

# Your Money Tree, LLC dba Your Loan Depot

## Auto Title Loan

\$300, 3 Payments

## Cost Disclosure



**You can lose your car.**

If you miss a payment or make a late payment, your car can be repossessed.

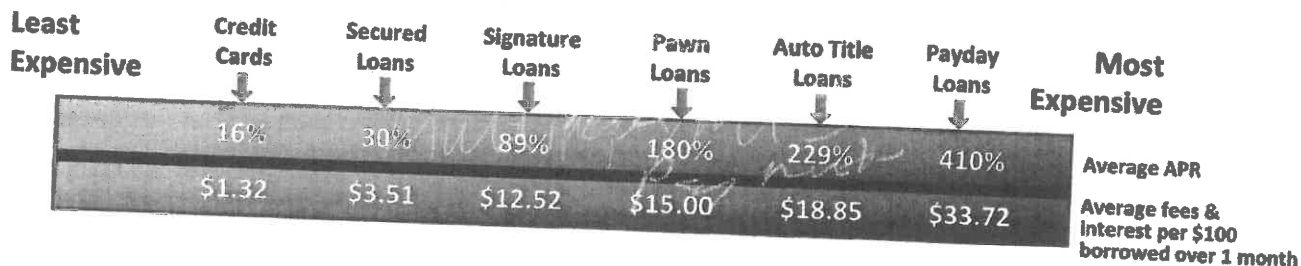
### Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (Interest rate: 10.0 %)	\$ 9.51
Fees paid to	
Your Money Tree, LLC (includes a one-time \$33 title fee)	\$ 270.00
Payment amounts (payments due every month)	Payments #1-#2 \$ 193.17 (Final) Payment \$ 193.17
Total of payments (if I pay on time)	\$ 579.51

APR (cost of credit as a yearly rate)	405.38	%
Term of Loan	3 months	

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$272.38	\$ 572.38
1 Month	\$274.75	\$ 574.75
2 Months	\$277.93	\$ 577.93
3 Months	\$279.51	\$ 579.51

### Cost of other types of loans:



### 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
- 2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2014 reports to the OCCC.

### 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, [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).
- Visit [occc.texas.gov](http://occc.texas.gov) for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

# Your Money Tree, LLC dba Your Loan Depot

## Auto Title Loan

\$500, 4 Payments

## Cost Disclosure



**You can lose your car.**

If you miss a payment or make a late payment, your car can be repossessed.

### Cost of this loan:

<b>Borrowed amount</b> (cash advance)	\$ 500.00
<b>Interest paid to lender</b> (interest rate: 10.0 %)	\$ 19.40
<b>Fees paid to</b> <b>Your Money Tree, LLC</b> (Includes a one-time \$33 title fee)	\$ 428.00
<b>Payment amounts</b> (payments due every month)	Payments #1-#3 \$ 236.85 (Final) Payment \$ 236.85
<b>Total of payments</b> (if I pay on time)	\$ 947.40





<b>APR</b> (cost of credit as a yearly rate)	333.08	%
<b>Term of Loan</b>	4 months	

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$ 431.87	\$ 931.87
1 Month	\$ 435.75	\$ 935.75
2 Months	\$ 441.55	\$ 941.55
3 Months	\$ 445.45	\$ 945.45
4 months	\$ 447.40	\$ 947.40

### Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & 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
	2 ½ will renew 5 or more times or will never pay off the loan

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### 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?
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- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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# Your Money Tree, LLC dba Your Loan Depot

## Auto Title Loan

\$700, 4 Payments

## Cost Disclosure



**You can lose your car.**

If you miss a payment or make a late payment, your car can be repossessed.

### Cost of this loan:

<b>Borrowed amount</b> (cash advance)	\$ 700.00				
<b>Interest paid to lender</b> (interest rate: 10.0 %)	\$ 26.88				
<b>Fees paid to</b> <b>Your Money Tree, LLC</b> (includes a one-time \$33 title fee)	\$ 586.00				
<b>Payment amounts</b> (payments due every month)	<table border="1"> <tr> <td>Payments #1-#3</td> <td>\$ 328.22</td> </tr> <tr> <td>(Final) Payment</td> <td>\$ 328.22</td> </tr> </table>	Payments #1-#3	\$ 328.22	(Final) Payment	\$ 328.22
Payments #1-#3	\$ 328.22				
(Final) Payment	\$ 328.22				
<b>Total of payments</b> (if I pay on time)	\$ 1,312.88				





<b>APR</b> (cost of credit as a yearly rate)	338.41	%
<b>Term of Loan</b>	4 months	

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$591.36	\$1,291.36
1 Month	\$596.71	\$1,296.71
2 Months	\$604.78	\$1,304.78
3 Months	\$610.18	\$1,310.18
4 months	\$612.88	\$1,312.88

### Cost of other types of loans:

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