



## **Citerra Financial Loan Option**

1. Citerra Financial does not deduct fees from Dr. Fabio Zamprogno's surgery fee; the patient will pay any fee associated with receiving the loan directly to Citerra Financial except the wiring fee which will be paid by patient directly to Dr. Fabio Zamprogno.
2. Citerra Financial will wire surgery fees directly to Dr. Fabio Zamprogno prior to the patient's surgery date, this wire is subject to a 3% wiring fee which patient will pay directly to Dr. Fabio Zamprogno, and the wiring fee will not be included in the loan from Citerra Financial.
3. If surgery is canceled for any reason, Dr. Fabio Zamprogno will refund prepaid fees directly to the patient. Patient is responsible for paying their loan to Citerra Financial.
4. Dr. Fabio Zamprogno will confirm that the patient is planning surgery with him and will provide Citerra Financial the projected surgery fee for planned surgery.
5. Patient may choose to finance expenses associated with travel to Brazil for surgery, such as flight and hotel expenses; the patient will supply these amounts to Citerra Financial. All travel funds will be paid directly to patient. Dr. Fabio Zamprogno is not responsible for confirmation of travel expenses. The only funds wired to Dr. Fabio Zamprogno will be surgery related.
6. Wanda Johnson of TLC Medical Travel Services, LLC will work in the capacity of Patient Coordinator and liaison for Dr. Fabio Zamprogno and will not receive funds from Citerra Financial.
7. Patient will contact Citerra Financial directly to apply for loan. Visit their website [www.citerrafinancial.com](http://www.citerrafinancial.com) or contact by phone: 877-534-1993.