

TAX-PRO, INC.

157 MADISON AVE
SKOWHEGAN, ME 04976
(207)474-2999

438 SOMERSET AVE
PITTSFIELD, ME 04967
(207)487-5006

132 EAST MAIN ST
DOVER-FOXCROFT, ME 04426
(207)564-8500

LOAN BROKER AGREEMENT

1. A. You, the consumer, have engaged Tax-Pro, Inc. to prepare and/or file your Federal and State income tax returns. Subsequently, you are applying for a Refund Anticipation Loan or a Refund Anticipation Check. Refund Anticipation loans and checks carry additional fees not associated with the preparation of your income tax return(s). Upon disclosing, to you, the terms of the agreement, completing all associated applications, and after obtaining your written consent, Tax-Pro, Inc. will electronically file your tax return. Simultaneously, your tax return information will be transmitted to both the IRS and the bank who issues Refund Anticipation Loans and/or Refund Anticipation Checks. Upon confirmation from the IRS that your return has been acknowledged the bank(s) will review your application for a Refund Anticipation Loan or Refund Anticipation Check. After review the bank(s) will either approve or deny your application for a Refund Anticipation Loan or Refund Anticipation Check. Tax-Pro, Inc. will then notify you in regards to their decision, however, we cannot explain to you why you may have been denied in the case of a denial. You may contact the bank(s) directly to get answers to such inquires from consumers in addition to providing you, the consumer, with a written notification explaining why your request for a Refund Anticipation Loan was denied. If your Refund Anticipation Loan is approved, Tax-Pro, Inc. will receive authorization from the bank to print your Refund Anticipation Loan proceeds check in our office. Tax-Pro, Inc. will then contact you and you may pick-up your Refund Anticipation Loan check.
- B. Tax-Pro, Inc. guarantees to adhere to the Equal Credit Opportunity Act (Regulation B) as it pertains to those who originate loans for a creditor. (EROs). Beyond this, no guarantees relating to our tax preparation services, Refund Anticipation Loans or Refund Anticipation Checks can be made.
- C. The Consumer is entitled to a full or partial refund under the following conditions: No refunds, either full or partial, are allowed under the terms of this agreement.
- D. This contract for a Refund Anticipation Loan or Refund Anticipation Check, is effective as of the date of written consent and application, and remains in effect until approval or denial of your Refund Anticipation Loan or Refund Anticipation Check.

2. A. Please refer to the Refund Anticipation Loan Truth In Lending Act Disclosure Statement, which outlines fees associated with a Refund Anticipation Loan or Refund Anticipation Check.
- B. All fees associated with Refund Anticipation Loans or Refund Anticipation Checks are deducted from the amount of the gross loan proceeds. However, in some cases Tax-Pro, Inc. will not receive payment for services when a request for a Refund Anticipation Loan or Refund Anticipation Check is made and IRS does not issue the refund to the bank. This typically occurs when a taxpayer has an outstanding debt to the IRS, Financial Management System, other Federal government and/or State agencies. Consumer acknowledges that all tax preparation and loan document preparation fees charged by Tax-Pro, Inc. are the complete responsibility of the consumer and expected to be paid in full or by written request for payment arrangements within 30 days of Tax-Pro, Inc. notifying consumer of the unpaid balance due. Absent full payment within 30 days notification of the outstanding balance due, Tax-Pro, Inc. will impose a service charge of 18% per annum. Furthermore, Tax-Pro, Inc. reserves the right to pursue collection of its professional fees for unpaid balances via collection agencies and/or small claims court.

_____ I acknowledge I have been made aware of my responsibility to pay Tax-Pro, Inc., promptly in full, should my Refund Anticipation Loan or Refund Anticipation Check proceeds not be sufficient to cover Tax-Pro, Inc's. fees.

3. NOTICE TO CONSUMER: Do not sign this agreement before you read it. You are entitled to a copy of this agreement.

Taxpayer's signature _____ Date: _____

Printed name _____

Spouse's signature _____ Date: _____

Printed name _____

TAX PRO. INC.

by: Robert A Bolduc Jr, EA

title: President