



Cash Advance Loan

FINANCE CHARGE SCHEDULE

*The APR calculation is based on a loan with a 154-day term for the top section and a 150-day term for the bottom.

CSO Fees are charged in the period in which we perform services as long as the loan is outstanding.

For the top section, CSO fees are charged at 30% of the amount financed for each bi-weekly period (11 Payments).

For the bottom section, your CSO fee will be charged at 33% of the amount financed for each monthly period (5 Payments). Your APR may be different

Your APR may be different if your loan term is not 154 or 150 days. The APR of your loan will be disclosed in the federal Truth-in-Lending Statement

The APR of your loan will be disclosed in the federal Truth-in-Lending Statement contained in your promissory note.

*THESE PRODUCTS ARE PAYDAY LOANS (Multiple CSO payments and Single Payment of Principle and Interest of Loan.)					Components of the Finance Charge	
ANNUAL PERCENTAGE RATE. The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	AMOUNT FINANCED The amount we pay to you or on your behalf	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled	NOTE TERM Number of days fees are calculated on	CSO Fee paid to loan broker (Texas Star, LLC.)	Interest paid to lender (PG, LLC.)
781.93%	\$668.43	\$200.00	\$868.43	154	\$660.00	\$8.43
781.94%	\$1,336.88	\$400.00	\$1,736.88	154	\$1,320.00	\$16.88
781.94%	\$2,005.32	\$600.00	\$2,605.32	154	\$1,980.00	\$25.32
781.94%	\$2,673.75	\$800.00	\$3,473.75	154	\$2,640.00	\$33.75
401.11%	\$338.22	\$200.00	\$538.22	150	\$330.00	\$8.22
401.11%	\$676.44	\$400.00	\$1,076.44	150	\$660.00	\$16.44
401.11%	\$1,014.66	\$600.00	\$1,614.66	150	\$990.00	\$24.66
401.11%	\$1,352.88	\$800.00	\$2,152.88	150	\$1,320.00	\$32.88

***Calculations are based on 11 CSO Payments @ 30% of the Amount Financed for 154-day loan term;**
or 5 CSO Payments @ 33% of the Amount Financed for 150-day loan term:

*Your Finance Charge shall vary based on your loan term, amount received & pay cycle

**If your payment is in default for 10 or more days, you will owe a late fee of 5% of the payment amount (on the principal and interest only) or \$7.50, whichever is greater. If your ACH debit or other payment device which you give as payment is returned for any reason, you will owe us a returned item fee of \$30.00 (or the State Allowed Returned Item Fee, Whichever is greater), plus any applicable taxes.

***This business is licensed and examined by the State of Texas - Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N Lamar Blvd., Austin, Texas 78705. Phone: (800)538-1759, Fax: (512)936-7610. Website: www.occc.texas.gov. Email: consumer.complaints@occc.texas.gov

****An advance of money obtained through a cash advance or title loan is not intended to meet long-term financial needs: A cash advance or title loan should only be used to meet intermediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.