

Installment Title Loans

Fee Schedule Example 168-Day Installment Title Loan

Installment loan payable in 12 installments due every 14 days

Amount Financed	Payment Amount 1-11	Final Payment	Total Finance Charge	APR
Vehicles 12 years old or newer ^A				
\$210.00	\$34.69	\$34.72	\$206.31	325.01%
510.00	84.25	84.23	500.98	325.00%
1,010.00	166.85	166.78	992.13	325.00%
Vehicles older than 12 years ^B				
\$210.00	\$38.74	\$38.76	\$254.90	390.00%
510.00	94.09	93.96	618.95	390.00%
1,010.00	186.33	186.24	1,225.87	390.00%

Fee Schedule Example 168-Day Installment Title Loan

Installment loan payable in 6 installments due every 28 days

Amount Financed	Payment Amount 1-5	Final Payment	Total Finance Charge	APR
Vehicles 12 years old or newer ^C				
\$210.00	\$71.15	\$71.18	\$216.93	325.00%
510.00	172.80	172.78	526.78	325.00%
1,010.00	342.21	342.19	1,043.24	325.00%
Vehicles older than 12 years ^D				
\$210.00	\$79.46	\$79.49	\$266.79	390.00%
510.00	192.98	193.02	647.92	390.01%
1,010.00	382.18	382.17	1,283.07	390.00%

Actual terms, including maximum loan amount, may vary by applicant. The amount financed assumes the maximum lien fee of \$10.00 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 \$510.00 14-Day Installment Title Loan a vehicle 12 years old or newer is 325.01%. The loan consists of 11 payments of \$84.25 due every 14 days and a final payment of \$84.23 due at maturity. (B) Example of loan terms: The APR for a \$510.00 14-Day Installment Title Loan on a vehicle older than 12 years is 390.00%. The loan consists of 11 payments of \$94.09 due every 14 days and a final payment of \$93.96 due at maturity. (C) Example of loan terms: The APR for a \$510.00 28-Day Installment Title Loan on a vehicle 12 years old or newer is 325.00%. The loan consists of 5 payments of \$172.80 due every 28 days and a final payment of \$172.78 due at maturity. (D) Example of loan terms: The APR for a \$510.00 28-Day Installment Title Loan on a vehicle older than 12 years is 390.01%. The loan consists of 5 payments of \$192.98 due every 28 days and a final payment of \$193.02 due at maturity. Examples assume no odd days.