



TEXAS MULTI-PAYMENT INSTALLMENT LOAN
FEE SCHEDULE

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.

CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT TO REDUCE FINANCE CHARGES.

BI-WEEKLY	LOAN AMOUNT	TERM*	PAYMENT AMOUNTS 1-9	PAYMENT AMOUNT 10	TOTAL OF PAYMENTS	LENDER INTEREST	CAB FEES	APR**
	\$250.00	140 DAYS	\$72.50	\$72.38	\$724.88	\$6.96	\$467.92	680.14%
	\$350.00	140 DAYS	\$101.49	\$101.49	\$1,014.90	\$9.75	\$655.15	680.10%
	\$450.00	140 DAYS	\$130.49	\$130.49	\$1,304.90	\$12.54	\$842.36	680.12%

MONTHLY	LOAN AMOUNT	TERM*	PAYMENT AMOUNTS 1-4	PAYMENT AMOUNT 5	TOTAL OF PAYMENTS	LENDER INTEREST	CAB FEES	APR**
	\$250.00	153 DAYS	\$159.76	\$159.76	\$798.80	\$8.05	\$540.75	687.11%
	\$350.00	153 DAYS	\$223.67	\$223.59	\$1,118.27	\$11.26	\$757.01	687.12%
	\$450.00	153 DAYS	\$287.57	\$287.56	\$1,437.84	\$14.48	\$973.36	687.12%

*Loan terms will vary based on actual loan due dates but will not exceed 180 days.

**Annual Percentage Rate: The Annual Percentage Rate ("APR") is the cost of your loan expressed as a yearly rate. The actual APR for your loan may be higher or lower, depending on the actual amount you borrow and your actual repayment schedule.

Finance Charges: You will pay interest at an annual rate of 10% which applies to the outstanding principal balance at a daily rate to the lender. You will also pay a "CAB Fee" to us that is calculated by applying an annual rate of 672.00% to the outstanding principal balance on a daily basis. The above examples demonstrate how these finance charges are applied to loans.

Cash Loans Direct is a credit access business, ("CAB"). The examples above are based on the consumer paying on time with the schedule provided on credit origination. Additional fees that may occur include \$30.00 for any returned payment, and/or a late fee of \$7.50 or 5% of the delinquent installment amount, whichever is greater, if the payment is more than 10 days late.

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.