

**Kansas Payday Loan
Extended Payment Plan Notice
Effective January 1, 2025**

Once every twelve (12) months, if a borrower is unable to repay a payday loan, the borrower may elect to enter into an extended payment plan (the "Plan"). To request the Plan, the borrower must make the request before the close of business on the last business day before the due date of the outstanding payday loan and sign an amendment to this Agreement to memorialize the Plan terms. The outstanding balance including any fees due will be repaid in four (4) substantially equal installments (each a "Plan Installment"). The Plan Installments will be due on or after the date the borrower receives their regular income, or, if the borrower does not receive regular income, the due dates shall be a minimum of two weeks between installments. The borrower may prepay the Plan in full at any time without penalty. As long as the borrower complies with the terms of the Plan, the borrower will not incur any additional cost and Sunshine Loans will not charge the borrower any interest or additional fees during the term of the Plan. If the borrower fails to pay a Plan Installment when due, the borrower will be in default of the Plan and Sunshine Loans may immediately accelerate payment on the remaining balance and pursue collection of the unpaid outstanding balance including any fees. Borrower may not obtain another payday loan from Sunshine Loans while the Plan is in effect.