Texas Car Title and Payday Loan Services, Inc.

Payday Loan

\$500 , 6 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 9.9 %)	\$ 14.34
Fees paid to Texas Car Title and Payday Loan Services, Inc.	\$ 750.00
Payment amounts (payments due every Thirty (30) Days)	Payments #1-# 5 \$ 210.72 (Final) Payment #6 \$ 210.74
Total of payments (if I pay on time)	\$ 1,264.34

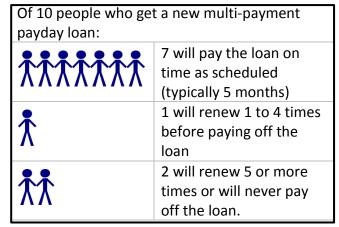
APR (cost of credit as a yearly rate)	429.03	%
Term of loan	180 Days	

If I pay off the loan in:	I will have to pay interest and fees of approximately		pay app	II have to a total of proximately:	
2 Weeks	\$	60.34	\$	560.34	
1 Month	\$	129.07	\$	629.07	
2 Months	\$	257.47	\$	757.47	
3 Months	\$	385.20	\$	885.20	
6 Months	\$	764.34	\$	1,264.34	

Cost of other types of loans:

Lea: Exp	st ensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
		16%	30%	89%	180%	229%	410%	Average APR
	_	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month
								porrowed over 1 month

Repayment:



This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

Texas Car Title and Payday Loan Services, Inc.

Payday Loan

\$750 , 6 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount	
(cash advance)	\$ 750.00
Interest paid to lender	\$ 21.50
(interest rate: 9.9 %)	7 21.00
Fees paid to	
Texas Car Title and Payday Loan Services, Inc.	\$ 1,125.00
Payment amounts	Payments #1-# 5
(payments due every	\$ 316.08
thirty (30) days)	(Final) Payment # 6
	\$ 316.10
Total of payments	
(if I pay on time)	\$ 1,896.50

APR (cost of credit as a yearly rate)	429.03]%
Term of loan	180 days	

If I pay off the loan in:	I will have to pay interest and fees of approximately		pay app	ill have to a total of proximately	:
2 Weeks	\$	90.30	\$	840.30	
1 Month	\$	193.60	\$	943.60	
2 Months	\$	386.21	\$	1,136.21	
3 Months	\$	577.81	\$	1,327.81	
6 Months	\$	1,146.50	\$	1,896.50	

Cost of other types of loans:

Leas Exp	st ensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
		16%	30%	89%	180%	229%	410%	Average APR
	_	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month
								borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment payday loan:				
*****	7 will pay the loan on time as scheduled (typically 5 months)			
†	1 will renew 1 to 4 times before paying off the loan			
オオ	2 will renew 5 or more times or will never pay off the loan.			

This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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Texas Car Title and Payday Loan Services, Inc.

Payday Loan

\$1,000 , 6 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 1,000.00
Interest paid to lender (interest rate: 9.9 %)	\$ 28.67
Fees paid to Texas Car Title and Payday Loan Services, Inc.	\$ 1,500.00
Payment amounts (payments due every Thirty (30) Days	Payments #1-# 5 \$ 421.45 (Final) Payment # 6 \$ 421.42
Total of payments (if I pay on time)	\$ 2,528.67

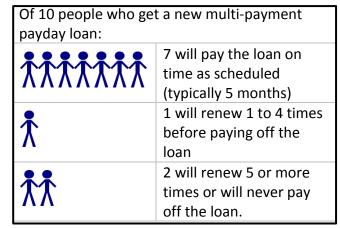
APR (cost of credit as a yearly rate)	429.04	%
Term of loan	180 Days	

If I pay off the loan in:	I will have to pay interest and fees of approximately		pay app	II have to a total of proximately	:
2 Weeks	\$	120.40	\$	1,120.40	
1 Month	\$	258.14	\$	1,258.14	
2 Months	\$	514.95	\$	1,514.95	
3 Months	\$	770.42	\$	1,770.42	
6 Months	\$	1,528.67	\$	2,528.67	

Cost of other types of loans:

Least Expensive		Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
		16%	30%	89%	180%	229%	410%	Average APR Average fees & interest per \$100 borrowed over 1 month
	_	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	
								porrowed over 1 month

Repayment:



This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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