

Loan Settlement Agreement

This Loan Settlement Agreement (the "Agreement"), made this 10th day of April, 2012 by and between NELS J. [REDACTED] ("Borrower") and CashCall, Inc. ("Lender") amends and supplements that certain promissory note executed by Borrower on or about May 10, 2011 evidencing an indebtedness of a principal balance of \$2,600.00 for CashCall Loan No. [REDACTED] (the "Note").

In consideration of the mutual promises and agreements exchanged, the parties agree to compromise Borrower's indebtedness to Lender on the following terms and conditions :

1. Borrower and Lender agree that the present amount due on the Note is \$3,300.37. This amount includes unpaid principal, unpaid accrued interest and applicable loan fees.
2. The parties hereby agree that Lender shall accept the sum of \$3,300.37 as full and complete payment on the Note. The delivery and acceptance of said payment in the manner prescribed herein shall serve as a complete discharge of all monies due under the Note.
3. The payment contemplated hereunder shall be made in cash, bank check, wire transfer or valid check-by-phone funds according to the following payment schedule:

April 25, 2012	\$294.46
May 25, 2012	\$294.46
June 25, 2012	\$294.46
July 25, 2012	\$294.46
August 27, 2012	\$294.46
September 25, 2012	\$294.46
October 25, 2012	\$294.46
November 26, 2012	\$294.46
December 25, 2012	\$294.46
January 25, 2013	\$294.46
February 25, 2013	\$294.46
To be paid in full no later than March 25, 2013	\$61.31
Total	\$3,300.37

4. Within 30 days of the clearance of the payments described above, Lender will notify all