

SINGLE PAYMENT AUTO TITLE LOAN – SCHEDULE OF FEES

STANDARD CREDIT

ACCESS BUSINESS FEE: 1% of the Amount Advanced to Borrower for each day the CAB provides services (through default).

STANDARD TERM: 30 Days

DELINQUENT PAYMENT CHARGE: In the event that a payment has not been made in full within ten (10) days of the due date of the payment, the Lender may apply a delinquency charge to Borrower’s account in an amount not to exceed the greater of \$7.50 or five percent (5%) of the amount of the payment(s) remaining unpaid.

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 to Borrower	Lien Fee	CAB Fee	Lender Interest (9.9%)	Amount Financed	Finance Charge	Total of Payments	APR
\$300.00	\$33.00	\$90.00	\$2.71	\$333.00	\$92.71	\$425.71	338.73%
\$500.00	\$33.00	\$150.00	\$4.34	\$533.00	\$154.34	\$687.34	352.31%
\$1,000.00	\$33.00	\$300.00	\$8.41	\$1,033.00	\$308.41	\$1,341.41	363.25%
\$1,500.00	\$33.00	\$450.00	\$12.47	\$1,533.00	\$462.47	\$1,995.47	367.04%

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.