

## EXAMPLES FOR CONSUMERS

### Title Loan – Monthly CSO Fees

Advance Amount	Title Fee	Lender Interest	CSO Fee	Finance Charge	Total Payment	APR
\$300.00	\$33.00	\$3.53	\$90.00	\$93.53	\$426.53	337.05%
\$500.00	\$33.00	\$5.69	\$150.00	\$155.69	\$688.69	350.52%
\$700.00	\$33.00	\$7.86	\$210.00	\$217.86	\$950.86	356.65%

### Term Title Loan – CSO Fees Due at Signing

Advance Amount	Title Fee	Payments (Pymt #)	Final Payment	Lender Interest	CSO Fee	Finance Charge	Total Payment	APR
\$300.00	\$33.00	\$193.18 (2)	\$193.18	\$9.54	\$237.00	246.54	\$579.54	405.38%
\$500.00	\$33.00	\$236.85 (3)	\$236.85	\$19.40	\$395.00	\$414.40	\$947.40	333.08%
\$700.00	\$33.00	\$328.23 (3)	\$328.23	\$26.90	\$553.00	\$579.88	\$1312.88	338.41%

**\*\*Your Money Tree, LLC is a Credit Access Business. Loan information shown here is an example and may not reflect actual amount borrowed, fees and/or interest charged. You must be approved by a lender in order to obtain a loan.**

**\*\*Includes a one time title fee charge of \$33.00**

**\*\*Any payment not paid in full on or before the 10<sup>th</sup> day after the scheduled payment is due is subject to a late fee not to exceed the greater of 5% or \$7.50.**

**\*\*Any payment made by check which returns for any reason is subject to a dishonor fee of \$30.00**

**NOTICE: In the event of default, you may be required to surrender possession of the motor vehicle to the lender or other party to satisfy your outstanding obligation.**

**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 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.**

**Notice from OCCC: 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](http://occc.texas.gov). Email: [concusmer@complaints@occc.texas.gov](mailto:concusmer@complaints@occc.texas.gov).**

EXAMPLES FOR CONSUMERS

TITLE LOANS

Balloon Loan – Semi-Monthly Payments (14 Days)

Advance Amount	Payment Amount (Payments 1-11)	Final Payment (Payment 12)	Lender Interest	CSO Fee	Finance Charge	Total Payments	APR
\$2000.00	\$155.34	\$1951.04	\$126.78	\$1500.00	\$1626.78	\$3659.78	181.68%
\$2500.00	\$193.81	\$2434.29	\$158.20	\$1875.00	\$2033.20	\$4566.20	182.15%
\$3000.00	\$232.28	\$2917.53	\$189.61	\$2250.00	\$2439.61	\$5472.61	182.47%

\*A title transfer fee of \$33 is added to each amount advanced. Example: 2000 advanced + 33 fee = \$2033 total advanced.

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Balloon Loan – Monthly Payments (30 Days)

*\*You must be paid monthly to apply for this loan type*

Advance Amount	Payment Amount (Payments 1-4)	Final Payment (Payment 5)	Lender Interest	CSO Fee	Finance Charge	Total Payments	APR
\$2000.00	\$310.67	\$2414.37	\$124.05	\$1500.00	\$1624.05	\$3657.05	189.46%
\$2500.00	\$387.61	\$3012.33	\$154.79	\$1875.00	\$2029.79	\$4562.77	189.96%
\$3000.00	\$464.56	\$3610.28	\$185.52	\$2250.00	\$2435.52	\$5468.52	190.30%

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