

# **Exhibit 1**

AMERICAN CASH MARKET



# PAYDAY LOAN & CASH ADVANCE

## "Smart Financial Solutions"

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• California Payday Loan • Cash Advance Los Angeles • Payday Loan Online • Payday Advance • Los Angeles Payday Loan • California Cash Advance •



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To apply by phone call



(310) 235-2635  
(310) 676-9901



## American Cash Market, Inc.

Do you need quick cash to pay a bill or cover an unexpected expense?

YOU CAME TO THE RIGHT PLACE! We offer guaranteed low rates and personal service. AMERICAN CASH MARKET, Inc. offers fast way to obtain faxless **online cash advance and payday loans in California**. Once you're approved for the cash advance, we'll electronically deposit the payday loan amount directly into your checking account.

Keep this in mind: *Cash advance* can be used for any sort of financial dilemma, whether you're suffering from credit card or utility bills, medical expenses or bank fees, extra cash will always come in handy. Just fill out fast **payday loan application**. You literally can not afford to let payday loan to pass you by! Apply for payday loan now and receive the *cash advance* that will carry you through until the next payday comes. There will be no fee associated with the application process, no paperwork and no private information lost in the mail.

Whatever you need money for, you can go ahead and apply for it right now online or call 310-235-2635, 310-676-9901 to get instant approval! Money will be deposited into your checking account or pick up cash at our *Los Angeles* branches. **Payday loan and cash advance in California** the way they should be. Make this the day you take control of your finances and if you plan ahead applying for *payday advance* this loan could be the smartest financial decision you ever made. Get money deposited directly into your checking account. And it gets better. So what are you waiting for?

All you have to do is click **APPLY NOW** »

**Bad Credit, No Credit OK!**  
Confidential!

SECURITY PROTECTED

New Customers

**APPLY NOW!**

Apply Online

ONLINE SPECIALS

Customers Testimonials

You may be familiar with **payday loans and cash advance**

**Get approved in minutes and money will be deposited into your checking account or pick up cash at our Los Angeles branches. Open 7 days a week!**

Contact us [info@americancashmarket.com](mailto:info@americancashmarket.com)

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**CONFIRMED**

Cash Market Inc.

CLICK TO VERIFY  
SEPT 18 2007 10:45:55

## What is a Cash Advance, Payday Loan?

A **payday loan** is a short term financial solution to cover an unexpected cash flow need. 21<sup>st</sup> Century consumers use a range of financial products to assist with their monetary needs and many budget well to do so. However, we understand that there are times when small amounts of additional cash are needed whether to cover unexpected bills or to take advantage of an exciting offer for a holiday. Payday loans are designed to cover these short term needs without incurring an assortment of bank charges or bouncing checks and direct debits.

A **payday loan** enables you to avoid all these hidden charges and pay back the loan without being caught in an unnecessarily long term credit cycle. You borrow, you pay back on payday, the loan is finished with. It is as simple as that. Taking out a *payday loan* is like a favor from a friend, providing help to your financial situation until payday. Dealing with us means that this loan is discreet, quick and that it will not affect your friendship!

## So what is a Payday Loan not?

A **payday loan** is not a long term solution to ongoing financial problems. We strongly recommend against using this product to help pay for regular credit commitments. In the case where you feel you have debt problems which you feel can not be solved by you individually, we recommend you contact the Consumer Credit Counseling Service. Debt settlement can be a good option to **avoid harassment** from your creditors. Your debts will be minimized by taking this service. You can visit debt consolidation care to know more about the services.

## What if I have poor credit?

No problem! Unlike many other financial institutions, American Cash Market will work with you.

## How soon can I receive my cash advance?

Within 5 minutes in our Los Angeles branches or next day cash will be deposited to your checking account.

## How do I know if I am approved?

We will contact you by phone or via e-mail. For applications submitted after hours we will contact you next morning. If you want, you may also find out the status of your application in person at one of our California branches conveniently located in Los Angeles.

## How do I determine my due date?

All loans are due on your next payday. The maximum advance term is 30 days.

## How do you protect my personal information?

We use industry-standard data encryption. If you are using a security-enabled browser (such as Microsoft Internet Explorer version 2.1 or greater, or Netscape Navigator version 2.0 or greater), the information you send us regarding your application is encrypted, making it extremely difficult to read even if it is wrongly intercepted. The American Cash Market online service utilizes industry-standard Secure Sockets Layer (SSL) technology to allow for the encryption of potentially sensitive information such as your name, address and critically sensitive information like your bank account number. If concerned only about the privacy of your bank account information, we encourage you to submit your application electronically without a bank account number and a customer service representative will contact you to obtain this information. If you are still uncomfortable with submitting your personal information via the Internet for any reason, please feel free to fill the application, print and fax it to **(310) 235-2650** to complete your request.

## Have a question about cash advance? We have the answer!

Use the following list of topics to find information you require.

- **What is a Cash Advance, Payday Loan?**
- **So what is a Payday Loan not?**
- **What if I have poor credit?**
- **How soon can I receive my cash advance?**
- **How do I know if I am approved?**
- **How do I determine my due date?**
- **How do you protect my personal information?**

**We made it simple, so you can get cash advance fast...**



If you can't find an answer on this page, call us **(310) 235-2650** and our friendly staff who work in the information center are happy to help with any question.



Contact us [info@americancashmarket.com](mailto:info@americancashmarket.com)

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## What Are The Minimum Requirements For Approval?

- Have a full time job (or receive retirement income)
- Have an active checking account
- Legal US resident
- Be at least 18 years of age

## How Long Does It Take ?

Just apply online using our quick and easy form before 4 PM PST and the money will be on your checking account the next business day or you can pick up cash in our California branches located in Los Angeles.

## How Much Can I Borrow ?

Americancashmarket.com can provide you with payday loan and cash advance between \$50 and \$255.

**Payday loans and cash advance** are available to everyone over 18 years, legally working in the United States or have any other verifiable income, with a current bank account and working phone number.

*There is no credit check, no faxing.*  
Even if you have poor credit or no credit at all, you are still eligible for a payday loan whatever you need it for.

With American Cash Market you can get as much as \$255 even if you are first time borrower. Remember with American Cash Market payday advance will give you money as many times as you want to when previous loan was paid.

## What Is Payday Loan ?

The Americancashmarket.com provides short term payday loans and cash advances that are repayable including financial charges on your next payday.

We give you access to your money when you need it most. Unexpected expenses can occur at any time during the month and don't always fit around your payday.

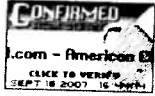
You can use **payday loan and cash advance** for any purpose !



**Get approved in minutes and money will be deposited into your checking account or pick up cash at our Los Angeles branches. Open 7 days a week!**

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**Congratulations!** You just 3 steps away from getting *cash advance* deposited into your checking account tonight. All you need to have is the job or any other source of verifiable permanent income, e-mail address, working phone and the checking account. Best of all, the **cash advance process is faxless and confidential:** your employer and family members wouldn't know if you are applying for payday loan.

### Get Payday Loan is Easy As 1-2-3

- 1. Apply** - fill out payday loan **Completely Confidential Cash Advance Application** in under 5 minutes. No faxing necessary!
- 2. Approved** - No waiting! Get an instant approval decision. Over 96% of the loans are instantly approved.
- 3. Funded** - Your funds will be automatically deposited into your bank account the next business day or you can stop by and pick up cash in person at one of our Los Angeles branches. No further action necessary on your part. We will automatically debit your account on the loan due date.

- » Fast and secure
- » No credit check
- » No application fee
- » Instant online approval
- » Get cash in your account today



### Customers Testimonials

You may be familiar with **payday loans and cash advance**

Get funds tomorrow. We will approve your **payday loan application** and send money directly into your checking account overnight assuming transaction was completed by 3:45 pm PST. And if you are in California, just pick up your **cash advance in our Los Angeles branches** 7 days a week! When your payday advance is due, **Americancashmarket.com** will remind you via e-mail or by phone if you want 2-3 days before your *payday loan due date*.

## Get approved in minutes and money will be deposited into your checking account or pick up cash at our Los Angeles branches. Open 7 days a week!

Contact us [info@americancashmarket.com](mailto:info@americancashmarket.com)

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American Cash Market low fees are highly competitive and in compliance with all applicable California state and federal laws. The **payday loan agreement** would be governed by the California Deferred Deposit Transaction Law. ACM never charges customer a fee to qualify for a *payday loan*. California Law regulates and limits the maximum payday loan amount from \$50 to \$255 range, and you qualify for a payday loan amount based on your current income.

Loan Amount	Advance Fee	Total payback amount
\$50.00	\$8.82	\$58.82
\$100.00	\$17.65	\$117.65
\$150.00	\$26.47	\$176.47
\$200.00	\$35.29	\$235.29
\$255.00	\$45.00	\$300.00

The agreement is a contract that complies with California State and federal disclosure requirements. American Cash Market completely outlines the terms of **payday loan**, including the service fee both as dollar amount and as an annual percentage rate. American Cash Market payday loan and cash advance are generally repaid back when you receive your next paycheck. At this time American Cash Market can only process your *payday loan and cash advance* if your paycheck is direct deposited; it is the way to offer payday loan and cash advance as quickly as we do. You can also pay back you *cash advance* anytime before the loan due date. American Cash Market never charges customers any prepayment penalties or extra fees. You can get cash advance at any time after your previous payday loan was paid. Whenever an immediate or urgent cash need arises, American Cash Market is here to help. We respect our customer's privacy needs in managing their personal financial information and use a variety of security measures and newest technology to maintain the safety of your personal information. **Qualifying for payday loan and cash advance** is easier and faster than any other type of traditional credit. We do not obtain a credit bureaus report (like TRW, Experian etc.) to qualify you for a payday advance.

- » Cash deposited directly into your account
- » Fast and easy approval
- » No credit check
- » Confidential and Secure
- » No application fee

**Apply online for a Payday Loan today!**



Americancashmarket.com will electronically deposit cash into your checking account.

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- FREE Credit Report
- Credit protection
- Auto loan
- Insurance
- Credit card

**Get approved in minutes and money will be deposited into your checking account or pick up cash at our Los Angeles branches. Open 7 days a week!**

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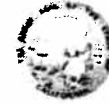
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### Smart and easy steps of debt free life

Being in debts is not a crime. This is what all consumers should keep in mind before they start taking loans and credits. But the fact remains that most debtors take loans often going beyond their affordability and fail to make the payments. What is required is a little awareness on debt related issues along with a planned budget that will help you to resolve your debt problems. Here are some useful tips to guide you when you are in debts.

#### Try out various options to repay debts:

Accept the fact that you are in debt and you have to pay off your loans. Do not file for bankruptcy without trying out the other options to get rid off your debts. It is always better to pay off the debt rather than declare a bankruptcy, which will have a negative impact on your credit profile.

So coordinate with your creditors, discuss your situation with them and initiate the negotiation. Some of your creditors may not be cooperative at all. But then negotiate with those who are willing to cooperate with you. Professional debt help from credit counselors or online debt consolidation can make it easier to deal with debts.

#### Do not acquire any more credit:

It is a general conception that one can repay previous debts by taking credit from some other creditor. This may help in some cases but if your income level does not support it then you better not go for this option. This is because you have already piled up a lot of debts and it may become difficult for you to deal with so many loans at the same time.

You may also think of converting unsecured debts into secured debt but you may lose your home or car in case you fail to pay off the secured debt. Moreover, you may not be able to find a suitable debt settlement program, as these programs do not support consolidation of secured debts.

#### Assign a priority to your debts:

Prioritize your debts and try to pay off those accounts first which may lead you to trouble in the near future. For instance, if you have not paid the power bills, then pay them off first; otherwise, it may lead to termination of the power supply. Also, go for a tight budget and restrict your expenses to those items which are absolutely necessary.

#### Look for ways to add on to your income:

Look out for a part time job so that you can supplement your primary income with some extra dollars. This will add on to your budget and help you to repay the debts. Along with this, also ensure that you are utilizing all the benefits that you are allowed to get. You may contact the independent Welfare Rights Agency to know about the benefits that you can possibly avail.

For instance, if your income level is low, then you may get a discount on your rental expenses or on the council tax payments. Also, go for an insurance policy that can help you with payments if you come across an accident.

#### Seek debt consolidation services:

Analyze your situation and then opt for a suitable debt consolidation company. Know how much their services can help you to recover from bad credit. Carefully go through the terms and conditions of the company and try to find out if there are any hidden costs involved.

Provide the counselor of the company with all the relevant details of your credit history and financial situation. This will help him to have a clear idea of how much you can pay towards the repayment of your debts and then he can come up with a suitable repayment plan so that you can get rid off debts within a shorter period of time. But the plan will only work out if you follow it strictly. For this, you may have to spend as little as possible; but this is nothing against a debt free life.

Know-how of some useful tips can relieve you from your debt problems as these provide solutions as to how you can manage to pay off debt. These simple and easy steps will help you to get over your debt problems. Online debt consolidation could really be a good option.

**Author:- Debt Samaritan** - Debt Samaritan is dedicated to help debt burdened people. Many have been benefited with this voluntary approach of Debt Samaritan. Debt Samaritan is involved in forum management of debt consolidation care and develops content for the site.

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