INSTALLMENT LOANS

TEXAS FEE SCHEDULE DISCLOSURE

FINANCE CHARGES: You will pay 10% interest on the outstanding principal to the lender, plus a credit access business fee ("CAB fee") equal to 180% of the principal amount" or "$180 per $100 borrowed". On each payment you will pay portions of interest, principal and CAB fees. The following examples demonstrate how finance charges are imposed on loans.

BI-WEEKLY PAYMENTS

(With Automatic Payments)

LOAN AMOUNT	THIRD-PARTY LENDER INTEREST	TOTAL CAB FEES	AMOUNT DUE FOR PAYMENTS 1-9	AMOUNT DUE FOR PAYMENT 10	TOTAL OF PAYMENTS	TERM* *MATURITY DATE*	APR**
$300.00	$6.38	$465.00	$77.14	$77.14	$771.38	140 Days	579.02%
$500.00	$10.62	$775.00	$128.56	$128.56	$1,285.62	140 Days	578.99%
$750.00	$15.96	$1,162.50	$192.85	$192.85	$1,928.46	140 Days	579.02%

(Without Automatic Payments)

LOAN AMOUNT	THIRD-PARTY LENDER INTEREST	TOTAL CAB FEES	AMOUNT DUE FOR PAYMENTS 1-9	AMOUNT DUE PAYMENT 10	TOTAL OF PAYMENTS	TERM* *MATURITY DATE*	APR**
$300.00	$6.38	$495.00	$80.14	$80.14	$801.38	140 Days	610.18%
$500.00	$10.62	$825.00	$133.56	$133.56	$1,335.62	140 Days	610.15%
$750.00	$15.96	$1,237.50	$200.35	$200.35	$2,003.46	140 Days	610.18%

**** Annual Percentage Rate:** The Annual Percentage Rate (APR) is the cost of your loan expressed as a yearly rate. Your cost of credit will increase if the actual loan term is shorter than this example and will decrease if your loan term is longer.

***** Loan terms may be up to 180 days based on substantially equal payments tied to your pay dates.

Late Fee/Returned Payment Fee: The information provided above is based upon a customer making on-time payments. If a payment is late by more than den days or if any payment is returned unpaid, you may also be charged a late fee of the greater of 5% of the payment amount or $7.50 or a returned payment fee of $30.00.

License: 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 North Lamar Boulevard, Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: www.occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

Notice: 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.

MONTHLY PAYMENTS

(With Automatic Payments)

LOAN AMOUNT	THIRD-PARTY LENDER INTEREST	TOTAL CAB FEES	AMOUNT DUE FOR PAYMENTS 1-4	AMOUNT DUE FOR PAYMENT 5	TOTAL OF PAYMENTS	TERM* *MATURITY DATE*	APR**
$300.00	$7.56	$465.00	$154.51	$154.51	$772.56	153 Days	514.12%
$500.00	$12.59	$775.00	$257.51	$257.51	$1,287.59	153 Days	514.11%
$750.00	$18.89	$1,162.50	$386.27	$386.27	$1,931.39	153 Days	514.11%

(Without Automatic Payments)

LOAN AMOUNT	THIRD-PARTY LENDER INTEREST	TOTAL CAB FEES	AMOUNT DUE FOR PAYMENTS 1-4	AMOUNT DUE FOR PAYMENT 5	TOTAL OF PAYMENTS	TERM* *MATURITY DATE*	APR**
$300.00	$7.56	$495.00	$160.51	$160.51	$802.56	153 Days	542.63%
$500.00	$12.59	$825.00	$267.51	$267.51	$1,387.59	153 Days	542.61%
$750.00	$18.89	$1,237.50	$401.27	$401.27	$2,006.39	153 Days	542.62%

**** Annual Percentage Rate:** The Annual Percentage Rate (APR) is the cost of your loan expressed as a yearly rate. Your cost of credit will increase if the actual loan term is shorter than this example and will decrease if your loan term islonger.

***** Loan terms may be up to 180 days based on substantially equal payments tied to your pay dates.

Late Fee/Returned Payment Fee: The information provided above is based upon a customer making on-time payments. If a payment is late by more than den days or if any payment is returned unpaid, you may also be charged a late fee of the greater of 5% of the payment amount or $7.50 or a returned payment fee of $30.00.

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