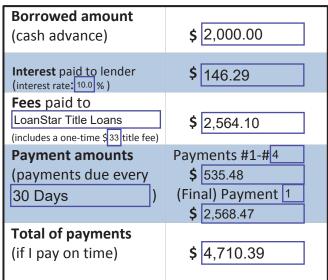
Auto Title Loan \$2,000,5 Payments Cost Disclosure

Cost of this loan:



Cost of other types of loans:

payment, your car can be repossessed.

APR	320.46	%
Term of Loan	150 Days	

You can lose your car.

If you miss a payment or make a late

If I pay off the loan in:	pay and	ill have to v interest I fees of proximately:	I will have to pay a total of approximately:		
2 Weeks	\$	286.75	\$	2,286.75	
1 Month	\$	576.73	\$	2,576.73	
2 Months	\$	1,116.37	\$	3,116.37	
3 Months	\$	1,651.88	\$	3,651.88	
4 Months	\$	2,183.23	\$	4,183.23	

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month
							borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment auto title loan:		
<u>****</u> *	4 ¾ will pay the loan on time as scheduled (typically 5 - 6 months)	
1	½ will renew 1 time before paying off the loan	
* :	1 ¼ will renew 2 to 4 times before paying off the loan	
***	3 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.

This data is from 2019 reports to the OCCC.