

FEE SCHEDULE AND OCCC NOTICE

THE FOLLOWING SCHEDULE SHOWS THE FEES FOR AN AUTO TITLE LOAN SINGLE-PAYMENT LOAN *Includes a one-time Title App Fee of \$28.00

ANNUAL PERCENTAGE RATE	FINANCE CHARGE*	AMOUNT FINANCED	TOTAL OF PAYMENTS*	NUMBER OF PAYMENTS - MONTHLY	PAYMENT AMOUNT	TITLE LIEN FEE	TOTAL CAB FEE	TO UNAFFILIATED LENDER
310.09%	\$136.44	\$528.00	\$666.44	1	\$664.44	\$28.00	\$132.00	\$4.44
310.09%	\$265.64	\$1,028.00	\$1,293.64	1	\$1,293.64	\$28.00	\$257.00	\$8.64
310.09%	\$394.85	\$1,528.00	\$1,922.85	1	\$1,922.85	\$28.00	\$382.00	\$12.85

THE FOLLOWING SCHEDULE SHOWS THE FEES FOR AN AUTO TITLE LOAN MULTI-PAYMENT *Includes a one-time Title App Fee of \$28.00

ANNUAL PERCENTAGE RATE	FINANCE CHARGE*	AMOUNT FINANCED	TOTAL OF PAYMENTS*	NUMBER OF PAYMENTS - MONTHLY	PAYMENT AMOUNT	TITLE LIEN FEE	TOTAL CAB FEE	TO UNAFFILIATED LENDER
297.48%	\$673.14	\$528.00	\$1,201.14	5	4 x \$125.00 Final of \$701.14	\$28.00	\$660.00	\$13.14
300.44%	\$1,310.58	\$1028.00	\$2,338.58	5	4 X \$250.00 Final of \$1,338.58	\$28.00	\$1,285.00	\$25.58
301.47%	\$1,948.03	\$1528.00	\$3,476.03	5	4 X \$375.00 Final of \$1,976.03	\$28.00	\$1,910.00	\$38.03

A returned item fee of \$30.00 will be applied to dishonored checks

Late payment Fee of \$7.50 or 5% of the late payment amount whichever is great will be applied for payments more than 10 days past due

This business is licensed and examined by the State of Texas-Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800)5381579,

consumer.complaints@occc.texas.gov

<mailto: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 short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.”

The loan information shown here is an example and may not reflect the actual fees and interest charged to a loan provided by the lender or credit access business.