Texas Car Title and Payday Loan Services, Inc.

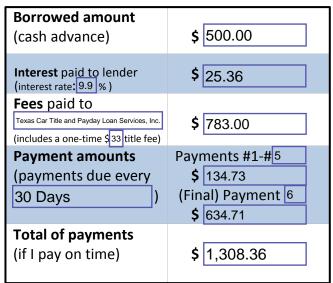
Auto Title Loan \$500,6 Payments Cost Disclosure



You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

Cost of this loan:



Cost of other types of loans:

APR (cost of credit as a yearly rate)	300.80	%
Term of Loan	180 Days	

If I pay off the loan in:	oan pay interest pay a to and fees of approxin approximately:			ll have to a total of roximately	:
2 Weeks	\$	60.36	\$	593.36	
1 Month	\$	129.34	\$	667.73	
2 Months	\$	258.63	\$	791.63	
3 Months	\$ 387.88		\$	920.88	
180 Days	\$	775.36	\$	1,308.36	

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
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who g auto title loan:	et a new multi-payment
<u>****</u> */	5 ½ will pay the loan on time as scheduled (typically 6 months)
★	1 will renew 1 time before paying off the loan
★	1 will renew 2 to 4 times before paying off the loan
** 7	2 ½ will renew 5 or more times or will never pay off the loan

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, <u>consumer.complaints@occc.texas.gov</u>.
- Visit <u>occc.texas.gov</u> for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

This data is from 2014 reports to the OCCC.

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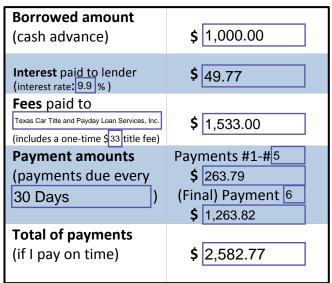
Auto Title Loan \$1,000,6 Payments Cost Disclosure



You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

Cost of this loan:



Cost of other types of loans:

APR (cost of credit as a yearly rate)	307.26	%
Term of Loan	180 Days	

If I pay off the loan in:	pay and	ill have to / interest d fees of proximately:	pay	ll have to a total of roximately	:
2 Weeks	\$	120.59	\$	1,153.59	
1 Month	\$	258.41	\$	1,291.41	
2 Months	\$	516.77	\$	1,549.77	
3 Months	\$	755.09	\$	1,808.09	
180 Days	\$	1,549.77	\$	2,582.77	

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
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

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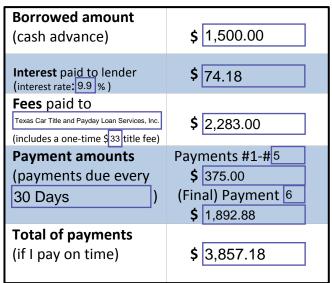
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Cost of this loan:



Cost of other types of loans:

APR (cost of credit as a yearly rate)	309.49	%
Term of Loan	180 Days	

If I pay off the loan in:	pay and	ill have to / interest I fees of proximately:	рау арр	ll have to a total of roximately	:
2 Weeks	\$	180.82	\$	1,713.82	
1 Month	\$	387.47	\$	1,920.47	
2 Months	\$	774.90	\$	2,307.90	
3 Months	\$	1,162.29	\$	2,695.29	
180 Days	\$	2,324.18	\$	3,857.18	

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

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