

EAST TEXAS

TITLE & LOAN

East Texas Title & Loan Schedule of Fees

Schedule of All Fees: Schedule of all fees to be charged for services performed by the credit access business in connection with deferred presentation transactions, as applicable by the following examples:

Single Payment Payday Loan

Your Credit Access Business ("CAB") fee will be \$24.00 per \$100.00 borrowed. You will also be charged interest by your lender of 10.00% APR on the loan principal and CAB Fee. If you are in default 10 days after the due date, we will charge a one-time late fee of 5.00% of the outstanding balance or \$7.50, whichever is greater. If there is insufficient funds on deposit in your bank account to effect a payment on the payment date, the lender will assess you a \$30.00 NSF Charge.

Amount Financed	Finance Charge (Interest & Fees)	Total of Payments	Annual Percentage Rate [APR]	Standard Loan Terms	CAB Standard Fee Rate	Lender's Annual Interest Rate	Additional Fees Charged at Loan Inception	Number of Payments	Payment Amount
\$100 ⁰⁰	\$24 ³⁷	\$124 ³⁷	635.36%	14	24%	10%	\$0 ⁰⁰	1	\$124 ³⁷
\$200 ⁰⁰	\$48 ⁷⁴	\$248 ⁷⁴	635.36%	14	24%	10%	\$0 ⁰⁰	1	\$248 ⁷⁴
\$300 ⁰⁰	\$73 ¹¹	\$373 ¹¹	635.36%	14	24%	10%	\$0 ⁰⁰	1	\$373 ¹¹
\$400 ⁰⁰	\$97 ⁴⁸	\$497 ⁴⁸	635.36%	14	24%	10%	\$0 ⁰⁰	1	\$497 ⁴⁸
\$800 ⁰⁰	\$194 ⁹⁶	\$994 ⁷⁶	635.36%	14	24%	10%	\$0 ⁰⁰	1	\$994 ⁷⁶

Single Payment Auto Title Loan

Your Credit Access Business ("CAB") fee will be \$30.00 per \$100.00 borrowed. You will also be charged interest by your lender of 10.00% APR on the loan principal and CAB Fee. If you are in default 10 days after the due date, we will charge a one-time late fee of 5.00% of the outstanding balance or \$7.50, whichever is greater.

Amount Financed	Finance Charge (Interest & Fees)	Total of Payments	Annual Percentage Rate [APR]	Standard Loan Terms	CAB Standard Fee Rate	Lender's Annual Interest Rate	Additional Fees Charged at Loan Inception	Number of Payments	Payment Amount
\$300 ⁰⁰	\$92 ³⁸	\$392 ³⁸	374.67%	30	30%	10%	\$0 ⁰⁰	1	\$392 ³⁸
\$400 ⁰⁰	\$123 ¹⁷	\$523 ¹⁷	374.67%	30	30%	10%	\$0 ⁰⁰	1	\$523 ¹⁷
\$500 ⁰⁰	\$153 ⁹⁶	\$653 ⁹⁶	374.67%	30	30%	10%	\$0 ⁰⁰	1	\$653 ⁹⁶
\$700 ⁰⁰	\$215 ⁵⁵	\$915 ⁵⁵	374.67%	30	30%	10%	\$0 ⁰⁰	1	\$915 ⁵⁵
\$1000 ⁰⁰	\$307 ⁹³	\$1307 ⁹³	374.67%	30	30%	10%	\$0 ⁰⁰	1	\$1307 ⁹³

Consumer Credit Notice

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 Blvd, Austin, TX, 78705-4207, (800)538-1579, consumer.complaints@occc.state.tx.us, www.state.tx.us

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 additional charges.