order directed to: Integrity Advance, 300 Creek View Road, Suite 102, Newark, DE 19711.

You authorize us to verify all of the information that you have provided, including past and/or current information. You agree that the ACH Authorization herein is for repayment of a single payment loan, or for single payment of finance charges for Renewals, and that these entries shall not recur at substantially regular intervals. If there is any missing or erroneous information in or with your loan application regarding your bank, bank routing and transit number, or account number, then you authorize us to verify and correct such information.

If your payment is returned to us by your financial institution due to insufficient funds or a closed account, you agree that we may recover court costs and reasonable attorney's fees incurred by us.

Signature: (X) _____

Date: 3/24/2009

In addition, you also agree to the following:

1. I understand that you are licensed in the State of Delaware and operate your business within the State of Delaware. I understand that I could have traveled to Delaware to apply for a loan at your office in Delaware but I have chosen to apply for this loan via the internet, telephone and/or fax for my own convenience.
2. I understand that no binding contract between myself and you will be formed until my application is received by you in Delaware and is approved by your underwriting department, also located in Delaware.
3. I understand that if my application is approved funds will be transferred to me from our bank account in Delaware and the contract will not be completely performed until I have repaid the loan in full, along with any fees, and my payment is received by you in Delaware or is deposited electronically into our bank Account in Delaware.

X _____ Initial here only if you have read, agree to, and understand the statements, policies and procedures listed above.
4. I acknowledge that I have received and read the Integrity Advance Privacy Policy.

5. I understand that I may make choices regarding the way that the Integrity Advance family of companies uses and shares my information. I acknowledge the following notice regarding those choices:

- The Integrity Advance family of companies is providing this notice.
- Federal law gives you the right to limit some but not all marketing from the Integrity Advance Companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the Integrity Advance Companies.
- You may limit the Integrity Advance affiliated companies, from marketing their products or services to you based on your personal information that they receive from other Integrity Advance companies. This information includes your income, your account history, and your credit history, report, or score.
- Your choice to limit marketing offers from the Integrity Advance companies will apply until you tell us to change your choice.
- If you have already made a choice to limit marketing offers from the Integrity Advance companies, you do not need to act again.
- To limit our sharing of information with Third Parties and Affiliated Companies, and/or to limit marketing offers from Affiliated Companies, contact us:
 - ◆ Electronically, by clicking submitting our online opt-out form
 - ◆ By Mail or Fax: By printing out and completing the Mail or Fax opt-out form and sending the form to: 300 Creek View Road, Suite 102, Newark, DE 19711 or via Fax to 302-861-1717.

I certify that I have received, read and understood this notice regarding my Opt-out choices.

X Initial here only if you have read, agree to, and understand the statements, policies and procedures listed above.

6. I understand that the Loan Agreement and any subsequent agreements between myself and you are subject to Delaware law, that I agree to be bound by such law, and acknowledge that, in the event of a bona fide dispute between myself and you, that Delaware law shall exclusively apply to such disputes, regardless of where any proceedings are held.

7. I understand that submitting false information to induce you to grant me a loan, i.e., a false social security number, false identification, altered bank statements, etc., constitutes fraud and may subject me to criminal penalties. I further acknowledge that you have disclosed your policy that you will report such instances of fraud to the appropriate law enforcement agencies.

8. I understand if I prefer to pay all or part of the loan amount, rather than accept the refinancing, I can call you at (800) 505-6073 at least three (3) business days before my payment is due.

9. I understand and accept if I default on my loan and I do not cooperate with you on repaying my debt, including the original loan amount and all fees that may apply, you may submit my name to a collection agency and report the incident to a consumer reporting agency database, such as Teletrack and/or CL Verify, which may negatively impact my ability to write checks and to receive loans or advances from other companies.

10. I understand and accept if my account is turned over to a third party collection agency and they are unable to collect the amount owed you, the collection agency will then pursue every action granted to them under the law, including but not limited to wage garnishment.

X Initial here only if you have read, agree to, and understand the statements, policies and procedures listed above.

The term "Pay Date" refers to the next time following the Payment Due Date, that you receive regular wages or salary from your employer. Because Renewals are for at least fourteen (14) days, if you are paid weekly, your loan will not be Renewed until the next Pay Date that is at least fourteen days after the prior Payment Due Date.

ARBITRATION PROVISION

FORM #3

(Integrity Advance, LLC) Loan #: 30609072

Borrower's Name:

Date: 3/24/2009

Borrower: PLEASE READ AND COMPLETE THE FOLLOWING:
DEFAULT, GOVERNING LAW, ASSIGNMENT AND EXECUTION. You will be in default if you do not pay us the amounts you owe us under the Loan Agreement. The Application, Loan Agreement, and ACH Authorization, will be governed by the laws of the State of Delaware. This Arbitration Provision is governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16 ("FAA"). We may assign or transfer the Loan Agreement or any of our rights hereunder. If the Loan Agreement is consummated, then you agree that the electronically signed Loan Agreement, ACH Authorization, and Arbitration Provision we receive from you will be considered the original executed Loan Agreement, ACH Authorization, and Arbitration Provision, respectively, which are binding and enforceable as to both parties.
WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. We have a policy of arbitrating all disputes with customers which cannot be resolved in a small claims tribunal, including the scope and validity of this Arbitration Provision and any right you may have to participate in an alleged class action.

THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:

- For purposes of this Waiver of Jury Trial and Arbitration Provision, the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to the Loan Agreement, the information you gave us before entering into the Loan Agreement, including the customer information application, and/or any past agreement or agreements between you and us; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.
- You acknowledge and agree that by entering into this Arbitration Provision:
(a) YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE GIVING UP YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
 (c) YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select any of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) <http://www.adr.org> or JAMS (1-800-352-5267) <http://www.jamsadr.com>. The parties may also agree to select an arbitrator who resides within your federal judicial district who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association, and arbitrate in accordance with such arbitrator's rules. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, at your request we will advance your portion of the arbitration expenses, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal in the county of your residence for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Delaware.

8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. This Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. This Arbitration Provision continues in full force and effect, even if your obligations have been paid or discharged through bankruptcy. This Arbitration Provision survives any cancellation, termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing. If any of this Arbitration Provision is held invalid, the remainder shall remain in effect.

9. **OPT-OUT PROCESS.** You may choose to opt out of the Arbitration Provision, but only by following the process set forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the date of this Arbitration Provision at the following address: Integrity Advance, 300 Creek View Road, Suite 102, Newark, DE 19711. Your written notice must include your name, address, account number or social security number, the date of this Arbitration Provision, and a statement that you wish to opt out of this Arbitration Provision. If you choose to opt out, then your choice will apply only to the Application, Loan Agreement, ACH Authorization, and Arbitration Provisions submitted by you in this transaction.

By entering your name and clicking the "I Agree" button below, you are electronically signing and agreeing to all the terms of the Loan Agreement, the Arbitration Provision, and the ACH Authorization (as the Loan Documents) and providing or confirming your electronic signature on all of the Loan Documents, and you are expressly consenting to receive SMS messages from us. You agree that your electronic signature has the full force and effect of your physical signature and that it binds you to the Loan Documents in the same manner a physical signature would do so. By electronically signing below, you also acknowledge that all of the Loan Documents were filled in before you did so and you have read, understand, and agree to all of the terms of the Loan Documents, including the provision entitled "**WAIVER OF JURY TRIAL AND ARBITRATION PROVISION**" and the **Privacy Policy** and Covered Borrower Identification Statement. You agree that your right to file suit against us for any claim or dispute regarding the Loan Documents or your relationship with us is limited by the **WAIVER OF JURY TRIAL AND ARBITRATION PROVISION**. You also agree that all information you provided to us prior to or during the completion of the Loan Documents is complete and accurate. 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.

Printed Name

Signature: (X) _____ Date: 3/24/2009

Electronic Signature Information

eSignature Field	eSignature Value
Application Signature:	
Loan Note Signature:	
Loan Note Supplement Initials 1:	
Loan Note Supplement Initials 2:	
Loan Note Supplement Initials 3:	
Loan Note Supplement Signature:	
ACH Authorization Signature:	
Non Military Signature:	

EXHIBIT 2

COPY

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CONSUMER FINANCIAL PROTECTION BUREAU

In the matter of:)
INTEGRITY ADVANCE,)
a corporation.)
-----)

Tuesday, June 17, 2014

Venable, LLP
575 7th Street, Northwest
Washington, D.C.

CONFIDENTIAL COMMERCIAL INFORMATION

The above-entitled matter came on for
investigational hearing, pursuant to notice, at 9:31
a.m.

Carnes

Integrity Advance

6/17/2014

1 APPEARANCES:

2

3 ON BEHALF OF THE CONSUMER FINANCIAL PROTECTION BUREAU:

4 ALUSHEYI J. WHEELER, ESQ.

5 WENDY J. WEINBERG, ESQ.

6 Consumer Finance Protection Bureau

7 1700 G Street, Northwest

8 Washington, D.C. 20006-4702

9 202-435-7786 Fax: 202-435-7722

10 Email: alusheyi.wheeler@cfpb.gov

11

12 ON BEHALF OF INTEGRITY ADVANCE AND THE WITNESS:

13 ALLYSON B. BAKER, ESQ.

14 Venable, LLP

15 575 Seventh Street, Northwest

16 Washington, D.C. 20004

17 202-344-4708 Fax: 202-344-8300

18 Email: Abaker@Venable.com

19

20

21

22

23

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25

Carnes

Integrity Advance

6/17/2014

1 P R O C E E D I N G S
2 - - - - -

3 Whereupon--

4 JAMES CARNES

5 a witness, called for examination, having been first
6 duly sworn, was examined and testified as follows:

7 EXAMINATION

8 BY MR. WHEELER:

9 Q. Good morning.

10 A. Good morning.

11 Q. My name is Alusheyi Wheeler, and I'm an attorney
12 with the Consumer Financial Protection Bureau. Today,
13 along with my colleague Wendy Weinberg, we'll be
14 conducting an investigational hearing. As your attorney
15 has probably explained to you, an investigational
16 hearing is similar to a deposition in that I'll ask
17 questions, and you'll provide answers under the oath
18 that you just took a second ago.

19 There are a couple of differences between this
20 process and a deposition. One, generally the only
21 objections allowed are to privilege and to protect your
22 Constitutional rights generally, so you have to answer
23 almost every question we ask you.

24 Because the hearing is being transcribed by the
25 court reporter, there are a couple of sort of ground

Carnes

Integrity Advance

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1 what their -- do a budget for them, for instance, which
2 is kind of almost what you're saying, What's your
3 mortgage payment, what's your car payment, what's your
4 rent and whatever payments, and how much money are you
5 bringing in, how much can you afford to borrow.

6 We weren't a financial counselor. We were just
7 trying to make an online payday loan. We were only
8 trying to make a decision in seconds, not half an hour.

9 Q. What was Integrity Advance's typical fee?

10 A. We only -- at the end we were talking about
11 experimenting with different fees, but for the majority
12 of the company's life, it was \$30 per hundred for a new
13 customer, and \$24 for a hundred for a returning
14 customer.

15 Q. For a returning customer to receive that lower
16 rate, would they have had to pay it off their prior
17 loan?

18 A. Yes.

19 Q. Who selected those fee amounts?

20 A. I don't even know. I don't know. I'm sure I
21 was part of it. We discussed it. We discussed how much
22 to offer customers, and as a group we came up with that
23 it's a 20 percent discount, which was easy to market and
24 advertise.

25 Q. Did Integrity Advance ever loan to customers who

Carnes

Integrity Advance

6/17/2014

1 MS. BAKER: Is this part of a larger document?

2 MS. WEINBERG: Yes, it is.

3 MS. BAKER: So this is an excerpt of a larger
4 document?

5 MS. WEINBERG: Yes.

6 MS. BAKER: Okay.

7 (Whereupon, Exhibit Number 22 was marked for
8 identification.)

9 THE WITNESS: Okay.

10 BY MS. WEINBERG:

11 Q. So I assume that sometimes --

12 MS. BAKER: Have you had a chance to look
13 through that?

14 THE WITNESS: Yes.

15 BY MS. WEINBERG:

16 Q. Can you explain what this document signifies
17 about lead generators and what happens with leads?

18 A. Well, it doesn't signify anything about lead
19 generator.

20 Q. What happens on Integrity Advance's side with
21 leads.

22 A. Let's finish the story. The consumer gets the
23 loan document, the application and the loan document in
24 front of them on their browser. They have -- there's
25 eight spots on that loan document for them to sign, and

Carnes

Integrity Advance

6/17/2014

1 we want to make eight spots because we really want them
2 to understand the product they're getting because a lot
3 of our competition have one signature, and we have
4 eight. Their eyes are stopping every time they have to
5 stop at the document so they're at least glancing at the
6 terms, because otherwise if you have one, they scroll to
7 the bottom and sign it, and lots of people -- we make
8 them scroll. We make them scroll through it, sign eight
9 times. Then they hit submit. Our systems time and date
10 stamp --

11 Q. Can I talk to you there for one second? Let's
12 look at an actual loan because I think it might be
13 helpful.

14 A. Yes.

15 Q. Under tab 11, and this is -- again it will be
16 one document, but it's -- I guess 23. It's an
17 application and loan agreement for Chadidra Barnes.

18 A. 027472?

19 Q. 027472 that goes through 478?

20 MS. BAKER: And this is Exhibit 23, so it's
21 INTEGRITY027472 to INTEGRITY027479. Is that the correct
22 Bates numbers for this document?

23 (Whereupon, Exhibit Number 23 was marked for
24 identification.)

25 MS. WEINBERG: Yes.

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6/17/2014

1 or whatever happened, happened, but every consumer that
2 got a loan was called and talked to so we understood
3 what the product was and what they were getting. We
4 explained how the procedure worked, how the pay down and
5 payoff procedure worked, how the components of the loans
6 worked. We asked, Do you have any questions, and then
7 we would hang up, but this is all looking at pending
8 application.

9 Q. Can you specifically --

10 MS. BAKER: Before you ask another question, can
11 we take a five-minute break? I don't want to have a
12 question pending when we take a break.

13 MS. WEINBERG: Yeah, go ahead.

14 (Whereupon, a brief recess was taken.)

15 BY MS. WEINBERG:

16 Q. I think at the break we were about to talk about
17 Exhibit 22; is that right, which is the document that
18 talks about following up on leads so you were about to
19 explain that.

20 A. Explain what, document 22?

21 MS. WEINBERG: Yes.

22 MS. BAKER: Again you've had a chance to look at
23 this document?

24 THE WITNESS: Yes. So the document basically
25 describes how you pull up a pending application and what

Carnes

Integrity Advance

6/17/2014

1 you do for a first pass, a second pass and so forth.

2 BY MS. WEINBERG:

3 Q. What is a first pass? What does that mean?

4 A. The first pass would be the first time you try
5 to call the applicant which hopefully is within ten
6 minutes of the application being submitted if it's
7 during working hours.

8 Q. Is this only for applications that were not
9 filled out correctly?

10 A. No, this is for people you want to give loans
11 to.

12 Q. So everyone who applied?

13 A. Everyone who applied got a call and talked to.

14 Q. And would this only apply to people who had
15 applied for a loan or would it also be people who lead
16 generators had sent you information about but who had
17 not actually filled out the application?

18 A. I don't understand.

19 Q. So there must be -- were there some people where
20 the lead generator said Jane Doe, same woman, is a good
21 prospect but you never get a completed application by
22 Jane Doe?

23 A. They only send complete applications.

24 Q. Okay. And is the application that they filled
25 out -- would that be an Integrity Advance application or

Carnes

Integrity Advance

6/17/2014

1 signatures?

2 A. Yes.

3 Q. Did Integrity automatically send out copies of
4 the loan agreement to the customers?

5 A. Yes. They would Email a copy of the PDF to the
6 customer along with a welcome page. One of the things
7 we gave to you in the material that was provided in
8 terms of customer communication was a welcome page that
9 explained the terms of the loan and had the loan
10 agreement attached.

11 MS. WEINBERG: Just off the record for just one
12 minute.

13 (Discussion off the record.)

14 BY MS. WEINBERG:

15 Q. So I would like to talk a little bit more about
16 ACHs. Could you describe -- first of all, what was the
17 process for setting up the payment due date, just the
18 date?

19 A. So the consumer would fill out their
20 application, and they would give us their -- it came to
21 us in a variety of ways from the lead provider. It
22 would either have specific dates, and our system would
23 reverse engineer what they were or they would actually
24 have, I get paid on semi monthly payments on the 1st and
25 the 15th or biweekly on Fridays or whatever it was.

Carnes

Integrity Advance

6/17/2014

1 Q. That they attempted to call Integrity to pay off
2 their loan in advance of the automatic rollover and had
3 difficultly doing so.

4 A. No.

5 Q. You're not aware of these?

6 A. I'm aware that there are complaints out there
7 that people said that, but there again, there are -- one
8 common complaint that people -- that consumers would
9 have to try to get out of paying what they owed or
10 paying less was to say, I didn't understand I was being
11 -- that these payments weren't going towards principal
12 and that they were going toward interest only.

13 Those were people who were trying to say that we
14 misled them somehow, which we didn't. We went every
15 mile to get them to understand the agreement that they
16 had in front of them and they signed, from signing eight
17 places, the welcome letter, the calls, the payment
18 reminder Emails that would go out between pay dates that
19 would alert them that a payment was coming, what to do
20 to payoff or pay down your loan, all those things to
21 make sure the consumer understood it.

22 So the common complaint was they would call and
23 say, Well, I didn't understand it. They had their head
24 buried in the sand and not listen to anything we gave
25 them or talked to them on the phone. We answered the

EXHIBIT 3

Dear CUSTOMER_FIRST_NAME,

CONGRATULATIONS! Your loan for LOAN_AMOUNT has been approved. This email confirms your loan has been processed. It will be sent to your bank tonight and the funds will be available to you within 1 to 2 business days. Your first due date will be LOAN_DUE_DATE.

Remember you have 3 options of paying the loan back:

1) **YOU CAN LET THE LOAN AUTOMATICALLY RENEW.** All renewals are on your pay dates. After the **first** initial payment, the next 4 renewals will only require payment of the finance charge. Starting with the 5th renewal, in addition to the finance charge, we will also take out \$50 of principal. This will continue until the loan is repaid in full, unless of course you select either option 2 or 3 below. **NOTE: PLEASE REMEMBER, YOU CAN SELECT OPTIONS 2 OR 3 AT ANYTIME DURING YOUR LOAN REPAYMENT PROCESS**

2) **PAY THE LOAN DOWN IN PART.** If you want to increase your payment so you pay the loan back faster, you may do so in any amount (\$50 increments required) which will bring down the principal of your loan. Just call us 3 business days in advance of your pay date so we can make the change.

3) **PAY THE LOAN IN FULL.** Once again, just call us 3 business days in advance so we may make the change on your account. If you pay your loan off before your next pay date, you only pay the finance charge for the days the loan remains unpaid.

Thank You and Have a Great Day!

Integrity Advance

Cust Svc: (800) 505-6073

Fax: (800) 581-8148

www.iadvancecash.com

Monday - Thursday 8am-8pm, ET

Friday 8am - 6pm, ET

Saturday 9am- 5pm, ET

EXHIBIT 4

YOUR LOAN IS DUE ON [4]

Dear [0],

Your loan from Integrity Advance, LLC is due on [4].
Payment as of today is as follows:

- Finance Amount [3]
See option 1 below to determine if any additional principle will be applied.

Thank you for being a Integrity Advance customer. You have 3 convenient options for paying your loan back.

1. **YOU CAN LET THE LOAN AUTOMATICALLY RENEW.** All renewals are on your pay dates. After the initial payment, the next 4 renewals will only require payment of the finance charge. Starting with the 5th renewal, in addition to the finance charge, we will also take out \$50 of principle This will continue until the loan is repaid in full, unless of course you select either option 2 or 3 below. **NOTE: PLEASE REMEMBER, YOU CAN SELECT OPTIONS 2 OR 3 AT ANYTIME DURING YOUR LOAN REPAYMENT PROCESS**
2. **PAY THE LOAN DOWN IN PART.** If you want to increase your payment so you pay the loan back faster, you may do so in any amount (\$50 increments required), which will bring down the principal of your loan. Just call us 2 business days in advance of your pay date so we can make the change.
3. **PAY THE LOAN IN FULL.** Once again, just call us 2 business days in advance so we may make the change on your account. If you pay your loan off before your next pay date, you only pay the finance charge for the days the loan remains unpaid.

Based on the option you have chosen, please make sure the money is available in the bank account listed in your application on [4] to avoid incurring any additional fees.

If you have any questions or need any further assistance, we are here to help. Do not hesitate to contact us by email at info@iadvancecash.com or by calling 800-505-6073

Sincerely,

Customer Service

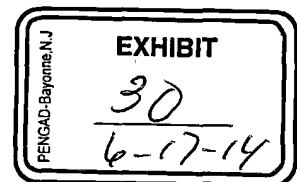


EXHIBIT 5

COPY

1 CONSUMER FINANCIAL PROTECTION BUREAU

2

3 In the matter of:)

4 Integrity Advance,)

5 a corporation.)

6

7 CONFIDENTIAL COMMERCIAL INFORMATION AND
8 PROTECTED FROM DISCLOSURE UNDER EXEMPTION 4 OF
9 THE FREEDOM OF INFORMATION ACT

10

11 Tuesday, June 24, 2014

12

13 Consumer Financial Protection Bureau
14 1750 Pennsylvania Avenue, N.W.
15 Washington, D.C.

16

17

18 The investigational hearing testimony of
19 EDWARD NICHOLAS FOSTER commenced, pursuant to
20 notice, at 9:31 a.m.

21

22

23

24

25

Foster

Integrity Advance

6/24/2014

1 A P P E A R A N C E S

2

3 ON BEHALF OF THE CONSUMER FINANCIAL PROTECTION

4 BUREAU:

5 ALUSHEYI WHEELER, ATTORNEY AT LAW

6 WENDY WEINBERG, ATTORNEY AT LAW

7 1700 G Street, N.W.

8 Washington, D.C. 20552

9 202.435.7000

10

11 ON BEHALF OF THE WITNESS:

12 ALLYSON BAKER, ATTORNEY AT LAW

13 VENABLE LLP

14 575 7th Street, N.W.

15 Washington, D.C. 20004

16 202.344.4000

17

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19

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23

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25

Foster

Integrity Advance

6/24/2014

1	C O N T E N T S	
2		
3	EDWARD NICHOLAS FOSTER	EXAMINATION
4	BY MR. WHEELER	5
5	BY MS. WEINBERG	93
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Foster

Integrity Advance

6/24/2014

1 P R O C E E D I N G S

2 Whereupon--

3

4 EDWARD NICHOLAS FOSTER

5 a witness, called for examination, having been
6 first duly sworn, was examined and testified as
7 follows:

8 EXAMINATION BY COUNSEL FOR CFPB

9 BY MR. WHEELER:

10 Q. Good morning.

11 A. Good morning.

12 Q. My name is Alusheyi Wheeler and
13 I'm an attorney with the Consumer Financial
14 Protection Bureau. Today I, along with my
15 colleague, Wendy Weinberg, will be conducting an
16 investigational hearing. And as your counsel
17 probably explained to you, that will consist of
18 I and Wendy asking you questions you providing
19 questions under oath. The process is similar to
20 a deposition if you've ever had your deposition
21 taken.

22 A couple of ground rules we should
23 start off with. As you can see, the hearing is
24 being transcribed by a court reporter. So we
25 have to make every effort not to speak over each

Foster

Integrity Advance

6/24/2014

1 Let's say the application signature was missing.

2 What would happen?

3 A. Again, a bit open ended on a
4 number of things, but certainly without all
5 signatures showing up as being completed there
6 can be no provisional approval or final approval
7 of an application.

8 Q. Would your statement also apply to
9 the ACH authorization signature?

10 A. There would be no provisional or
11 initial approval of the application without
12 additional contact with the customer, certainly
13 on that matter.

14 Q. So would there be any way for a
15 consumer to apply for a loan through Integrity
16 Advance without signing an ACH authorization?

17 A. Yes.

18 Q. How so?

19 A. As a follow up -- part of the
20 process with one or more of these being
21 incomplete, there would be phone calls made by a
22 customer service representative to the applicant
23 discussing many matters, one of which would have
24 been the signatures, specifically on the ACH
25 authorization there would be a question as to

For The Record, Inc.

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Foster

Integrity Advance

6/24/2014

1 are you -- you know, are you going to sign that,
2 do you want to sign that, why have you not
3 signed that, or any of these.

4 Q. So if our hypothetical consumer
5 said I don't want to sign the ACH authorization
6 form, what would have happened?

7 A. My understanding of the process
8 would have been that if that individual met
9 every other underwriting criteria and
10 thresholds, et cetera, including all the other
11 signatures, and could arrange for a different
12 form of payment they could have been approved
13 for a loan.

14 Q. What forms of payment did
15 Integrity Advance accept?

16 A. My recollection is Integrity
17 Advance accepted checks, money orders, credit
18 cards, debit cards. Those are the main ones.

19 Q. Do you know what percentage of
20 consumers would have paid in one of those other
21 methods and not ACH?

22 A. I do not know that percentage.

23 Q. Would it have been more than
24 5 percent?

25 MS. BAKER: Caution you not to

EXHIBIT 6



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SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

Transcript of **Manoj Hastak. Ph.D.**

Date: March 11, 2016

Case: Integrity Advance, LLC and James R. Carnes, In the matter of

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UNITED STATES OF AMERICA

Before the

CONSUMER FINANCIAL PROTECTION BUREAU

- - - - -x

ADMINISTRATIVE PROCEEDING :

File No. 2015-CFPB-0029 :

In the matter of: :

INTEGRITY ADVANCE, LLC and :

JAMES R. CARNES. :

- - - - -x

Deposition of MANOJ HASTAK, PH.D.

Washington, D.C.

Friday, March 11, 2016

9:45 a.m.

SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

Job No.: 106250

Pages: 1 - 289

Reported by: Karen Young

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Deposition of MANOJ HASTAK, PH.D., held at the
offices of:

VENABLE LLP
575 Seventh Street, Northwest
Washington, D.C. 20004
(20) 344-4000

Pursuant to Notice, before Karen Young,
Notary Public of the District of Columbia.

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A P P E A R A N C E S
ON BEHALF OF THE CONSUMER
FINANCIAL PROTECTION BOARD:
WENDY J. WEINBERG, ESQUIRE
VIVIAN W. CHUM, ESQUIRE
ALUSHEYI J. WHEELER, ESQUIRE
CONSUMER FINANCIAL PROTECTION BUREAU
1700 G Street, Northwest
Washington, D.C. 20006-4702
(202) 435-7688

1 ON BEHALF OF INTEGRITY ADVANCE, LLC and
2 JAMES R. CARNES:
3 ALLYSON B. BAKER, ESQUIRE
4 PETER FRECHETTE, ESQUIRE
5 VENABLE LLP
6 575 Seventh Street, Northwest
7 Washington, D.C. 20004
8 (202) 344-4000
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10 HILLARY S. PROFITA, ESQUIRE
11 VENABLE LLP
12 Rockefeller Center
13 1270 Avenue of the Americas
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P R O C E E D I N G S

MANOJ HASTAK, PH.D.,

having been duly sworn, was examined as follows:

- - -

EXAMINATION BY COUNSEL FOR INTEGRITY ADVANCE, LLC

and JAMES R. CARNES.

BY MS. BAKER:

Q Good morning, Dr. Hastak. Am I pronouncing your last name correctly?

A Very close, thank you.

Q Would you want to correct me so I pronounce it --

A It's Hastak.

Q Hastak.

A Yes.

Q Thank you, Dr. Hastak. Can you please spell your full name for the record before we begin?

A M-A-N-O-J. That's the first name, H-A-S-T-A-K. That's the last name.

Q Thank you. My name is Allyson Baker. I'm an attorney representing respondents in this matter, and I'll be taking your deposition today in this

1 interpret this as meaning that the terms and
2 conditions that have been set forth in the loan
3 agreement will apply, and one of the terms that's
4 stated in the loan agreement is the cost in the TIL
5 box, so that's something that consumers could take as
6 possibly applying.

7 Q I want to make sure I understand, but it's
8 -- it's your testimony that you didn't rely on an
9 understanding that customers had in writing this
10 sentence.

11 A No, I have -- certainly didn't talk to any
12 customers, and I didn't rely on the complaints
13 either. The complaints simply validated the
14 possibility that people may have made this inference.

15 Q Why did you not rely on the complaints?

16 A Well, the complaints are not
17 representatives of the customers of Integrity
18 Advance, and so they're just a small sampling of
19 individuals who had a problem with Integrity Advance,
20 so I don't take that as -- I don't take that as
21 representative in any way of what a -- what a typical
22 consumer, if you will, might -- might take.

1 loan was renewed.

2 A No, I don't know that.

3 Q And so if there were instances where
4 customers did not pay additional fees, would it be
5 correct to then use the phrase "will accrue"?

6 A If it was the case that for some customers,
7 there were no additional fees or costs, then "will
8 accrue" would be wrong. "May accrue" would be --
9 would be correct.

10 Q You said earlier that in your -- your
11 understanding of customer complaints was that they
12 were not representative of Integrity Advance
13 customers. Do you recall that testimony?

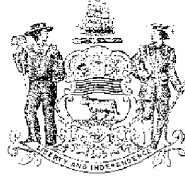
14 A Yes.

15 Q Why do you believe that to be the case?

16 A Because there is a very small fraction of
17 customers who complain, and so while complaints
18 provide useful information, you can't generalize from
19 the complaints to the entire customer base. Customer
20 -- complainers are not a random sample, if you will,
21 of all the customers of any company.

22 Q What's the basis for that statement that

EXHIBIT 7



STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
555 E. LOCKERMAN STREET, SUITE 210
DOVER, DELAWARE 19901

WEB: BANKING.DELAWARE.GOV

TELEPHONE: (302) 739-4235
FAX: (302) 739-2356

December 28, 2010

Mr. Edward Foster
EVP, General Counsel
Integrity Advance, LLC
300 Creekview Road
Suite 102
Newark, DE 19711

Dear Mr. Foster:

Your application for renewal of your Licensed Lender License has been received by this office.

After review of said application, I am happy to inform you that Integrity Advance, LLC has been granted renewal for licensure under Chapter 22, Title 5, Del.C.

Enclosed you will find Licensed License Number(s) 010197 for the term January 1, 2011 through December 31, 2011 .

In accordance with 2206, Title 5, Del.C., please post the license(s) in a prominent place at the address which appears on the license.

Should you have any questions, or problems, please feel free to contact the Licensing Division at the number listed above.

Sincerely,

A handwritten signature in cursive script that reads "E. Quinn Miller".

E. Quinn Miller
Investigative Supervisor

EQM/clh
Enclosures(s)



STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
555 E. LOCKERMAN STREET, SUITE 210
DOVER, DELAWARE 19901

WEB: BANKING-DELAWARE.GOV

TELEPHONE: (302) 739-4235
FAX: (302) 739-2356

License No. **010197**
Renewal

Chapter 22 Licensed Lender License

To all persons whom these presents may concern:

Whereas:

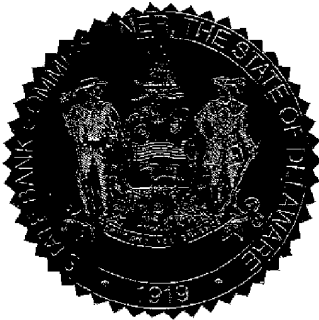
Integrity Advance, LLC has made application to The State Bank Commissioner of this state in the manner and form prescribed for a licensee to engage in a lending business, and has complied with the statutory requirements necessary for the issuance of this license as set forth in Section 2206, 5 Del.C., Chapter 22.

Now, therefore know Ye: that this license is granted to the said:

Integrity Advance, LLC
300 Creekview Road
Suite 102
Newark, DE 19711

To transact business in this state until *December 31, 2011*, subject to the provisions of the laws of Delaware.

Issued under my hand and seal, this day, December 28, 2010, in Dover, Delaware.





State Bank Commissioner