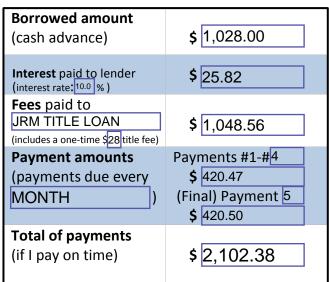
JRM TITLE LOAN

Auto Title Loan \$1,028,5 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)	357.62	%
Term of Loan	152 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	\$	212.29	\$	1,240.29		
1 Month	\$	214.87	\$	1,242.87		
2 Months	\$	429.74	\$	1,457.74		
3 Months	\$	644.61	\$	1,672.61		
FINAL PAYMENT	\$	1,074.38	\$	2,102.38		

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans I	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	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	
** 7	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.

This data is from 2014 reports to the OCCC.