

REPOSSESSIONS

In order for a lender to repossess, or take back, the property: (1) it must be collateral for the loan and (2) you must have defaulted on your contract. Your rights and the lender's rights when it comes to default are laid out in the contract you signed and in SC law. Usually, default includes the failure to make a payment on time or failing to keep insurance on a vehicle.

If you don't make timely payments, the lender must send you a "Notice of Right to Cure" before repossessing the property. After the lender sends the notice you have twenty (20) days to make the missed payment(s).

Did you make the loan current by paying any missed payments within 20 days?

YES



The property will not be repossessed.

REMEMBER:

You may not receive another Right to Cure notice, depending on your type of loan. (see below)

NO



Your lender can repossess the property and sell it to pay your loan.

You could be responsible for paying any amount not repaid by selling the collateral.

A "Right to Cure" notice is not required before repossession if you:

- (1) Are in default for any reason other than missing a payment; or
- (2) Voluntarily surrender the collateral.

CAUTION: If you miss another payment, you will not receive any additional Right to Cure notices, unless you renew your account or it is a revolving account.

COMPLAINTS

If you have a problem with your lender, file a complaint with the lender's home office. If you don't receive the response you desire, file a complaint with the Department of Consumer Affairs using the information below.

COMPANY OFFICE

KWIKCASH, INC
28532 AIROSO STREET
RANCHO MISSION VIEJO, CA 92694

1-800-478-6230



SC Department of Consumer Affairs

293 Greystone Blvd. • PO Box 5757
Columbia, SC 29250
(800) 922-1594
www.consumer.sc.gov



SC Board of Financial Institutions, Consumer Finance Division

1205 Pendleton St. • Columbia, SC 29201
STE. 306 • Edgar Brown Building
(803) 734-2020
www.consumerfinance.sc.gov

CONSUMER LOANS: *Your Rights and Responsibilities*

LENDER

KWIKCASH, INC
28532 AIROSO STREET
RANCHO MISSION VIEJO, CA 92694

1-800-478-6230

LENDER'S OFFICE

KWIKCASH, INC
28532 AIROSO STREET
RANCHO MISSION VIEJO, CA 92694

WWW.KWIKCASHONLINE.COM

This pamphlet is meant to serve as a summary of your rights and responsibilities under this loan. It is not a complete review of the laws that apply. For more information on your rights, contact the South Carolina Department of Consumer Affairs.