

# Illinois Title Loan

**We Ask That You Have:** Steady Source of Income  
Free and Clear Title  
Valid Driver's License/State ID

**Please Bring In:** Vehicle  
Title  
Driver's License/State ID  
Extra Set of Keys  
Recent Pay Stub

## Fee Schedule Example Title Loan

	Amount Financed	Payments 1-12	Final Payment	Finance Charge	APR
<b>Vehicles 12 years old or newer</b>	\$195.00	\$51.59	\$51.31	\$475.39	325.00%
	395.00	104.49	104.94	963.82	325.01%
	695.00	183.86	183.67	1,694.99	325.00%
	895.00	236.77	236.60	2,182.84	325.00%
	1,095.00	289.68	289.44	2,670.60	325.00%
	4,000.00	1,058.17	1,058.51	9,756.55	325.00%
<b>Vehicles 13 years old or older</b>	\$195.00	\$60.50	\$60.33	\$591.33	390.01%
	395.00	122.55	122.36	1,197.96	390.01%
	695.00	215.62	215.64	2,108.08	390.00%
	895.00	277.67	277.45	2,714.49	390.00%
	1,095.00	339.72	339.30	3,320.94	390.00%
	4,000.00	1,240.97	1,241.32	12,132.96	390.00%

Example of Loan Terms: For a \$300 loan on a vehicle 12 years old or newer, the Annual Percentage Rate ("APR") is 325.01%. The term of the loan is approximately 1 year, with 13 payments due every 28 days, payments 1-12 are for \$104.49 and a final payment of \$104.94. A lien filing fee of \$95.00 will be paid to public officials from a portion of the loan proceeds.