

LOAN RATES AND FEES

BELOW IS GENERAL INFORMATION REGARDING ALL RATES AND FEES THAT WILL ASSIST YOU IN MAKING YOUR LOAN DECISION. IF YOU HAVE ANY QUESTIONS, OR WOULD LIKE MORE INFORMATION, PLEASE ASK. MAKE CERTAIN THE QUESTIONS THAT YOU ASK ARE ANSWERED. MAKE CERTAIN YOU UNDERSTAND THE TERMS AND COSTS OF YOUR LOAN.

ANNUAL PERCENTAGE RATE (APR)

The cost of your credit as a yearly rate. APR is a combination of the interest rate plus the fees charged on your loan. APR is higher than the interest rate because it includes both fees and interest as finance charges.

Your actual terms and the Annual Percentage Rate (APR) will be determined at the time your application is submitted and will be based upon your application and credit information. Not all applicants will qualify for the lowest rate.

Under Missouri Law, the APR for a loan is based in accordance with simple interest charges are based on a 365-day year.

FEES	
A list of all additional fees that you may be charged.	
Delinquency Fee (Late Fee)	On each installment of \$25 or less, in default for 15 days shall not exceed 5% of the payment due or \$10.00.
NSF Fee	\$15.00 returned payment fee
Paper Statement Monthly Fee	\$5.00

TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL:

Kyle Beerman - Company Problem Resolutions
225 S. Lake Avenue, Suite 250, Pasadena, CA. 91101
(747) 221-4346 or (855) 727-2395
kyle@scratchpay.com

This lender is licensed and regulated by the State of Missouri Division of Finance 301 West High Street, Room 630 P.O. Box 716 Jefferson City, MO 65102

To report any unresolved problems or complaints, contact the Division by telephone at (573) 751-3242

or visit the website <http://www.finance.mo.gov>