

**DISCLOSURE STATEMENT
SCHEDULE A**

FEE SCHEDULE AND CONSUMER NOTICE

Mineola Texas Star, LLC is a registered Texas Credit Services Organization licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code.

Title Loan Has a Standard Loan Term of 30 Days

Amount of Loan (Amount Received)	Standard Loan Terms (In Days)	Fees Paid To Public Officials	CSO Fees (30.00% of the Amount Financed)	Interest (Paid to Lender at 10.00%)	Total of Payments (Amount Received Fees paid to public officials, CSO Fees and Lender Interest)	ANNUAL PERCENTAGE RATE (Based on a Standard 30__- Day Term)
\$200	30	\$33.00	\$69.90	\$2.49	\$305.39	378.00%
\$400	30	\$33.00	\$129.90	\$4.63	\$567.53	378.00%
\$600	30	\$33.00	\$189.90	\$6.76	\$829.66	378.00%
\$800	30	\$33.00	\$249.90	\$8.90	\$1091.80	378.00%

*Amount Financed is the Amount Received plus fees paid to public officials. Interest charged at 10% per annum on the Amount Financed plus the CSO Fees.

If your payment is in default for 10 or more days, you will owe us a late fee of 5% of the payment amount (on the principal and interest only) or \$7.50, whichever is greater. If your ACH debit or other payment device which you give to us as payment is returned for any reason, you will owe us a returned item fee of \$30.00 (or the State Allowed Returned Item Fee, whichever is greater), plus any applicable taxes.

OCCC Notice:

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.

CONSUMER 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 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.

In the event of default, the consumer may be required to surrender possession of the motor vehicle to the Lender or other person to satisfy the consumer's outstanding obligations under the loan.

Rev. July 2017

**DISCLOSURE STATEMENT
SCHEDULE A**

FEE SCHEDULE AND CONSUMER NOTICE

MONTHLY CSO FEE, 150 DAY SINGLE LUMP SUM PAYDAY LOANS

Mineola Texas Star, LLC is a registered Texas Credit Services Organization licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code. 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.

For our services, we charge you a fee monthly at the rate of 30% of the original principal amount of the extension of credit that we arrange for you (the "CSO Fee") until the entire original principal amount is paid in full. The CSO Fee is not interest; however, for Federal Truth-in-Lending Act purposes it is required to be included in the finance charge calculation disclosed in the Single Lump Sum Payment Promissory Note you may execute with the Lender.

Payday Loan Has a Standard Loan Term of 150 Days*

Amount of Loan (Amount Received)	Standard Loan Terms (In Days)	CSO Fees (5 payments In Aggregate) (\$30 Fee paid to CSO monthly)	Interest (Paid to Lender at 10.00%)	Total of Payments (Loan Amount, CSO Fees and Lender Interest)	ANNUAL PERCENTAGE RATE
\$200	150	\$300.00	\$8.22	\$508.22	365.41%
\$400	150	\$600.00	\$16.44	\$1,016.44	365.41%
\$600	150	\$900.00	\$24.66	\$1,524.66	365.41%
\$800	150	\$1,200.00	\$32.88	\$2,032.88	365.41%

*Calculations are based on a 5 payment loan; amounts shall vary based on your loan term, amount received and pay cycle.

If your payment is in default for 10 or more days, you will owe lender a late fee of 5% of the payment amount or \$7.50, whichever is greater. If your ACH debit or other payment device which you give to lender as payment is returned for any reason, you will owe a returned item fee of \$30.00 (or the State Allowed Returned Item Fee, whichever is greater), plus any applicable taxes.

CONSUMER 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 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.

Rev. May 2016

**DISCLOSURE STATEMENT
SCHEDULE A**

FEE SCHEDULE AND CONSUMER NOTICE

BI-WEEKLY CSO FEE, 168 DAY SINGLE LUMP SUM PAYDAY LOANS

Mineola Texas Star, LLC is a registered Texas Credit Services Organization licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code. 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.

For our services, we charge you a fee bi-weekly at the rate of 27% of the original principal amount of the extension of credit that we arrange for you (the "CSO Fee") until the entire original principal amount is paid in full. The CSO Fee is not interest; however, for Federal Truth-in-Lending Act purposes it is required to be included in the finance charge calculation disclosed in the Single Lump Sum Payment Promissory Note you may execute with the Lender.

Payday Loan Has a Standard Loan Term of 168 Days*

Amount of Loan (Amount Received)	Standard Loan Terms (In Days)	CSO Fees (12 payments In Aggregate) (\$27 Fee paid to CSO bi-weekly)	Interest (Paid to Lender at 10.00%)	Total of Payments (Loan Amount, CSO Fees and Lender Interest)	ANNUAL PERCENTAGE RATE
\$200	168	\$648.00	\$9.20	\$857.20	703.94%
\$400	168	\$1,296.00	\$18.41	\$1,714.41	703.94%
\$600	168	\$1,944.00	\$27.62	\$2,571.62	703.94%
\$800	168	\$2,592.00	\$36.82	\$3,428.82	703.94%

*Calculations are based on a 12 payment loan; amounts shall vary based on your loan term, amount received and pay cycle.

If your payment is in default for 10 or more days, you will owe lender a late fee of 5% of the payment amount (on the principal and interest only) or \$7.50, whichever is greater. If your ACH debit or other payment device which you give to lender as payment is returned for any reason, you will owe lender a returned item fee of \$30.00 (or the State Allowed Returned Item Fee, whichever is greater), plus any applicable taxes.

CONSUMER 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 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.

Rev. May 2016