

# Receipt



6601 Veteran's Memorial Blvd.  
Metairie, LA 70003  
(504) 885-1253

No: **10812**

Date: **01/10/2006**

Time: 9:00 AM - 1:00 PM   
1:00 PM - 5:00 PM   
5:00 PM - 9:00 PM

Customer: Prior   
New

Primary: **RILEY**

Spouse:

Address:

**EVELYN G**

Primary SSN:

Spouse SSN:

Filing Status: **Head of Household**

Phone: Day:

Even:

Tax Preparation .....	50
Pre-Paid Tax Preparation Fee .....	
Gold Guarantee .....	
Transmit Only .....	
JH Processing Fee .....	
Coupon .....	
School .....	
Total Jackson Hewitt Fee .....	50

ER STATE  
n 8453

FOR  
PAP

Sales Tax . . . . . 62  
Bank Fee . . . . .  
Total Withheld Fee . . . . . 112

RAL  Money Now<sup>SM</sup> Loan (Standard)  Money Now<sup>SM</sup> Loan (Profile)  ACR  ETR  Flex Loan  PAP  
Total Number of W-2's: 1

Loan Disbursement Method: Bank Check

Amount Paid: NO Date Paid: / / Method: WITHHELD (initials)  
COD:  
Amount Due: / / Method:

Employee #: F01 Office #: 12120

Estimated Federal Refund Estimated State Refund

RILEY, EVELYN G  
436-78-6379  
10812

TAXPAYER INFORMATION FORM

Primary Last Name: RILEY Primary Social Security Number:
Spouse Last Name: Spouse Social Security Number:
Receipt: EM010812 Office: 12120 Filing Status: HH
Anticipated Federal Refund: Anticipated State Refund:
To contact Jackson Hewitt Tax Service call: (866) 473-1040
To contact Santa Barbara Bank & Trust Taxpayer Support call: 1-888-353-7228

Product Option(s):

X You requested a Money Now SM Loan (Profile)

Your application for a Money Now Loan (Profile) has been Approved.

438 is the amount of the Money Now Loan Payment (this amount is net all fees to be deducted from the loan amount).

Disbursement Option:

X You requested a Cashier's Check
I certify that I have received my cashier's check:

Check # 07614007 Customer Signature Evelyn Riley Date 01/10/06

You requested an ipower CashCard

You have elected to have the proceeds of your Money Now Loan (Profile) deposited to an ipower CashCard. For security purposes, please verify that the last eight (8) digits on your ipower CashCard EXACTLY match the following numbers and initial here. To contact ipower CashCard Cardholder Services call: 1-866-518-4722.

You requested an ipower Payroll Card

You have elected to have the proceeds of your Money Now Loan (Profile) deposited to an ipower Payroll Card. For security purposes, please verify that the last eight (8) digits on your ipower Payroll Card EXACTLY match the following numbers and initial here. To contact ipower Payroll Card Cardholder Services call: 1-866-453-5451.

You understand and agree to the following:

\* Your tax year 2005 federal and state (if applicable) tax return(s) will not be filed at this time with the IRS and state agency. When you have received your Form W-2(s), or if it is after February 14th and you have determined that you will not be getting any, you must return to this office to have your tax return(s) completed and filed.

\* Any anticipated federal and state refund amount(s) shown above are based on the information you have provided us. The actual anticipated refund amount(s) will be determined when you come back to have your return completed and filed, and may differ from the estimate(s) above if there is any change to the tax information you provided.

\* Any information on fees provided today were estimates based on information provided today. The actual fees you will owe will be determined and will be owed when you come back to have your returns(s) completed and filed, and may differ from the estimate. A \$50 non-refundable charge for services performed has been assessed today and will be credited against your total tax preparation fee. You must return to the same Jackson Hewitt office to have your tax return completed and filed to receive this credit. Most offices are independently owned and operated.

\* You acknowledge that in the Money Now Loan application process, you agreed to have all fees (bank fees, tax preparer fees, disbursement method fees) that were owed today deducted from the loan amount. You have been provided with a copy of the bank's application which includes detailed fee information.

\* You agree that if you still owe any fees to Jackson Hewitt at the end of this tax season, these fees may be collected when you return to Jackson Hewitt to file your return in a subsequent year and select a financial product.

Taxpayer Signature: X Evelyn Riley Date 01/10/06
Spouse Signature: X Date

Itemization of Amount Financed		ANNUAL PERCENTAGE RATE*	
Total Loan Amount (loan amount you are applying for)	\$ <u>550</u>	The cost of your credit as a yearly rate	<u>132.494</u> %
1. Amount paid directly to you:	\$ <u>438</u>	*Estimated	
2. Nonrefundable prepaid portion of 2006 JH tax preparation fees paid to Tax Preparer	\$ <u>50</u>	<b>FINANCE CHARGE</b>	
3. ipower Card load fee (paid to HSBC)	\$ _____	The dollar amount the credit will cost you	\$ <u>62</u>
4. ipower Card processing fee paid to Tax Preparer	\$ _____	<b>Amount Financed</b>	
5. Amount Financed	\$ <u>488</u>	The amount of credit provided to you or on your behalf	\$ <u>488</u>
6. Prepaid Finance Charge (SBBT Bank Fee*) <small>*A portion of the Bank Fee may be shared by the bank with Jackson Hewitt Inc.</small>	\$ <u>62</u>	<b>Total of Payments</b>	
7. Total of Payments (5+ 6)	\$ <u>550</u>	The amount you will have paid after you have made all scheduled payments	\$ <u>550</u>

**Demand Feature:** This loan is payable on demand.

**Payment Schedule:** 1 payment equal to the Total Loan Amount shown above is due on February 17, 2006.

**Prepayment:** If you pay off early, you will not be entitled to a refund of any part of the Finance Charge.

**Contract Reference:** See your Money Now Loan Agreement for any additional information about nonpayment, default, any required payment in full before the scheduled date, and prepayment rebates and penalties.

**Creditor:** Your creditor is Santa Barbara Bank & Trust (SBBT), P.O. Box 1270, Solana Beach, CA 92075, a division of Pacific Capital Bank, N.A.

**APPLICANT INFORMATION**

Applicant's Name  
EVELYN G RILEY

First M.I. Last

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Home Address

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Mailing Address, if different from above

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Social Security # \_\_\_\_\_

Date of Birth 03/17/1951

Co-Applicant's Name

First M.I. Last

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Home Address

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Mailing Address, if different from above

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Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

**DISBURSEMENT METHOD:** I want my Loan proceeds disbursed to me via:

- SBBT cashier's check printed at my Tax Preparer's office.
  - ipower CashCard (If you choose this option, SBBT will deposit your loan proceeds with HSBC USA, N.A.)\*
  - ipower Payroll Card (If you choose this option, SBBT will deposit your loan proceeds with HSBC USA, N.A.)\*
- \* There may be additional costs and charges associated with the issuance and use of the ipower CashCard or ipower Payroll Card. Please refer to the Truth in Lending disclosures above and your ipower CashCard or Payroll Card disclosure agreement.

**SIGNATURES:** I certify that the information above is complete and correct. I acknowledge that I have received a copy of this Money Now Loan Application and Agreement. I acknowledge that I have read and understood all of the disclosures, terms and conditions contained within this Money Now Loan Application and Agreement and, by signing below, I agree to be bound by all the terms and conditions contained herein if Lender approves my Application

Evelyn Riley 01/10/06  
Applicant Date

\_\_\_\_\_  
Co-Applicant