

State of Maine Bureau of Consumer Credit Protection

Loan Broker Agreement/Contract

CULANE, LLC

23 Third Avenue

Baileyville, ME 04694

Tel: 207-427-6702

1. Agreement of the Loan Broker.
 - a. We will forward your application for a consumer loan to your credit union or a credit union you are eligible to join.
 - b. There are no guarantees to this agreement.
 - c. There are no fees charged to you, the consumer, as part of this agreement.
2. Payment by Consumer to Loan Broker.
 - a. There are no fees paid by Consumer to CULANE, LLC as part of this agreement.
3. NOTICE TO CONSUMER: Do not sign this agreement before you read it. You are entitled to a copy of this agreement.

Dated: _____

Dealership Representative

Dated: _____

Consumer

CULANE FORM # 1

CULANE, LLC
23 Third Avenue
Baileyville, ME 04694
Tel: 207-427-6702

Disclosure to Consumer

Maine law requires that the disclosures below be provided to consumers before any contract is signed with, and before money is paid to, a loan broker or to third parties.

1. Written Agreement or Contract. The agreement between you and our company must be in writing, signed and must contain the following details: a complete description of services to be performed; complete details of payment; any guarantees; the time frame encompassed by the contract; a description of any offers of full or partial refund; and a notice informing you of the importance of reading the contract and of retaining a copy for your records.
2. Escrowing of Consumer Funds. We do not require any funds paid by you in advance.
3. Consumer Protection Bond. A \$50,000 consumer protection bond is on file with the State of Maine. If you have a claim against our company that cannot be resolved through informal means, you may institute an action to recover your loss from that bond by filing a written complaint with the Superintendent, Bureau of Consumer Credit Protection, 35 State House Station, Augusta, Maine 04333-0035.

I acknowledge reading and receiving a copy of this Disclosure to Consumer.

Date: _____

Consumer Signature

CULANE FORM # 2