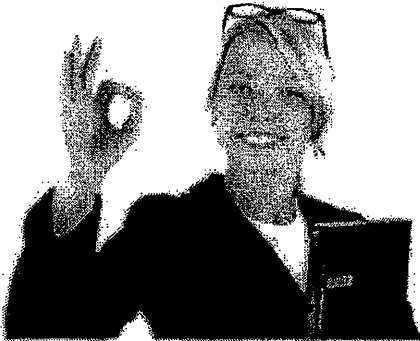


EXHIBIT 1



Loans for; Auto, Home, Payday, and Personal Loan Needs

Easy Loan Approval



We Give Loans provides; online loan services throughout the USA, and in Canada. Borrowers can shop and compare more than 800 lenders side by side. Then, securely apply online for their; auto, home, payday, and personal loan needs. Most of our loan approvals are instant, so many borrowers receive their money the same day.

Make sure you get the best rate and terms available anywhere. Tell us about your borrowing needs with our "Get Matched" online application. We'll instantly display a side by side comparison of the top six or so lenders matching your needs. Compare the rates, terms, and other key details. Then, apply for the best loan or loans for you.

Loan Features

- Secure
- 100% Online
- 24/7 Support
- Bad Credit ok
- 800+ Lenders
- USA & Canada
- Easy Approval
- Instant Results

Home Loans

Compare home loan offers. Programs for: purchase, refinance, home equity, second mortgage, and home equity line of credit needs. Bad credit ok.

Payday Loans

Take up to 10 pay-periods to repay. Receive up to \$1000 in one hour, or \$1500 by tomorrow. No credit check, fax or faxing required. Safe and secure.

Personal Loans

Unsecured personal loan amounts from \$1500 to \$35,000. Instant online results, funds as-quick-as tomorrow. Offers for Renters and Homeowners with fair + credit.

Auto Loans

Online auto loan approvals up to \$100,000. Programs for new, used, purchase, refinance, dealer, and private party transactions. Bad credit ok. You can receive your funds by tomorrow. Oh yeah, motorcycle loans too.

Credit Cards

Instant credit card approvals. Limits up to \$100,000. Discover®, Visa®, MasterCard®, and American Express®. Card offers for; personal, business, student, unsecured, secured, and prepaid cards. Bad credit & no credit ok.

Credit Services

Find credit service companies that provide: debt help, debt consolidation loans, debt management, credit counseling, and credit monitoring services. Also, information on how to obtain a free credit report with score.



You are here: [Loans](#) > "Payday Loans" - Main

Online Payday Loans, and Cash Advance Loan Services
Take up to 10 Pay-Periods to Repay.

Payday Qualifications

- 18+ years old.
- US or Canadian citizen.
- Have a checking or savings account.

Receive \$800+ per month from all sources combined (before deductions)

APPLY NOW

We Give Loans provides; online **payday loans**, **bad credit personal loans**, and **cash advance loan** services throughout the USA, and in Canada. Borrowers can shop and compare more than 100 pay day lenders side by side. Then, when they're ready; apply online securely. Most of our loan **approvals are instant**, so borrowers can receive their money within one hour, or by the next day.

Make sure you get the lowest fees, and best pay day loan terms available anywhere. Tell us about your unique payday loan needs with our online application form. We'll instantly display a side by side comparison of the top six or so payday lenders matching your needs. Compare the fees, terms, and other important loan details. Then, apply for the best payday loan or loans for your needs. Safe and secure services.

Payday Loan Services

- Confidential
- 100% online
- **\$100 - \$1500**
- Fast & secure
- **No credit check**
- 100% faxless
- No fax or faxing
- 100+ lenders
- USA & Canada
- Easy approval
- Instant results
- **Cash deposited in one hour -or- by tomorrow.**

Payday Loan Resources

- [Online Application](#)
- [Payday Loan FAQ](#)
- [Payday Loan Example](#)
- [Payday Loan Calculator](#)
- [How a Payday Loan Works](#)

What's a "Payday Loan"?

A **Payday loan** is a short term loan that's based entirely on your source of income. With pay day loans, your source of income is your credit. For this reason no credit check or credit history is required. You simply provide who you are, what your source of income is, and where you want the money deposited. Borrowers can receive up to \$1000 in one hour, or as-much-as \$1500 by tomorrow. Cash advance services are convenient, quick, hassle free, and always confidential.



Online Payday Loan Application Take up to 10 Pay-Periods to Repay!

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Payday Loan Qualifications and Requirements are: You Must

- Be at least 18 years old and a resident of the USA or Canada.
- Have a checking or savings account.
- Earn at least \$800 per month (before deductions) from all sources combined.

*No a bank account? Consider a [personal loan](#).

Benefits of a Payday Loan

- No Fax or Faxing Required
Fast and Easy Approval -
No Credit Check Required
- Confidential and Secure -
100% Online
- Money in Your Account
within 1 to 24 Hours

- Step-1** Complete the secure online payday loan application below.
- Step-2** We'll instantly search our database of more than 100 payday lenders. Then display which lenders match your loan requirements, and can approve your loan.
- Step-3** Compare the offers you matched with, and apply to the one (s) best for you.

State you live in. Select Canada if you live in Canada. Select - One

How much would you like to borrow? \$100 - \$1500 Select - One

How fast do you need to receive the money? Select - One

How often do you get paid or receive your benefits? Select - One

How many pay-periods would you like to pay the loan back in? Select - One

Estimated total MONTHLY earnings before deductions? Select - One

Is your paycheck or benefits electronically (directly) deposited to your account? Select - One


Do you have a checking account? Select - One

First Name

Last Name

(No SPAM) see our policy below. Email Address

Re-type Email Address

For increased security, please type the image code. 

Submit - Find Matching Lenders

Within 5 seconds of clicking submit, the top lenders that matched your requirements will display on-screen for you to review. By clicking "Submit - Find Matching Lenders" you are not submitting a loan application. You are requesting that we compare more than 100 payday lenders with your needs, and display the results.

(NO SPAM) We will not share the results of your search with anyone other than yourself and authorized employees of WeGiveLoans.com. All of your information; including your name and email address will never be sold, rented, traded or otherwise be made available to anyone for any reason. We guarantee it! For more details view our [privacy](#) and [security](#) policies.

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Payday Loan FAQ - Answers to Your Payday Loan Questions

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- [How Payday Loans Work](#)

APPLY NOW

- [Payday Loan](#) - *What is a payday loan?*
- [Alternatives](#) - *What are the alternatives to a payday loan?*
- [Application](#) - *How do I apply?*
- [Approval](#) - *When will I know if I'm approved?*
- [Credit Check](#) - *Is there a credit check?*
- [Faxing](#) - *Will I need to fax anything, or is it faxless?*
- [Fees - Cost](#) - *What are the fees? How much will it cost?*
- [How Fast](#) - *How quick can I receive my cash?*
- [Loan Amount](#) - *How much can I borrow?*
- [Payment](#) - *How much, and when will my payment be due?*
- [Qualifications](#) - *What are the qualifications?*
- [Security](#) - *Is my information safe and secure?*

What's a "Payday Loan"?

A *Payday loan* is a short term loan that's based entirely on your source of income. With pay day loans, your job or source of income is your credit. For this reason no credit check or credit history is required. You simply provide who you are, what your source of income is, and where you want the money deposited.

Payday Loan Alternatives

Payday loans are best used to take care of a temporary emergency need or cash flow crises. One alternative is a personal loan. If you have fair or better credit you could borrow up to \$35000 with repayment terms of up to seven years. If your credit is poor, and you know it, consider borrowing from friends and family as an alternative.

How do I Apply?

By using our online payday loan application.

When will I know if I'm approved?

In most cases, you'll know instantly. In a few instances you will receive an email or call within one hour. You will always be provided with instant notification of whether your loan is approved, declined, or when to expect an email or call.

Is there a credit check?

No. Apply Now

Will I need to fax anything?

Odds are no. No fax or faxing is required from more than 90% of the lenders in our network. Some lenders that can deposit the money into your account within one hour may require some faxing.

What are the fees?

The fees are based on a per \$100 borrowed basis. The lowest fee in our network is just \$10 per \$100 borrowed. The average is \$15 per \$100. You'll always know what your fees are before accepting a loan.

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Payday Loan Example

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- [How Payday Loans Work](#)

[APPLY NOW](#)

Payday Loan Example

Here's an actual example of a payday loan and how it's paid back. OK, you've submitted our get matched [online payday loan application](#), selected your lender, and completed their online application. Your loan approval was instant, you reviewed the terms, and accepted the loan.

Let's assume that you borrowed \$500, and after using our helpful [payday loan calculator](#), decided that you want to pay the loan off in a single payment. We'll also assume that you were matched with and selected one of the lowest fee lenders in the network with a fee of just \$10 per \$100 borrowed.

Since the fee in this scenario was \$10 per \$100 borrowed, and you borrowed \$500. That's $\$10 \times 5 = \50 in total fees.

On the pre-agreed date (usually your next pay date) the lender will debit your account for the \$50 in fees they are owed. Generally that's all they're going to take out, just the fee. Unless you state specifically otherwise when completing the lenders application.

In most cases you will have to tell the lender how much additional monies you want debited from your account, to reduce or payoff the loan balance. In this example you wanted to pay the loan off in a single payment. So the total amount needed to be debited from your account is \$550. The \$500 that you borrowed and the lender fee of \$50. To run and check multiple loan payment strategies, try out our [payday loan calculator](#).

[Apply for a Payday Loan](#) | [Payday Loan FAQ](#) | [How the Loans Work](#)

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How a Payday Loan Works

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- [How Payday Loans Work](#)

APPLY NOW

How a Payday Loan Works

Consumers looking for an emergency loan of \$100 - \$1500 without the hassles of a credit check or mounds of paperwork, turn to payday lenders who are willing to take the risk on a short term loan. Typically these loans are for a period of four to sixty days.

Payday lenders agree to deposit the \$100 - \$1500 loan into the borrowers checking or savings account, usually the same or next day. The borrowers agree to let the lender debit their account on specific future dates (almost always the date the borrower receives their income) for a specific minimum amount (usually just the fee). Borrowers get the emergency funds when they need them without hassles, and lenders receive their fee (typically \$10 - \$25 per \$100 borrowed) for giving the short term loan.

Borrowers should pay these loans off as quick as possible. If stretched out more than four pay-periods or so, the fees add up.

A Borrower applies for a payday loan by providing very basic information to the lender. Typically the list looks like this:

The borrowers; name, address, phone numbers, and email address.

Some yes/no questions like; do you receive at least \$800 per month income? Do you have a checking or savings account?

Information to confirm the borrowers identity (to comply with the patriot act) such as date of birth and social security number.

Lastly, the lender will need the banks routing number and the account number that the money should be deposited into. This is also the account the lender will use to debit the money from later.

[Apply for a Payday Loan](#) | [Payday Loan FAQ](#) | [Payday Loan Example](#)



Payday Loan Calculator

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Payday Qualifications

To qualify, you must:

Be 18+ years of age.

US or Canadian citizen.

Have a checking or savings account.

Receive \$800+ per month from all income sources combined (before deductions)

The **payday loan calculator** below calculates: minimum payments, total fees, and shows how to pay your payday loan off in a set number of payments, saving you money.

100	\$20 - Average+	Calc
*Min. payment 20 *fe e only payment		
<u>Pay loan off in:</u>		<u>Total fees</u>
1 payment of	120	20
or 2 payments of	70-60	30
or 3 payments of	54-47-40	41
or 4 payments of	45-40-35-30	50

As you can see, the longer it takes to pay a loan off, the more it costs. IMPORTANT see the calculator advice section below for more information and advice.

Payday Loan Service

- Confidential
- 100% online
- **\$100 - \$1500**
- Fast & secure
- **No credit check**
- 100% faxless
- No fax or faxing
- 100+ lenders
- USA & Canada
- Easy approval
- Instant results
- **Cash deposited in one hour -or- by tomorrow.**

APPLY NOW

Payday Loan Resources

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Payment Calculator Advice

Lenders only require you pay the minimum payment, and allow you to make more than four payments. Our advice is this; if you won't be able to pay your payday loan off in four payments or less, don't get a payday loan. It just costs too much over an extended time. Consider a personal loan, or other source of funds such as friends, or family.

The calculator above is for illustration purposes only. Your payments may be more or less than what's shown above depending on multiple factors. Know what the terms of a loan are before accepting one.

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We Give Loans - How to Contact Us



Contact We Give Loans using any of the methods below. To learn more about a specific type of loan online, follow the appropriate link.

- [Auto Loans](#)
- [Credit Cards](#)
- [Credit Services](#)
- [Home Loans](#)
- [General Loan Questions](#)

Online: 24/7

Subject:

Question or Comment:

First Name:

Last Name:

Email:

Verify Email:

Enter security code from left.

By Phone:

1 (800) 985-5110
M-F 8am - 7pm EST

By mail, write to:

We Give Loans, Inc.
40 E. Main Street
#800
Newark, DE, 19711

EXHIBIT 2

Receive up to \$1200 Cash Today
10 Pay-Periods to Repay Funds
No Credit Check and No Faxing
Checking or Savings Accounts OK
Instant Response
Direct Deposit Not Required
Funds in as Fast as 1 Hour

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1200Today.com

To qualify you must...

Have a checking or savings account

Be a U.S. Citizen at least 18 years old

Receive at least \$800 per month income. (employed, retired, receiving benefits - all OK)

Step 1 - Complete the secure form below.

For security, please enter the 4-digit code displayed

State where you live? Select

How much would you like to borrow? Select

of pay-periods you would like to pay the loan back in? Select

How is your pay or benefits deposited into your bank? Select

How often do you receive your pay or benefits? Select

Estimated total MONTHLY earnings before deductions? Select

First name

Last name

Email address (NO SPAM - see our policy below)

Please retype the e-mail address

Within seconds of clicking submit, the top few lenders matching your requirements will display on-screen. By clicking "Submit - Find Matching Lenders" you are not submitting an application. You are requesting that we compare more than 100 lenders with your needs, and display the matching results on-screen for you to see and compare. Then you, simply choose which lender or lenders to submit your application to.

(NO SPAM) We will not share the results of your search with anyone other than yourself and authorized employees of 1200Today.com. All of your information, including your name and email address will never be sold, rented, traded or otherwise be made available to anyone for any reason. We guarantee it! For more details view our [privacy](#) policy.

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Frequently Asked Questions revised 02-01-2007

How much can I qualify for?

You may qualify for up to \$1,200 from a single lender. We will match you with up to four different lenders. We suggest that if you do not get approved for all of the funds that you need from a single lender, that you accept what you are approved for, and apply with another lender that we matched you with to obtain the balance of funds that you need. [Apply Now](#)

When do I have to pay it back?

You will have up to ten pay-periods to pay off your loan. Typically payments will start on your next pay date that is at least four days away from when you apply. Specific dates can be obtained by reviewing the terms of your loan provided by your lender.

How long does approval take?

Most approvals are instant, some approvals may take up to an hour. It depends on the programs of the lender (s) that you select and are qualified for. [Apply Now](#)

How fast will I receive my funds?

Depending on the program and lender (s) that you select and are qualified for, you could receive your funds in as-soon-as a few minutes from now, or it may take a full 24 hours. Many borrowers receive their funds within hours of applying.

How much is the cost or fee?

You will always know your fee before you accept your loan terms. The lowest fee available in our network of lenders is just \$10 per \$100 borrowed. The average is between \$10 and \$20 per \$100 borrowed. [Apply Now](#)

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Online: 24/7

Subject:

Question or
Comment:

First Name:
Last Name:
Email:
Verify Email:

Enter security code from left.

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