

Texas OCCC Notice and Fee Schedule

SINGLE PAYMENT TITLE LOAN DISCLOSURE

You will make a single payment of Principal, Credit Access Business fee (CAB Fee), Title Fee (if any) and Interest of 9.95% on the maturity date. The CAB Fee, which is based on the amount of the extension of consumer credit provided to you by the Lender, is calculated on a 30-day period cycle, at a rate of \$28.00 per \$100.00 of the outstanding principal amount of the extension of consumer credit. The fee is calculated every thirty days for six consecutive periods.

The following examples demonstrate how finance charges are imposed on our 180-day Single Payment loan using market rates.* Title Fee is assumed to be financed in the amount borrowed. No discounts obtained through the Loan Optimizer are included in the examples.

*Market Rate is determined by the average of the CAB fees in the respective store regions as provided by the OCCC.

Amount to Borrower	Term (Days)	Title Fee	Interest (9.95%)	CAB Fee	Finance Charges (Interest + CAB Fee)	APR	Total of Payments
\$300.00	180	\$28.00	\$16.08	\$551.04	\$567.12	350.81%	\$895.12
\$500.00	180	\$28.00	\$25.88	\$887.04	\$912.92	350.81%	\$1,440.92
\$800.00	180	\$28.00	\$40.60	\$1,391.04	\$1,431.64	350.81%	\$2,259.64
\$1,000.00	180	\$28.00	\$50.40	\$1,727.04	\$1,777.44	350.81%	\$2,805.44
\$1,500.00	180	\$28.00	\$74.95	\$2,567.04	\$2,641.99	350.81%	\$4,169.99
\$2,000.00	180	\$28.00	\$99.47	\$3,407.04	\$3,506.51	350.81%	\$5,534.51
\$3,000.00	180	\$28.00	\$148.54	\$5,087.04	\$5,235.58	350.81%	\$8,263.58

CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT AMOUNT TO REDUCE INTEREST COSTS.

Returned Item Charge. If you make a payment and your payment is returned for any reason, you will be charged a fee of \$30 each time.

Late charge: If a payment is late, you will be charged FIVE PERCENT (5%) of the Payment Amount or \$7.50, whichever is greater.

License. Discount Title Loan is licensed and examined by the State of Texas-Office of Consumer Credit Commissioner.

OCCC Notice: This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov

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.