

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 10th 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. Email: concusmer@complaints@occc.texas.gov.