

“

**No Interest.
No Fees.
No Judgment.**

**A nonprofit working
with Minnesotans to
break free from
predatory debt and
move toward
financial stability.**

CONTACT

Email

info@exoduslending.org

Web

www.exoduslending.org

Phone

612-615-0067

Address

2380 Wycliff St.
Suite B-100
St. Paul, MN 55114



@EXODUSLENDING

EXODUS LENDING



**Break free from
Predatory Loan Debt**

THE PROGRAM

What We Do

Exodus Lending refinances predatory loans. This includes payday loans, auto title loans, and online installment loans; almost anything over a 36% annual interest rate.

We pay off the debt to the lender(s) and work with participants to create a flexible and manageable repayment plan, charging no interest or fees.



EXODUS LENDING

A 501(C)(3) nonprofit

THE PROCESS

Enrollment

To get started, scan the QR code below and fill out our online eligibility form. After that, our program coordinator will contact you to set up a one-on-one enrollment appointment. They will walk you through our refinancing paperwork, establish a repayment plan, help you set up payments in our online portal, and get your loan paid off!

Eligibility

To be eligible, you must:

- * Live in Minnesota
- * Have predatory loan(s) for over 30 days with a total payoff amount under \$1500
- * Have a steady source of income (paychecks, social security, pension, etc)

A just pathway out of predatory loan debt for Minnesotans.

What you will need

For your enrollment appointment:

- Identification
- Loan Documents (Truth In Lending Disclosure)
- Proof of Income for the past month

It would also be helpful to know:

- the companies that financed the loans
- the next payment dates
- the amount needed to pay off your loans

"I just want to thank you again for helping me out... it wasn't a big amount, but it was enough to get [my] dignity back."

- Barbara, Program Participant

Take The Next Step:



exoduslending.org

Repayment

After your enrollment appointment, Exodus Lending will pay off your predatory loans in full. Payments are reported to all three credit bureaus, and on-time monthly payments may qualify you for monetary incentives.