ANNUAL PERCENTAGE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	STANDARD TERM	Components of the Finance Charge	
RATE ("APR")	This is the total dollar amount the	This is the amount of your loan	The total amount you will have paid after	How long you have to pay off this loan	CSO-CAB Standard Fee Rate	Lender Interest
	credit will cost you		you pay all payments		(Fast Cash Now)	(M&M)
661.77%	\$304.60	\$100	\$404.60	168 days	\$300.00	\$4.60
661.77%	\$913.80	\$300	\$676.15	168 days	\$900.00	\$13.80
661.77%	\$1522.90	\$500	\$2022.90	168 days	\$1500.00	\$22.90
661.77%	\$2284.49	\$750	\$3034.49	168 days	\$2250.00	\$34.49
661.77%	\$3045.98	\$1,000	\$4045.98	168 days	\$3000.00	\$45.98

Fee Schedule for Single Lump Sum Loans

Finance Charge Schedule: The APR calculation is based on a loan with a Standard 168-day term. Your APR may be different if your loan is not the standard 14 days. The APR of your loan will be disclosed in the federal Truth-In-Lending Statement contained in your promissory note.

Late Fee: The greater of 5% of the payment due or \$10.00 if payment is in default for a period of 10 days or more.

NSF Fee: If your bank dishonors a payment item for any reason, than you will be charged an NSF fee of \$30.00.

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 the Consumer Credit Commissioner, 2601 N. Lamar Boulevard, Austin, Texas 78705-4207, (800)538-1579, <u>consumer.complaints@occc.state.tx.us</u>, <u>www.occc.state.tx.us</u>

> 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 intermediate short-term cash needs. Renewing the loan rather than paying the debt in full when due will require the payment of additional charges.

ANNUAL PERCENTAGE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	STANDARD TERM	-	Components of the Finance Charge	
RATE ("APR")	This is the total dollar amount the credit will cost you	This is the amount of your loan	The total amount you will have paid after you pay all payments	How long you have to pay off this loan	CSO-CAB Standard Fee Rate (Fast Cash Now)	Lender Interest (M&M)	
303.34%	\$25.85	\$100	\$125.85	30 days	\$25.00	\$0.85	
303.34%	\$77.55	\$300	\$377.55	30 days	\$75.00	\$2.55	
303.34%	\$129.24	\$500	\$629.24	30 days	\$125.00	\$4.24	
303.34%	\$193.86	\$750	\$943.86	30 days	\$187.50	\$6.36	
303.34%	\$258.48	\$1,000	\$1,258.48	30 days	\$250.00	\$8.48	

Fee Schedule for Single Payment Auto Title Loans

Finance Charge Schedule: The APR calculation is based on a loan with a Standard 30-day term. Your APR may be different if your loan is not the standard 14 days. The APR of your loan will be disclosed in the federal Truth-In-Lending Statement contained in your promissory note.

Late Fee: The greater of 5% of the payment due or \$10.00 if payment is in default for a period of 10 days or more.

NSF Fee: If your bank dishonors a payment item for any reason, than you will be charged an NSF fee of \$30.00.

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> 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 intermediate short-term cash needs. Renewing the loan rather than paying the debt in full when due will require the payment of additional charges.