

Your Money Tree, LLC dba Your Loan Depot

Auto Title Loan

\$300, One Payment
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%)	\$ 3.52
Fees paid to Your Money Tree, LLC (includes a one-time \$123.00 title fee)	\$ 123.00
Total of payments (if I pay on time)	\$ 426.52

APR (cost of credit as a yearly rate)	337.01 %
Term of loan	1 month

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	\$124.76	\$424.76
1 Month	\$126.52	\$426.52
2 Months	\$220.04	\$520.04
3 Months	\$313.56	\$613.56

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:



3 will pay the loan on time as scheduled (typically 30 days)



1 will renew 1 time before paying off the loan



1½ will renew 2 to 4 times before paying off the loan



4½ 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.
- Visit 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, One Payment

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)	\$500.00
Interest paid to lender (Interest rate: 10.0 %)	\$5.69
Fees paid to Your Money Tree, LLC (Includes a one-time \$93 title fee)	\$183.00
Total of payments (if I pay on time)	\$688.69

APR (cost of credit as a yearly rate)	350.52 %
Term of loan	1 month

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	\$185.85	\$685.85
1 Month	\$188.69	\$688.69
2 Months	\$344.38	\$844.38
3 Months	\$500.07	\$1,000.07

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:	
	3 will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	1 1/2 will renew 2 to 4 times before paying off the loan
	4 1/2 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?

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Your Money Tree, LLC dba Your Loan Depot

Auto Title Loan

\$700, One Payment

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)	\$700.00
Interest paid to lender (interest rate: 10.0%)	\$7.85
Fees paid to Your Money Tree, LLC (includes a one-time \$33 title fee)	\$243.00
Total of payments (if I pay on time)	\$950.85

APR (cost of credit as a yearly rate)	356.65%
Term of loan	1 month

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	\$246.93	\$946.93
1 Month	\$250.85	\$950.85
2 Months	\$468.70	\$1,188.70
3 Months	\$686.55	\$1,386.55

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:



3 will pay the loan on time as scheduled (typically 30 days)



1 will renew 1 time before paying off the loan



1½ will renew 2 to 4 times before paying off the loan



4 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?

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