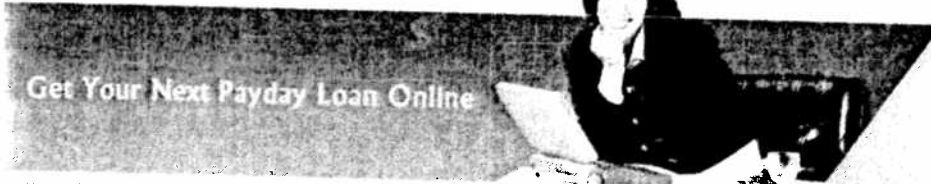


# **Exhibit 1**

# Anderson Payday Loans



Get Your Next Payday Loan Online

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## ANDERSON PAYDAY LOANS

### No Fax Payday Advance Loans - No Teletrack Check!!

Need a Payday Loan fast? - Welcome to Anderson-Payday-Loans.com the last stop for all you need in No Teletrack Payday Loans.

News February 20, 2007

#### In Payday Loans We Trust

The US government has said that they have a concern on payday loan companies that "are preying on low income housing areas". To be honest, payday advance lenders (people who lend you their money) are taking a hit just as much as any one else is in the world. When someone refuses to pay then the lender is forced to take a drastic step that is fortunate for them legally. One of many courses of action to retrieving their money back is to garnish the borrower's wages. That's never good especially if one is placed in a situation that can't afford to lose any more money. Lenders patiently wait for their money to be collected back to them so that some one else can have an opportunity of borrowing money.

The way payday loans work is this. You are granted a payday advance loan for a period of time for some of money. your dead line is usually a week or so away depending on the particular payday loans lender's policies. the most commonly used time line is in between 8 to 15 days. If you can't pay the money back in time, then the lender must be notified and an extension will be granted. Extensions are time lines added to your due date. Essentially giving you a new due date for your payment. This means that for every new due date that is assigned you pay a new fee. This particular fee is called and extension fee. For every extension fee that you apply for this fee gets tacked onto your bill which in turn causes you to pay more than you originally wanted to pay for the payday advance loan expenses. Of course, these fees are normally associated with the Teletrack service you have heard about.

Some payday advance service lenders also have a small fee for the cash advance applications. Most people are not aware of this because some people don't take the time to look at the page carefully enough to see that it clearly states there will be an application fee charged to there account for the payday loans they apply for. Some people fill out dozens of applications in one sitting, not reading the applications and charging their own accounts. By the time they're finished they owe about two hundred dollars on top of some of the money they borrowed from other lenders further putting themselves in debt

Don't be alarmed by these things that happen to some. There are 3 easy ways to keep from having to deal with things of that nature.

- Pay the loan in advance so that you wont be charged any extra fees
- Get extensions only if its unavoidable and there is no other way you can pay it back.
- Read the page in full and make sure you understand every thing that's on the page

### STARTED



#### Requirements:

- Steady job.
- Must be over 18.
- Have a Checking or Savings Account
- Bad credit, no credit is OK!
- Fill out our easy 2-minute online application NOW!

**APPLY NOW!**

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The ultimate source for a quick cash advance before payday. [Get cash money into your account today!](#)

**No Faxing Required! No Teletrack!  
Saving Account OK! Low Fees!!**

[Click here to Apply Now!](#)

#### Hot Tips



A payday advance is easy with Anderson Payday Loans. It's like using your computer as an ATM!



#### Get Cash Advance Money Today!

Can't wait 'til payday? Our payday loans are direct deposited right into your bank account just like your paycheck!

Email Us: [info@anderson-payday-loans.com](mailto:info@anderson-payday-loans.com)

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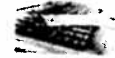
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Anderson-Payday-Loans.com aim to become the premier online cash advance supplier. We build our company, business and customer database by providing quality products and services to our customers. At Anderson-Payday-Loans.com the customer is always number one, and we establish our products to reflect this belief.

Providing an online cash advance allows clients throughout the US to apply, we do not discriminate against the county or state of our applicants. As our company is an electronically based service our customers can apply for an online cash advance at any time that suits them, we do not restrict our customers to any business hours. We believe a customer services should be available when the customer needs them not when it suits the company.

At Anderson-Payday-Loans.com we educate our clients in the entire online cash advance process so they know exactly what to expect. Our informative guide tells our customers exactly what they can expect from the online cash advance service. Before applying for a cash advance our customers are aware of the entire process from qualifying for an online cash advance to making repayments for the advance. If at any stage in the process you have any questions please do not hesitate to contact a member of our staff.

### Hot Tips



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Want to learn more about Payday Advance Loans

Applying is easy and there are so many advantages to it!

Our payday advance loans are designed to help our clients overcome trying financial periods in their lives. Our loans are short term and temporary, which means applying is quick and easy with none of the usual financial history checks required. At AndersonPaydayLoans.com we understand the sensitive nature attached to financial situations, that is why we operate a completely electronic service that eliminates untimely and unnecessary paper work.

So What Is Needed For Our Payday Advance Loans?

At AndersonPaydayLoans.com, requirements to qualify for one of our loans are kept to a minimum. We do not perform credit checks and require no bank statements or financial documents. However, we do require that applicants-

- Must be over 18 years of age
- Be employed in a steady job
- Must be in receipt of a savings or checking account

If you fill all the above criteria and are interested in finding out more about our financial services, contact us today or simply complete our online form within minutes.

We receive application forms 24 hours a day throughout the US from all categories of people. Join our database of satisfied clients now and let AndersonPaydayLoans.com help you through any financial difficulties you're facing.

### Hot Tips



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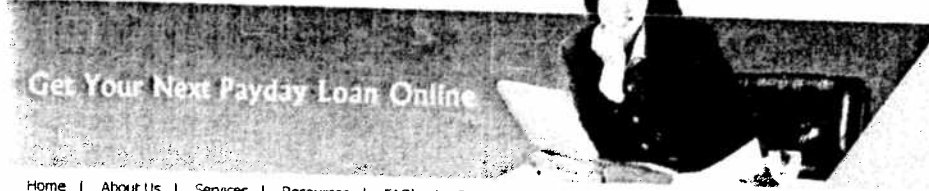
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### Click Here to Apply NOW!

**How long does it take to get a payday loan?**

We can have funds in your account the next business day if we have your information processed by 1:00 PM Eastern time.

**How much does it cost?**

Payday loans are \$20 to \$30 per hundred dollars borrowed until your payday, depending on individual circumstances and locale.

**What is a payday loan exactly?**

Overnight payday loans are a fast, easy, and secure way to get the extra money you need before your next payday.

**How much money can I borrow?**

Anywhere from ten percent to thirty percent of your monthly take home pay.

### Click Here to Apply NOW!

**Is there a credit check?**

Your credit is not checked through the major credit bureaus, but we do use TeleCheck, TeleTrack, and SCAN which are NSF and Closed Account check reporting services.

**Is it safe?**

Our application page is protected by THAWTE© secure encryption. The Secure Application page is secured using a Thawte Digital Certificate. This guarantees that all information that you send to us via the World Wide Web will be encrypted. If any other internet user intercepts the communication he/she will only be able to see the encrypted form. Certificate Technology allows us to decrypt the information and view it as plain text. For more information on SSL digital certificates for web servers, please see <http://www.thawte.com>.

**Is this available in my state?**

Yes, we're available in the United States.

**How do I repay my loan?**

Funds are deducted from your account on your payday by electronic transfer. Extensions or rollovers are available options.

### Click Here to Apply NOW!

#### Hot Tips



A payday advance is easy with Anderson Payday Loans. It's like using your computer as an ATM!

#### Get Cash Money Today!



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Email Us: [info@anderson-payday-loans.com](mailto:info@anderson-payday-loans.com)