



Title Loans

FINANCE CHARGE SCHEDULE*

*The APR calculation is based on a loan with a 30-day term. Your APR may be different if your loan term is not 30 days

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

In addition to the CAB Fee for the Title Loans, a one time \$33.00 Lien Fee will be added and paid for by the customer in order to file the lien on the title. (The fee will be the rate the county charges for the location the loan is written in).

					Components of the Finance Charge	
ANNUAL PERCENTAGE RATE. The cost of your credit as a yearly rate	AMOUNT FINANCED The amount we pay to you or on your behalf	Fees Paid to Public Officials	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.)
414.81%	\$200.00	\$33.00	\$312.44	30	\$76.89	\$2.55
414.79%	\$400.00	\$33.00	\$580.62	30	\$142.89	\$4.73
414.80%	\$600.00	\$33.00	\$848.81	30	\$208.89	\$6.92
414.80%	\$800.00	\$33.00	\$1,117.00	30	\$274.89	\$9.11
414.80%	\$1,500.00	\$33.00	\$2,055.65	30	505.89	16.76
414.80%	\$2,500.00	\$33.00	\$3,396.58	30	\$835.89	\$27.69

*Late Fee of the greater of 5% of the total payment amount or \$7.50 if any payment is in default for a period not less than 10 days

***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.

*****In the event of default the consumer may be required to surrender possession of the motor vehicle to the leander or the other person to satisfy the consumer’s outstanding obligations under the loan.