

**Auto Title Single Payment Loan
Third-Party Title Loan Fees and Examples**

- Loan term is 150 days
- Amounts vary from \$100 to \$5,000 in \$10 increments
- The CSO fee is \$36.00 per payment for each \$100 originally borrowed. (Total of \$180.00 per \$100 borrowed over the entire loan)
- Annual Percentage Rate (APR) varies

The chart below shows the most common loan amounts, fees, and APR based on a title loan with payments of 30 days secured with an unencumbered motor vehicle

| Loan Amount | CSO Fee Payment 1-4 | Principal, Interest, & CSO Fee Payment 5 | Lender Interest (9.95% per annum) | CSO Fee | Total Finance Charge | Total Amount Due To CSO / To Lender / Equals | | | Annual Percentage Rate (APR) (assumes 150-day term) |
|-------------|---------------------|--|-----------------------------------|------------|----------------------|--|----------|------------|---|
| \$300 | \$108.00 | \$420.51 | \$12.51 | \$540.00 | \$552.51 | \$540.00 | \$312.51 | \$852.51 | 436.89% |
| \$500 | \$180.00 | \$700.85 | \$20.85 | \$900.00 | \$920.85 | \$900.00 | \$520.85 | \$1,420.85 | 436.89% |
| \$600 | \$216.00 | \$841.02 | \$25.02 | \$1,080.00 | \$1,105.02 | \$1,080.00 | \$625.02 | \$1,705.02 | 436.89% |

ACE Credit Access LLC is only a credit services organization and credit access business and is not the lender. All loans are made by an unaffiliated third-party lender.

The information above is based upon the customer paying on time. For example, other fees that a customer might have to pay include a late charge of the greater of 5% of the payment amount or \$7.50 if the customer is in default for 10 or more days, and a dishonored item charge of \$30.00 if an electronic payment is not paid by the customer's bank.

Before entering into a transaction, you should read the disclosure statements and contract that are provided to you for more information.

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.

If you are unable to pay your loan in full on the due date, you are eligible for a payment plan once in any twelve (12) month period. You must request this payment plan on the day before the loan is due or on your due date.

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.