

# Title Loan

## SCHEDULE OF CHARGES

**THE CHART BELOW REPRESENTS ILLUSTRATIVE EXAMPLES OF THE COST OF A LOAN TO THE BORROWER. IF YOU HAVE ANY QUESTIONS, OR WOULD LIKE MORE INFORMATION, PLEASE ASK. MAKE CERTAIN THE QUESTIONS THAT YOU ASK ARE ANSWERED. MAKE CERTAIN YOU UNDERSTAND THE TERMS AND COSTS OF YOUR LOAN.**

### 714-Day Title Loan With Payments Due Every Other Week<sup>A</sup>

<b>ANNUAL PERCENTAGE RATE (APR)</b> The cost of your credit as a yearly rate. Assumes a 714 day repayment period.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.	<b>Number of Payment(s) used in the APR calculation</b>
<b>174.80%</b>	<b>\$524.22</b>	<b>\$205.00</b>	<b>\$729.22</b>	<b>51</b>
<b>174.79%</b>	<b>1,290.02</b>	<b>505.00</b>	<b>1,795.02</b>	<b>51</b>
<b>174.79%</b>	<b>2,570.99</b>	<b>1,005.00</b>	<b>3,575.99</b>	<b>51</b>

### 720-Day Title Loan With Payments Due Every 30 Days<sup>B</sup>

<b>ANNUAL PERCENTAGE RATE (APR)</b> The cost of your credit as a yearly rate. Assumes a 720 day repayment period.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.	<b>Number of Payment(s) used in the APR calculation</b>
<b>174.83%</b>	<b>\$531.46</b>	<b>\$205.00</b>	<b>\$736.46</b>	<b>24</b>
<b>174.84%</b>	<b>1,309.21</b>	<b>505.00</b>	<b>1,814.21</b>	<b>24</b>
<b>174.84%</b>	<b>2,605.56</b>	<b>1,005.00</b>	<b>3,610.56</b>	<b>24</b>

Actual terms, including maximum loan amount, may vary by applicant. The amount financed assumes the maximum lien fee of \$5.00 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 \$505.00 714-Day Title Loan is 174.79%. The loan consists of 50 payments of \$35.23 due every 14 days and a final payment of \$33.52 due at maturity. (B) Example of loan terms: The APR for a \$505.00 720-Day Title Loan is 174.84%. The loan consists of 23 payments of \$75.58 due every 30 days and a final payment of \$75.87 due at maturity. Examples assume no odd days.

**TO REPORT A PROBLEM OR COMPLAINT, YOU MAY WRITE OR CALL MATTHEW FIGUR  
1901 GATEWAY DRIVE, SUITE 200, IRVING, TX 75038 (877) 271-4547**

This business is regulated by the Regulation and Licensing Department,  
Financial Institutions Division,  
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