

Ever had a Payday or Car Title Loan?

## Share Your Story

**People need to hear about the cycle of debt created by predatory lenders!**

**You are not alone.** Over 443,000 Virginians got a payday loan in 2006, and over 89% of those borrowers took out more than one from the same lender. Individuals and organizations have joined together to form the Virginia Partnership to Encourage Responsible Lending (**VaPERL**). We are seeking to restrict predatory lending in Virginia via legislative reform.

We need your help to bring real stories to consumer advocates, legislators, and members of the media. Will you help put a human face on this problem?

Fill out this form or type your story and mail or email it to:

**VaPERL**

700 E. Franklin St. Suite 14T1, Richmond VA 23219

[dana@vplc.org](mailto:dana@vplc.org)

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Would you like this kept confidential?  Yes  No, OK to use my name

How can we use your story?  Post on website  tell legislators  share with media

Are you willing to talk personally?  Legislators  Media  By phone only

Date of first predatory loan: \_\_\_\_\_

Type of Loan:  Payday  Car Title  Other \_\_\_\_\_

Name of lender(s) / company: \_\_\_\_\_

Are you still indebted to this lender?  Yes  No  Soon will be free & clear

**Please use the back of this form to explain your experience.**

To get more information about getting out of the trap or request to join our listserv, check out our website at [www.VirginiaFairLoans.org](http://www.VirginiaFairLoans.org), or contact Dana Wiggins at the Virginia Poverty Law Center: [dana@vplc.org](mailto:dana@vplc.org) or 804.782.9430 x21 or 1-800-868-8752.

