

RICHVEIW.COM

70 Pine street New York NY 10005

Loan Agreement

To:

From: Natalie Boyd

Phone # 1-888-671-4449 Ext # 1

Fax # 1-800-507-5496

E-Mail: richveiw.com@gmail.com

Website: WWW.RICHVEIW.COM

RE: Loan Contract

DATE: April 6, 2010

Number of pages (including this page): 17

**PLEASE FAX OR SCAN BACK THE REQUIRED PAGES, DATED, SIGNED AND INDICATE
HOW YOU WOULD LIKE YOUR FUNDS ALLOCATED TO YOU.
ALSO ADD YOUR ID AND PROOF OF INCOME
THANK YOU**

PLEASE MAKE SURE THAT ALL INFORMATION IS ACCURATE

About Us

Our vision is to be a leading North American financial services provider, with specialized financial businesses in those areas where we have a strong competitive position.

Our focus is on improving performance in our businesses to achieve consistent and superior service for our clients.

Our key priorities are strong financial performance, North American expansion, growth of high return or multiple businesses and cross-platform leverage.

Corporate profile: As one of The premier financial services institutions, we have leading positions in many markets. In all, we serve thousands of individuals and business customers worldwide.

In Canada, we have strong positions in all personal and commercial loans. In wealth management, we are one of the largest private lenders in North America, and we own one of the largest self-directed broker financial services in personal, mortgage, debt consolidation, refinancing, and small business loans and we continue to be one of the top-ranked financial brokers in North America.



Chairman and Chief Executive Officer

RICHVEIW.COM

GOALS & VALUES

Goals

To be recognized as:

- The undisputed lead provider of integrated financial services in North America
- A best in class provider of select financial services in the North America
- A premier provider of specialized global financial services

Strategic Priorities

- Strong fundamentals
- North American expansion
- Growth of high-return from clients
- Cross-platform leverage

Values

- Excellent service to clients and each other
- Working together to succeed
- Personal responsibility for high performance
- Diversity for growth and innovation
- Trust through integrity in everything we do



Chairman and Chief Executive Officer
RICHVEIW.COM

Acceptance

Dear:

Congratulations, we have obtained a lender willing to process your loan request of **\$380,000.00**USD based on the information you have submitted to our firm.

Be advised that all information given is held strictly confidential and will only be used for the purpose of obtaining the financial loan that you have requested. RICHVEIW.COM abides by all laws governing document handling for identification purposes and all documents supplied to us. This information is confidential and cannot be released without the written consent of the client. To insure a timely process, we trust that all information provided to us is accurate. Failure to provide correct information could result in the delay of your loan process or the rendering of the contract null and void.

Once your final approval has been obtained, you have 3-5 business days to secure your loan. Your consultant will outline the ways in which you may secure your loan.

We have adjusted your terms to suit your personal financial situation and hope that we can have a long and mutually beneficial financial future together.

Approval

Approval Date: April 4, 2010

This Letter is to verify that RICHVEIW.COM has approved you for the Loan amount of \$380,000.00USD with a term of 25 years, at a fixed interest rate of 6% as specified

You may choose to receive your loan in one of two ways: (You will need to choose one of these options)

1. Direct Deposit into your bank account
2. Fed-ex

All payment information will be mailed out 3 business days after loan is released from our office.

Your final paperwork will take approximately 1-3 business days from the date the loan is fully secured. Once we have completed all processing, we will contact you in order to confirm the above information. Thank you for choosing RICHVEIW.COM to assist you in attaining your financial goals.



Private Lender/CEO.
E Goldberg

We do not sell information about our customers, their accounts or transactions to others for their use. We do share information as described in this Privacy Policy.

- When we do share information it is limited to the information necessary for the particular circumstance and only under strict controls to prevent misuse.
- We restrict access to the information we obtain about you to only those service providers who need to know that information for the purpose of purchasing an automobile or obtaining credit.
- We maintain physical, electronic and procedural safeguards that comply with all state and federal regulations to guard against misuse of the information we obtain.

RICHVEIW.COM collects customer information from a variety of sources:

1. Application Information (The information you provide us on your applications and other forms such as names, addresses, telephone numbers, birthday, social security numbers, level of family income, employer's name, and employer's address);
2. Credit Reports (Information from consumer reporting agencies);
3. Correspondence (The information you provide when communicating in writing, online or by phone with our customer service representatives, as well as our response and follow-up correspondence with third parties concerning)
4. Marketing partners and publicly available databases (We receive information from our marketing partners, e.g., financial institutions, and other businesses and public databases which are used to help us serve you).

We use this information to evaluate your applications, provide you with high quality service, prevent fraud and, with your consent, inform you of offers we may also use this information to confirm your identity when you call us to inquire about your accounts.

Sharing Information:

may disclose information about you to the following types of third parties: Affiliates; service companies (companies that provide services to. in order to process your application); financial institutions, and credit bureaus, collection agencies.

Your information is disclosed to the foregoing entities solely for the getting a loan that meets your criteria. Outlined below is the information shared with each type of third party and as appropriate, your options.

- I. Sharing Information with Service Companies -- In order to provide quality service, prudent contracts with service providers for essential roles in processing your application. We may disclose some or all of the information we collect to these service providers but only in order to obtain credit for you.
- II. All of RICHVEIW.COM Service providers have entered into a contract with. That forbids them from using information provided by.
- III. For any purpose other than providing the service for RICHVEIW.COM
- IV. Customers take security precautions to monitor the use of the information and prevent the use of the information for any other purpose.

- V. Information Sharing With Merchants –RICHVEIW.COM does not share any information with unrelated merchants for the purpose of extending offers of goods and services without your consent.
- III. Credit Reports and Other Uses of Information -- In applying for credit, you agree that we may request consumer credit reports from one or more credit reporting agencies in connection with your application and the administration of such application. You also authorize us to exchange credit information concerning you or your use of the Account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies.



Private Lender/CEO.
E Goldberg

RICHVEIW.COM



Welcome

Don't get turned down again! We can find the loan you need no matter your situation. We can give you a fresh start. We make it easy and fast to obtain a bad credit loan. Get approved for one of our great loan programs today.

We offer a variety of loan programs great for:

- ✓ Paying Personal Debts
- ✓ Refinancing Mortgages
- ✓ Paying Credit Card Debts
- ✓ Making Home Improvements
- ✓ Consolidating Debt

Our rates, terms and payments are convenient and affordable.



Customer Testimonial

"I had more than \$23,000 in credit card debt. RICHVEIW.COM helped me pay off my bills and get \$2,000.00 in extra cash."

- J, Brooks. New York, NY

. Copyright 2009.



Company

Learn More About Us!

RICHVEIW.COM is a nationwide full-service financial services company specializing in personal loans and mortgages for people with bad credit and unique income situations. Whether you have poor credit, are self-employed, on a fixed income, or have experienced other credit related issues in the past, we can help. We arrange loans for real people who live in the real world, and realize that no one is perfect. Whatever your situation RICHVEIW.COM can arrange the personal loan or mortgage to fit a borrower's specific needs.

We help our customers find great solutions every day. So, if you've been told you are "credit impaired" and need to go somewhere else, we're waiting to help!

Our company's mission is to help people obtain the financing they so desperately need, and thereby reach their financial goals. We've helped thousands of people with credit problems find the right loan that meets their needs. Our bad credit loan programs offer a new lease on life.

Our loan packages are very flexible, and chances are we can find a personal loan solution for you. Our specialists are standing by to help get the financing you deserve. We pride ourselves in our first rate customer service record, and we strive to make the process of obtaining a loan as easy and painless as possible. Our goal is to obtain the best loan for you. We say "yes" when others say "no".

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AIG/WELLS FARGO/CANADA LIFE INSURANCE

Loan Amount \$380,000.00

File #1090247-38-43

Dear:

This letter is to confirm that we have received a copy of your application from **RICHVEIW.COM & AIG/WELLS FARGO/CANADA LIFE INSURANCE** Provides insurance for individuals in high-risk credit situations **AIG/WELLS FARGO/CANADA LIFE INSURANCE** protects the private lender(s) from any risk of default. The insurance policy protects the lender against failure of repayment, by any of the following reasons: Death, Loss of Job, Long or Short Term Disability, negotiated in the loan agreement.

This Document is to verify that is responsible for repayment of the loan amount of **\$380,000.00** over a **25 year term** your loan will be released once the insurance premium of **\$2,550.00** has been forwarded and confirmed by **AIG/WELLS FARGO/CANADA LIFE INSURANCE**

Along with, **RICHVEIW.COM** have worked together along with your lender(s) to negotiate your terms and agreement,

Based on the information provided in your application,
For credit referral **AIG/WELLS FARGO/CANADA LIFE INSURANCE**

Thank you for accepting the terms and conditions reached on your behalf for credit referral
With **RICHVEIW.COM**



Debt Consolidation

Consolidate Your High Interest Debt!

Our debt consolidation loans can give you cash to consolidate all your high interest credit card bills and all other monthly payments. We have options for both homeowners and non-homeowners alike. Either way, you will end up with one low monthly payment.

With our debt consolidation loans you typically obtain a much lower interest rate than most credit cards offer. You can begin to save money immediately!

With our non-homeowner program, we will provide you with a loan in order to lower the monthly payments and reduce high interest rates. Homeowners can also qualify. Start saving thousands in interest payments!

Without A Consolidated Loan			With A Consolidated Loan	
Typical Bills	Balance	Monthly Payment	Loan Amt & Cash to You	Monthly Payment
Bank Credit Cards	\$1,600	\$54	\$5,000	\$129.68
Dept. Credit Cards	\$400	\$40		
Car Loan	\$2,700	\$240		
TOTAL	\$4,700	\$334		

This example is for illustration purposes only. \$5,000 loan shown has an annual percentage rate (APR) of 8.99%, based on a 60-month term, for total payments of \$7,780.20.

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Home Improvement Loans

Get Cash For Home Improvements!

Looking for some needed cash to finance the remodeling of your kitchen, or the addition of a new room? We can help you obtain financing for everything from a new deck to a new swimming pool. Home improvements can significantly increase the value of your home and property.

A home improvement loan program is available whether your home has equity, or not. The loan amount can be as high as the value of your home.

RICHVEIW.COM Can range programs for individuals with either good or bad credit.

We make the entire process simple and easy!

Home Equity Loans

Put Your Home's Equity to Work!

You can start taking advantage of the equity in your home to help manage your high interest debts through debt consolidation, obtain extra cash for college tuition, home improvements, car purchases, vacations, or any purpose imaginable.

You can be approved for a home equity loan even if you have bad credit. Interest paid on a home equity loan is typically tax deductible. You can borrow up to 100% of your homes worth depending on your credit.

And because the loan is secured by your home, you may qualify for lower rates than typical personal loan or credit card rates. Tax-deductible interest and a lower interest rate can add up to big savings!

Use Your Home's Equity to Consolidate Your Bills

Wouldn't it be great to pay off your bills and lower your monthly payments? Here's how it works!

Without A Home Equity Loan			With A Home Equity Loan	
Typical Bills	Balance	Monthly Payment	Loan Amt & Cash to You	Monthly Payment
Bank Credit Cards	\$4,500	\$135	\$20,000	\$304.43
Dept. Store Cards	\$2,000	\$ 50		
Car Loan	\$7,000	\$310		
Installment Loan	\$3,500	\$120		
TOTAL	\$17,000	\$615		

This example is meant for illustration purposes only.

Put your home's equity to work for you today!

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RICHVEIW.COM

At Our main priority is to protect the borrower as well as ensuring that we protect ourselves.

The deposit of \$2,550.00 is a form of insurance for RICHVEIW.COM in the event that the borrower defaults on his/her loan Conditions of Agreement. The loan recipient is also protected in the event of uncertainties, which may impede them from following through with his/her Conditions of Agreement.

In the event of death or loss of job RICHVEIW.COM will then step in
And repay the balance of the loan. However, it is the responsibility of the borrower to contact
RICHVEIW.COM if there are any changes in their situation, which directly co-Relate to their
Specified loan Program;

LOAN PROGRAM: Personal/Business AMOUNT \$380,000.00
POLICY TERM: 25 years MONTHLY PAYMENT \$ 2,448.35
FIXED INTEREST RATE: 6% INSURANCE PAYMENT \$2,550.00

Our authorized loan service agents will be responsible for handling all aspects of your account with us once your loan requirements have been fulfilled. Again we thank you for your valued business.

Date mm/dd/yy

Applicant Signature

Co-Applicant (If Applicable)



Chairman and Chief Executive Officer
RICHVEIW.COM

LOAN DISTRIBUTION FORM

TO BE COMPLETED AND RETURNED.

TO: _____ **LOAN AMOUNT \$380,000.00**

IMPORTANT, this is to inform you that we are in receipt of all relevant documents, along with your security deposit of **\$2,550.00**. From this point on, the final processing of your loan will take approximately 1-2 business days. In order to make this process as easy as possible please read the following and indicate your preference

I would like my loan (PLEASE CHECK ONE BOX)

- Sent to me via courier (approx. 24-48 hours)
- Direct deposited into my bank account (approx. 12-24 hours)

*If you prefer the **courier** option, please fill out the following information
(PLEASE PRINT CLEARLY).*

Name: (Mr./Mrs./Ms.) _____
Address: _____
Telephone #: _____
Work Telephone #: _____

*If you prefer the **direct deposit**, please fill out the following information.
(PLEASE PRINT CLEARLY).*

Bank Name: _____
Bank Address: _____
Bank Telephone #: _____
Bank Transit #: _____
Type of Account (checking/savings): _____
Account #: _____

One of our authorized agents will contact you in order to confirm the above information; and finish the final processing of your paperwork. Thank you for choosing. To help you reach your financial goals.

Date mm/dd/yy

Applicant Signature

Co-Applicant (If Applicable)



Chairman and Chief Executive Officer
RICHVEIW.COM

RICHVEIW.COM CONDITIONS OF LOAN AGREEMENT

Dear:

We at RICHVEIW.COM would like to thank you for your acceptance of our contract/terms.

This document confirms that Michael Lukasik will be responsible for monthly payments being \$2,448.35 and at a fixed interest rate of 6%. The Conditions of Agreement were negotiated by.

RICHVEIW.COM as a result of the information collected on the application and from the information collected from the credit bureau.

We at RICHVEIW.COM specialize with clients that are in unique income situations.

Due to this we have to protect ourselves from clients who are considered to be “high risk”, and as a result this is why we ask for a security deposit. We would like to welcome you as our newest client. One of our authorized agents will be responsible for all aspects of your account with us.

Please feel free to call us at anytime if you have any further questions or concerns.

Date mm/dd/yy

Applicant Signature

Co-Applicant (If Applicable)

Thank You



Chairman and Chief Executive Officer
RICHVEIW.COM

PROMISSORY NOTE

NAME:

In return for this loan I have received, I promise to pay **\$380,000.00**USD plus interest, to the lender. I understand that the lender may transfer this note. The lender or anyone who takes this Note by transfer and whosoever is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on Unpaid principal until the full amount of principal has been paid. I will pay simple interest at an annual rate of 6%.

3. PAYMENTS

(A) Time of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payment on the due date of each month beginning Ninety, **(90) days** after your loan is released.

I will make these payments every month until I have paid the entire principal and interest and any other charges described below that I may owe under this Note. My monthly payment will be applied to interest before principal. If, on the end of my term I still owe amount under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

(B) Amount of Monthly Payments

My monthly payment will be in the amount of **\$2,448.35**

(C) Securing the Loan

I am responsible for securing the loan by one of the two methods specified by the Note Holder

AIG/WELLS FARGO/CANADA LIFE INSURANCE has agreed to insure your loan as requested, at the sum of **\$2,550.00**

To be paid prior to the issuing of the insurance policy, which will be used to secure the loan upon receipt of the entire insurance premium, the insurance company becomes a borrower under the conditions applied by this note.

Please note that applicable taxes are due on your premium. Please be advised that once your insurance premium has been paid, your loan payments will be monitored. Upon confirmed receipt of twelve, (12) monthly payments, an amount equal to your entire insurance premium will be refunded to you (including taxes and or sending fees), the first and or second year you cannot be late with a payment or miss a payment during the secured time. Failure to make payments on time could result in the loss of your premium.

4. BORROWER'S RIGHT TO REPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full payment or partial prepayment without paying any prepayment charges. The Note Holder will use all of the prepayment to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no charges on the due date or in the monthly payment unless the Note Holder agrees in writing to those charges.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceeds the permitted limits, then: (i) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from me which exceeded permitted will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial payment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the due date, I will pay a late charge to the Note Holder. The amount of the late charge will be 10% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder May send me a written notice telling me that if I do not pay the over due amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has I not been paid and all the interest that I owe on the amount.

7. OBLIGATIONS OF PERSONS UNDER THIS LOAN

If more than one person signs this note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person, who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all borrowers together. This means that any one borrower may be required to pay all of the amounts owed under this Note

WITNESS THE HAND (S) OF THE UNDERSIGNED.

Borrower

Dd/mm/yy