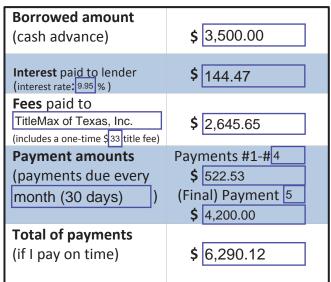
TitleMax of Texas, Inc. d/b/a TitleMax

Auto Title Loan \$3,500,5 Payments Cost Disclosure

Cost of this loan:



Cost of other types of loans:



You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

APR (cost of credit as a yearly rate)	187.27	%
Term of Loan	5 months (150 days)	

If I pay off the loan in:	pay and	ill have to / interest I fees of proximately:	I will have to pay a total of approximately:			
2 Weeks		290.33		3,790.33		
1 Month	\$	584.42	\$	4,084.42		
2 Months	\$	1,135.85	\$	4,635.85		
3 Months	\$	1,687.27	\$	5,187.27		
4 months	\$	2,239.66	\$	5,739.66		

* Payment amounts are approximate based on a 30-day month

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment auto title loan:		
*** ***	5 ½ will pay the loan on time as scheduled (typically 6 months)	
★	1 will renew 1 time before paying off the loan	
★	1 will renew 2 to 4 times before paying off the loan	
**!	2 ½ will renew 5 or more times or will never pay off the loan	

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan *in full* when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, <u>consumer.complaints@occc.texas.gov</u>.
- Visit <u>occc.texas.gov</u> for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.