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

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@EXODUSLENDING

EXODUS LENDING



**Break free from
Predatory Debt**

**Exodus Lending works
with financially
excluded Minnesotans
to advance economic
justice through
consumer lending,
community organizing,
and advocacy.**

THE PROGRAM



What We Do

Exodus Lending refinances predatory loans. This includes payday, pawn, auto title, and online installment loans, and some lines of credit, almost anything over a 36% annual interest rate or APR.

We pay off the debt 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. If eligible, we will follow up and send you a loan application

After reviewing and approving your application, we will schedule an enrollment appointment to review and complete the loan paperwork, establish a repayment plan, and set you up in our online portal!



Eligibility

To be eligible, you must:

- * Live in Minnesota
- * Have had predatory debt for over 30 days with a payoff amount of \$1500 or less.
- * Have a steady source of income (paychecks, social security, pension, etc)
- * Not be in active bankruptcy nor considering filing for bankruptcy.

A just pathway out of predatory debt for Minnesotans.

What you will need

For your enrollment appointment:

- * Government-issued photo ID
- * Loan Documents (Truth In Lending Disclosure)
- * Proof of Income for the past month

It would also be helpful to know:

- * 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

At the end of your enrollment appointment, Exodus Lending will pay off your predatory loan(s). Payments are reported to all three credit bureaus, and on-time monthly payments may qualify you for monetary incentives.