

AFFIDAVIT OF LATISHA [REDACTED]

Latisha [REDACTED], being first duly sworn, deposes and says as follows:

1. I live in [REDACTED], Michigan.
2. I am writing this affidavit because Sierra Lending does not tell people the truth. My experience with Sierra Lending was that they provided incomplete and inaccurate information that was totally different over the phone than when it was typed up and emailed to me. They take money out of paychecks every few weeks and take out a huge amount of interest that they didn't tell me about. They tell you one thing over the phone, tell you not to read the contract, and then the contract is not the same as what they tell you.
3. I first contacted Sierra Lending in late December 2018. I had been getting a lot of emails telling me I was approved for a minimum of \$500 and a maximum of up to \$5,000. During a rough week when I needed some help paying my bills, I decided to look at what they were offering.
4. I went on their website and started the sign-up process. Then they called me to do the preapproval. Once they start calling you, they do not stop calling you. Even if you say you're thinking about it, they will call you all day every day until they get you to say yes. They told me I was approved for \$500 and I wound up accepting the \$500.
5. I believe two days later they put the money in my account. I received \$500 on December 31, 2018, per the bank statement provided as **Attachment 1**.
6. On January 18, 2019, Sierra Lending automatically took a payment of \$82.50 from my bank account. (Attachment 1, p 2.)

7. The next payment was due two weeks later. On February 1, 2019, Sierra Lending automatically pulled \$165 out of my bank account. (Attachment 1, p 2.)

8. I wondered why my second payment was so much more than my first payment, so I called Sierra Lending to find out. They told me they were adding a finance fee and some other fee. I asked them to break it down for me and when they told me where the money was going, I told them that's not what they told me over the phone. They said that it was and when I looked at my contract I saw a ridiculous payment schedule. A small amount of my payment maybe went toward my loan and the rest goes toward other things and they don't tell you that.

9. Another \$165 payment was automatically pulled out of my bank account on February 15, 2019. (Attachment 1, p 2.) Another \$165 was automatically taken from my bank account on March 1, 2019. (Attachment 1, p 3.)

10. I tried to pay off my balance early and they said I had to wait until the following week. But each week you don't pay the amount due goes up tremendously. So, if you owe \$500 one week, it could be like \$800 the next week. I wasn't able to pay off the amount due at that point, so I had to wait a few weeks to pay off my loan early.

11. I took out a \$500 loan and by the time I was done I would have given them \$2,500 if I had not paid it off early. Even though I paid it off early, I still paid approximately \$1,200-1,300 for a \$500 loan.

12. Now my loan is paid off and I am done with them. But they keep calling me asking me to get another loan. I've told them numerous times that I'm not interested, and I don't want to deal with them, but I keep getting calls and texts. I've

blocked some of these numbers and still keep getting calls and texts from new numbers trying to get me to take out a new loan.

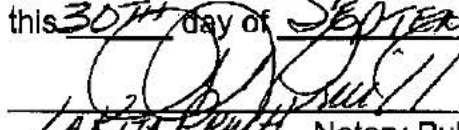
13. After I figured out how they were ripping people off I decided to file a complaint with the Better Business Bureau.

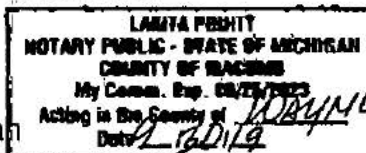
14. I have personal knowledge of the facts stated in this affidavit and will testify about them if called upon to do so.

FURTHER, AFFIANT SAYTH NOT.


Latisha 

Subscribed and sworn to before me
this 30th day of SEPTEMBER, 2019.


LARITA PRUTHI, Notary Public
MACOMB County, Michigan
Commission Expires: 09-25-23



ATTACHMENT 1

Virtual wallet With Performance Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com

Account Number: [REDACTED] - continued

For the period 12/19/2018 to 01/18/2019

LATISHA [REDACTED]

Primary account number: [REDACTED]

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Activity Detail

Deposits and Other Additions

There were 14 Deposits and Other Additions totaling \$4,797.33.

Date	Amount	Description
12/21	772.76	Direct Deposit - Dir Dep MSC ST JOHN HEAL [REDACTED]
12/26	3.00	ATM Deposit 20300 W 7 Mile Detroit Mi
12/27	36.00	OD Fee Itm [REDACTED] Refund EFFECTIVE 12-26-18
12/28	888.76	Direct Deposit - Dir Dep 15616 Chicago PA 214
12/31	2.99	Debit Card Credit Apl*Itunes.Com/Bill [REDACTED]
12/31	500.00	Direct Deposit - X [REDACTED] VBS Sierra Lend [REDACTED]
01/02	11.65	Debit Card Credit Apl*Itunes.Com/Bill [REDACTED]
01/02	.99	Debit Card Credit Apl*Itunes.Com/Bill [REDACTED]
01/02	9.99	Debit Card Credit Apl*Itunes.Com/Bill [REDACTED]
01/04	710.59	Direct Deposit - Dir Dep MSC ST JOHN HEAL [REDACTED]
01/07	208.00	ATM Deposit 20300 W 7 Mile Detroit Mi
01/11	888.76	Direct Deposit - Dir Dep 15616 Chicago PA 214
01/11	53.91	Direct Deposit - Dir Dep 15616 Chicago PA 214
01/18	709.93	Direct Deposit - Dir Dep MSC ST JOHN HEAL [REDACTED]

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
12/21	145.00	ATM Withdrawal 20300 W 7 Mile Rd Detroit Mi
12/24	150.00	[REDACTED] Debit Card Purchase Verizon Wrl My Acct Vn
12/24	25.00	[REDACTED] Debit Card Purchase Sgc*Puritan [REDACTED]
12/24	10.00	[REDACTED] Debit Card Purchase At&T Tx
12/28	40.00	ATM Withdrawal 787 W. Big Beaver Troy MI
12/28	5.39	POS Purchase Dollar Castle Detroit MI
12/31	100.00	[REDACTED] Debit Card Purchase B W Tools [REDACTED]
12/31	3.00	[REDACTED] Debit Card Purchase Dca Gentle Grand River
12/31	36.00	[REDACTED] Debit Card Purchase Dca Gentle Grand River
12/31	8.91	[REDACTED] Debit Card Purchase Meat Land 1 Inc.
12/31	150.00	ATM Withdrawal 20300 W 7 Mile Rd Detroit Mi

* There were 11 Banking Machine withdrawals totaling \$2,000.00.

There were 7 Debit Card/Bank card PIN POS purchases totaling \$106.37.

There were 26 other Banking Machine/Debit Card deductions totaling \$1,205.96.

Virtual Wallet With Performance Spend Statement

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For the period 12/19/2018 to 01/18/2019

LATISHA [REDACTED]

Primary account number: [REDACTED]

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Account Number: [REDACTED] - continued

Banking/Debit Card Withdrawals and Purchases

- continued

Date	Amount	Description
01/15	35.46	[REDACTED] Debit Card Purchase Omni Food Beverage
01/18	200.00	ATM Withdrawal 20300 W 7 Mile Rd Detroit MI

Online and Electronic Banking Deductions

There were 9 Online or Electronic Banking Deductions totaling \$909.24.

Date	Amount	Description
12/24	257.09	ACH Tel-Single Csr Pay Uac Corp United [REDACTED]
12/24	25.00	Web Pmt Single - Mobile Pmt Capital One [REDACTED]
12/28	97.77	Direct Payment - Payment Opportunity Fina La [REDACTED]
12/31	259.07	ACH Tel-Single Csr Pay Uac Corp United [REDACTED]
01/07	30.00	Web Pmt Single - Mobile Pmt Capital One [REDACTED]
01/11	97.77	Direct Payment - Payment Opportunity Fina [REDACTED]
01/14	25.00	Web Pmt Single - Mobile Pmt Capital One [REDACTED]
01/18	82.50	Direct Payment - [REDACTED] Vbs Sierra Lend [REDACTED]
01/18	35.04	Direct Payment - Ins. Prem Am Income Life [REDACTED]

Other Deductions

There were 4 O totaling \$144.00.

Date	Amount	Description
12/19	36.00	Overdraft Item Fee
12/19	36.00	Overdraft Item Fee
12/28	36.00	Overdraft Item Fee
01/15	36.00	Overdraft Item Fee

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
12/18	188.58-	12/27	4.92-	01/04	92.88	01/11	865.41
12/21	459.17	12/28	740.68	01/07	103.29	01/14	36.99
12/24	7.92-	12/31	304.89	01/09	86.94	01/15	56.22-
12/26	40.92-	01/02	118.21	01/10	65.51	01/18	336.17

Virtual Wallet With Performance Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking
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Account Number: [REDACTED]

For the period 01/10/2019 to 02/20/2019

LATISHA [REDACTED]

Primary account number: [REDACTED]

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Online and Electronic Banking Deductions

- continued

Date	Amount	Description
01/25	97.77	Direct Payment - Payment Opportunity Fina [REDACTED]
02/01	165.00	Direct Payment [REDACTED] Sierra Lending [REDACTED]
02/05	27.00	Web Pmt Single - Web Pymt Comenity Pay Tx [REDACTED]
02/08	97.77	Direct Payment - Payment Opportunity Fina La [REDACTED]
02/08	25.00	Web Pmt Single - Mobile Pmt Capital One [REDACTED]
02/15	165.00	Direct Payment [REDACTED] Sierra Lending [REDACTED]

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
01/10	336.17	01/28	138.22	02/04	27.22	02/12	10.00
01/22	33.27	01/29	9.22	02/05	.22	02/16	859.88
01/23	6.27	01/30	4.57	02/08	1,222.64	02/19	81.57
01/25	860.80	02/01	162.93	02/11	103.97	02/20	60.88

virtual wallet With Performance Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking
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Account Number: [REDACTED]

For the period 02/21/2018 to 03/19/2019

LATISHA [REDACTED]

Primary account number: [REDACTED]

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Banking/Debit Card Withdrawals and Purchases

- continued

Date	Amount	Description
03/18	700.00	ATM Withdrawal 20500 Woodward Ave Detroit MI
03/18	200.00	ATM Withdrawal 20500 Woodward Ave Detroit MI
03/19	74.65	[REDACTED] Debit Card Purchase Ardeleen Dunne Law lol
03/19	29.90	[REDACTED] Debit Card Purchase Firearms Legal Protect
03/19	29.90	[REDACTED] Debit Card Purchase Firearms Legal Protect

Online and Electronic Banking Deductions

Date	Amount	Description
02/22	97.77	Direct Payment - Payment Opportunity Fina [REDACTED]
02/22	35.00	Web Pmt Single - Onlinepymt Merrick Bank COR [REDACTED]
02/25	27.00	Web Pmt Single - Web Pymt Comenity Pay Oh [REDACTED]
02/26	25.00	Web Pmt Single - Mobile Pmt Capital One [REDACTED]
03/01	165.00	Direct Payment [REDACTED] Sierra St [REDACTED]
03/01	27.00	Web Pmt Single - Web Pymt Comenity Pay Tx [REDACTED]
03/01	25.00	Web Pmt Single - Mobile Pmt Capital One [REDACTED]
03/05	35.04	Direct Payment - Ins. Prem Am Income Life [REDACTED]
03/05	27.00	Web Pmt Single - Web Pymt Comenity Pay [REDACTED]
03/07	701.00	Online Transfer To [REDACTED]
03/08	97.77	Direct Payment - Payment Opportunity Fina Le [REDACTED]
03/19	514.19	ACH Tel-Single Car Pay Uac Corp United [REDACTED]
03/19	35.04	Direct Payment - Ins. Prem Am Income Life [REDACTED]

There were 13 Online or Electronic Banking Deductions totaling \$1,811.81.

Other Deductions

Date	Amount	Description
02/26	36.00	Overdraft Item Fee
02/27	36.00	Overdraft Item Fee

There were 2 Other Deductions totaling \$72.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/21	60.58	02/27	3,789.65	03/05	827.71	03/11	976.13
02/22	907.45	02/28	3,010.29	03/06	796.85	03/12	943.35
02/25	79.60	03/01	2,501.96	03/07	298.62	03/13	892.49
02/26	4.40	03/04	1,435.75	03/08	1,490.85	03/14	855.61

virtual wallet With Performance Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking
at pnc.com

Account Number: [REDACTED] - continued

For the period 02/21/2019 to 02/19/2019

LATISHA [REDACTED]

Primary account number: [REDACTED]

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Banking/Debit Card Withdrawals and Purchases

- continued

Date	Amount	Description
03/04	307.43	POS Purchase Kohl's [REDACTED]
03/04	200.30	[REDACTED] Debit Card Purchase Marshalls #0198 Detro
03/04	200.00	ATM Withdrawal 20500 Woodward Ave Detroit Mi
03/04	24.01	POS Purchase Meijer # 2681 Detroit Mi
03/04	18.74	POS Purchase Mikes Fresh Ma Detroit Mi
03/04	20.65	POS Purchase Rite Aid Store Detroit Mi
03/05	46.00	[REDACTED] Debit Card Purchase Motorcity Food Svc
03/05	500.89	[REDACTED] Debit Card Purchase Dcr Pay [REDACTED]
03/06	15.86	[REDACTED] Debit Card Purchase Omni Food Beverage
03/06	15.00	[REDACTED] Debit Card Purchase Sqc*Aquila Shepard
03/07	209.99	[REDACTED] Debit Card Purchase Sportsmans Outdoor Sup
03/08	85.00	[REDACTED] Debit Card Purchase Paypal
03/08	203.62	POS Purchase Meijer # 268 1 Detroit Mi
03/11	100.00	[REDACTED] Debit Card Purchase B W Tools [REDACTED]
03/11	97.49	[REDACTED] Debit Card Purchase Thrifty Florist
03/11	80.00	[REDACTED] Debit Card Purchase Verizon Wrl My Acct Vn
03/11	12.00	[REDACTED] Debit Card Purchase Motorcity Food Svc
03/11	200.00	ATM Withdrawal 24734 Van Dyke Center Line
03/11	25.24	POS Purchase Kroger #642 Royal Oak Tw Mi
03/12	15.89	[REDACTED] Debit Card Purchase Omni Food Beverage
03/12	16.89	[REDACTED] Debit Card Purchase Omni Food Beverage
03/13	15.89	[REDACTED] Debit Card Purchase Omni Food Beverage
03/13	34.97	[REDACTED] Debit Card Purchase Coldstone Olo #22452
03/14	27.06	[REDACTED] Debit Card Purchase Savon Foods Detroit M
03/14	31.79	[REDACTED] Debit Card Purchase Coldstone Olo #23009
03/14	60.00	[REDACTED] Debit Card Purchase Sqc*Colin Robinson
03/15	18.00	[REDACTED] Debit Card Purchase Omni Food Beverage
03/18	89.40	[REDACTED] Debit Card Purchase Muscle Bully
03/18	75.05	[REDACTED] Debit Card Purchase Crest Financial Drape
03/18	10.00	[REDACTED] Debit Card Purchase At&T [REDACTED] Tx