

## **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.**

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 New Mexico law, the APR for a loan in an amount of \$5,000 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed one hundred and seventy-five percent, effective January 1, 2018.

<b>FEES</b>	
A list of all additional fees that you may be charged.	
Delinquency Fee (Late Fee)	5% of each installment payment with a maximum of \$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  
New Mexico Regulation and Licensing Department, Financial  
Institutions Division,  
P.O. Box 25101, 2550 Cerrillos Road, Santa Fe, New Mexico  
87504.

To report any unresolved problems or complaints, contact the  
Division by telephone at  
(505) 476-4885 or visit the website  
<http://www.rld.state.nm.us/financialinstitutions/>.