

# Title Loans

## Fee Schedule Example 30-Day Title Loan

Vehicles 12 years old or newer: CAB Fee Rate: 30% Fee Charged at Loan Origination

Advance Amount	Payment Amount	Lender Interest	CAB Fee	Finance Charge	APR
\$233.00	\$295.35	\$2.35	\$60.00	\$62.35	325.58%
533.00	688.47	5.47	150.00	155.47	354.89%
1,033.00	1,343.68	10.68	300.00	310.68	365.92%

Vehicles older than 12 years: CAB Fee Rate: 35% Fee Charged at Loan Origination

Advance Amount	Payment Amount	Lender Interest	CAB Fee	Finance Charge	APR
\$233.00	\$305.43	\$2.43	\$70.00	\$72.43	378.21%
533.00	713.67	5.67	175.00	180.67	412.41%
1,033.00	1,394.08	11.08	350.00	361.08	425.28%

Loans offered by TreeMac Funding Group, LLC (the Lender). Actual terms, including maximum loan amount, may vary by applicant. The lender requires certain supporting documentation with each new applicant. The amount financed assumes the maximum lien fee of \$33.00 being paid from the proceeds to record a lien on the title. On a 30-Day Title Loan, any payment not paid in full by the 10th day after the payment date may be subject to a late fee not to exceed the greater of 5% of the unpaid amount or \$7.50. A fee of \$30.00 will be charged for any check or ACH authorization that is returned unpaid. Complete disclosures of annual percentage rate (APR), fees, and payment terms are provided with each loan and are available from the lender. Example of loan terms: The APR for a \$533.00 30-Day Title Loan on a vehicle 12 years old or newer is 354.89%, with a payment of \$688.47 due at maturity. The APR for a \$533.00 30-Day Title Loan on a vehicle older than 12 years is 412.41%, with a payment of \$713.67 due at maturity. Examples assume no odd days.