

Auto Equity Loans

Fee Schedule Example 364-Day Auto Equity Loan

Payable in 26 installments due every 14 days

Amount Financed	Payment Amount 1-25	Final Payment	Total Finance Charge	APR
Vehicles 12 years old or newer ^A				
\$214.00	\$28.06	\$28.56	\$516.06	325.00%
514.00	67.40	68.03	1,239.03	325.01%
1,014.00	132.97	132.96	2,443.21	325.00%
Vehicles older than 12 years ^B				
\$214.00	\$32.97	\$33.29	\$643.54	390.00%
514.00	79.19	79.89	1,545.64	390.01%
1,014.00	156.23	155.46	3,047.21	390.00%

Fee Schedule Example 360-Day Auto Equity Loan

Payable in 12 installments due every 30 days

Amount Financed	Payment Amount 1-11	Final Payment	Total Finance Charge	APR
Vehicles 12 years old or newer ^C				
\$214.00	\$57.45	\$57.36	\$475.31	304.17%
514.00	137.98	138.12	1,141.90	304.17%
1,014.00	272.21	272.00	2,252.31	304.17%
Vehicles older than 12 years ^D				
\$214.00	\$67.08	\$66.96	\$590.84	365.00%
514.00	161.12	160.65	1,418.97	365.00%
1,014.00	317.84	318.01	2,800.25	365.00%

Actual terms, including maximum loan amount, may vary by applicant. The amount financed assumes the maximum lien fee of \$14.00 being paid from the proceeds to record a lien on the title. Complete disclosures of annual percentage rate (APR), fees, and payment terms are provided with each loan. (A) Example of loan terms: The APR for a \$514.00 364-Day Auto Equity Loan on a vehicle 12 years old or newer is 325.01%. The loan consists of 25 payments of \$67.40 due every 14 days and a final payment of \$68.03 due at maturity.

(B) Example of loan terms: The APR for a \$514.00 364-Day Auto Equity Loan on a vehicle older than 12 years is 390.01%. The loan consists of 25 payments of \$79.19 due every 14 days and a final payment of \$79.89 due at maturity. (C) Example of loan terms: The APR for a \$514.00 360-Day Auto Equity Loan on a vehicle 12 years old or newer is 304.17%. The loan consists of 11 payments of \$137.98 due every 30 days and a final payment of \$138.12 due at maturity. (D) Example of loan terms: The APR for a \$514.00 360-Day Auto Equity Loan on a vehicle older than 12 years is 365.00%. The loan consists of 11 payments of \$161.12 due every 30 days and a final payment of \$160.65 due at maturity. Examples assume no odd days.