

Plaintiff's Pre-Settlement Contact/Loan Data
(through January 22, 2018, loans made to clients of five law firms in two states)

Loan	Contract date	Repaid Date	Contract amount	Repaid amount	Capital cost	GL fees	Inferred APF ^{1,2,3,4}	Days contract outstanding	% of year outstanding
1	06/17/15	01/13/16	750.00	877.77	73.39	54.38	29.6%	210	58%
2	06/24/15	07/05/15	500.00	500.00	-	-	0.0%	11	3%
3	07/02/15	01/13/16	500.00	602.00	57.00	45.00	38.2%	195	53%
4	08/17/15	03/21/16	1,000.00	1,193.25	113.25	80.00	32.5%	217	59%
5	09/18/15	01/13/16	750.00	877.77	73.39	54.38	53.1%	117	32%
6	09/24/15	04/30/16	1,100.00	1,300.75	123.75	77.00	30.4%	219	60%
7	09/30/15	02/20/17	1,000.00	1,271.19	194.19	77.00	19.4%	509	139%
8	10/01/15	08/08/17	1,000.00	1,366.53	281.83	84.70	19.8%	677	185%
9	10/07/15	06/09/17	1,000.00	1,372.25	287.55	84.70	22.2%	611	167%
10	11/04/15	01/22/18	1,000.00	1,746.54	613.44	133.10	33.6%	810	222%
11	01/08/16	01/22/18	1,000.00	1,746.54	613.44	133.10	36.6%	745	204%
12	01/26/16	07/25/16	1,500.00	1,695.00	82.50	112.50	26.2%	181	50%
13	01/28/16	01/22/18	600.00	-	-	-	0.0%	0	0%
14	02/10/16	09/28/16	3,000.00	3,315.00	146.25	168.75	16.6%	231	63%
15	02/26/16	10/28/16	700.00	849.72	94.72	55.00	31.9%	245	67%
16	04/02/16	06/09/17	750.00	995.23	190.23	55.00	27.6%	433	119%
17	05/05/16	06/09/17	1,000.00	1,265.63	155.63	110.00	24.2%	400	110%
18	05/13/16	07/25/16	750.00	843.75	45.00	48.75	62.5%	73	20%
19	06/27/16	07/25/16	\$500.00	\$500.00	-	-	0.0%	28	8%
20	06/28/16	01/22/18	\$800.00	\$1,174.99	\$294.99	\$80.00	29.9%	573	157%
21	07/13/16	11/18/16	\$500.00	\$553.85	44.53	9.32	30.7%	128	35%
22	07/13/16	07/26/17	\$500.00	\$662.01	115.71	46.30	31.3%	378	104%
23	07/14/16	07/26/17	\$500.00	\$662.01	115.71	46.30	31.4%	377	103%
24	07/18/16	01/22/18	\$800.00	\$1,162.46	\$282.46	\$80.00	29.9%	553	152%
25	07/26/16	12/03/16	\$1,620.00	\$1,780.55	\$136.14	24.41	27.8%	130	36%
26	08/10/16	01/22/18	\$500.00	\$659.20	\$116.73	42.47	21.9%	530	145%
27	09/13/16	01/22/18	\$2,000.00	\$2,824.40	\$624.40	\$200.00	30.3%	496	136%
28	09/21/16	12/20/16	\$500.00	\$560.20	\$36.62	23.58	48.8%	90	25%
29	11/10/16	12/03/16	\$500.00	\$500.00	\$0.00	-	0.0%	23	6%
30	02/22/17	01/22/18	\$1,500.00	\$1,951.16	\$301.16	\$150.00	32.9%	334	92%
31	03/29/17	01/22/18	\$10,000.00	\$12,279.68	\$1,779.68	\$500.00	27.8%	299	82%
32	06/01/17	09/18/17	\$500.00	\$567.10	\$30.77	36.33	44.9%	109	30%
33	06/16/17	01/22/18	\$1,500.00	\$1,824.12	\$174.12	150.00	35.8%	220	60%
34	08/09/17	01/17/18	\$2,000.00	\$2,334.40	\$184.40	150.00	37.9%	161	44%
35	09/14/17	01/17/18	\$800.00	\$920.36	\$55.29	\$65.07	43.9%	125	34%

Totals 42,920.00 52,735.41 7,438.27 2,977.14

Plaintiff's Pre-Settlement Contact/Loan Data
 (through January 22, 2018, loans made to clients of five law firms in two states)

Total amount loaned (since inception)	42,920
Total loans made	35
Loans (principal) outstanding, report date	18,600
Gross fees, Grateful Loan.org	2,977
Interest earned by investors	7,438
Estimated savings passed-on to plaintiffs:	
Low estimate	15,337
High estimate	32,505
mean term (days), closed contracts	237
mean term (days), all contracts	298
mean contract size	1,226
mean APF closed contracts	27.5%
mean APF all contracts	27.9%

Notes:

¹ APF = annual percentage fee.

Contracts highlighted in green have been satisfied and closed.

² Open contracts reflect APF assuming they were closed on the report date.

³ Beginning with loan 19, interest is charged by the day (no six month cliffs).

⁴ Loan 13 was written-off.