MULTIPLE PAYMENT AUTO TITLE LOAN – SCHEDULE OF FEES

STANDARD CREDIT

ACCESS BUSINESS FEE: 75% of the Amount Advanced to the Borrower.

STANDARD TERM: 84 Days

DISHONORED INSTRUMENT FEE: \$30.00 for each check, ACH debit, electronic check, or similar payment device Customer

gives to CAB as a payment under this Disclosure Agreement that is returned to CAB as

unpaid.

EXAMPLES:

Amount	Lender				Total		
to			Interest	Amount	Finance	of	
<u>Borrower</u>	Lien Fee	CAB Fee	(9.9%)	Financed	Charge	Payments	APR
\$1,000	\$33.00	\$ 750	\$31.90	\$1,033	\$ 781.90	\$1,814.90	348.80%
\$1,900	\$33.00	\$1,425	\$60.21	\$1,933	\$1,485.21	\$3,418.21	352.32%
\$2,500	\$33.00	\$1,875	\$79.09	\$2,533	\$1,954.09	\$4,487.09	353.28%

NOTICE: An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.