



TITLE LOANS DELIVERED FROM WEBSITE
(ONLINE TITLE LOANS)

FEE SCHEDULE AND OCCC NOTICE:

Check N Title Loans is a Credit Access Business (“CAB”) and is not a lender. Check N Title Loans arranges loans made by an unaffiliated 3rd party lender, at an interest rate of 9.90% annum. The Fee schedule below is based upon the customer paying on time. Other fees may apply, such as a \$33 lien fee to record a lien with the county tax office, \$25 online car inspection fee for a car inspection specialist to meet you at a convenient location, a late charge of 5% of the payment amount or \$7.50 (whichever amount is greater), if any payment is more than 10 days delinquent, fee for returned item fee of \$30 for any return check, electronic payment or other payment device. Before entering into a transaction, the customer should read the disclosure statements and contract that are provided to you by Check N Title Loans and lender for more information.

Check N Title Loans charges a CAB fee. The CAB fee will be a standard rate of \$10 every calculation period per \$100 (bi-weekly) on loan from \$100 to \$1,000. The CAB fee will be a standard rate of \$7.50 every calculation period per \$100 (bi-weekly) on loan from \$1,001 to \$5,000. The final payment will be the original loan amount, final CAB fee and interest of 9.90% on the maturity date. The following example demonstrates a breakdown of the loan.

BI-WEEKLY ONLINE TITLE LOAN 168 DAY PAYOFF

LOAN AMOUNT	LOAN TERM	BI-WEEKLY CAB FEES	TOTAL CAB FEES	TOTAL LENDER INTEREST (9.90%)*	TOTAL PAYMENTS (1-12)	ANNUAL PERCENTAGE RATE (APR%)*
\$300.00	168 Days	\$30.00	\$360.00	\$13.68	\$673.68	265.47%
\$500.00	168 Days	\$50.00	\$600.00	\$22.80	\$1,122.80	265.47%
\$1,000.00	168 Days	\$100.00	\$1,200.00	\$45.60	\$2,245.60	265.47%
\$1,500.00	168 Days	\$112.50	\$1,350.00	\$68.40	\$2,918.40	201.33%

This business is licensed and examined under Texas law by the 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) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

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

* The CAB Fees, Lender Interest and APR is calculated off 168 day payoff and a bi-weekly schedule. The Lender Interest and APR may be different if your loan term is not 168 days.

If approved by 6:00 PM Central Time on Monday – Friday for weekday applications, and by 2:00 PM Central Time on Sunday for weekend applications, you will generally receive the money the next business day.

For verification purposes, we may need to contact you by telephone before your loan is approved. Applications received on a weekend or holiday may be verified the next business day due to bank closures.

Fee Schedule: Online Title Loan