Texas Star Title and loans

Payday Loan

\$100 , 5 Payments

Cost Disclosure

Cost of this loan:

| Borrowed amount | processor and the same of the |
|---------------------------------------|--|
| (cash advance) | \$ 100.00 |
| Interest paid to lender | ¢ l d d |
| (interest rate: 16 %) | \$ 4.11 |
| Fees paid to | provide a series of the series |
| Texas Star | \$ 150 |
| Payment amounts | Payments #1-# 4 |
| (payments due every | \$ 30.00 |
| 30 days | (Final) Payment #5 |
| , , , , , , , , , , , , , , , , , , , | \$ 134.11 |
| Total of payments | |
| (if I pay on time) | \$ 254.11 |
| | territoria de la constanta de |

| APR (cost of credit as a yearly rate) | 375 | % |
|---------------------------------------|-----|---|
| Term of loan | 150 | |

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | I will have to pay a total of approximately: |
|---------------------------------|---|--|
| 2 Weeks | \$30.38 | \$ 130.38 |
| 1 Month | \$30.38 | \$130.38 |
| 2 Months | \$ 61.64 | \$ 161.64 |
| 3 Months | \$92.47 | \$ 192.47 |
| 5 months | \$154.11 | \$254.11 |

Cost of other types of loans:

| Least Expensive | Credit Cards | Secured Loans | Signature Loans | Pawn Loans | Auto Title Loans | Payday Loans | Most Expensive |
|--------------------|-----------------|------------------|--------------------|---------------|---------------------|-----------------|---|
| | 16% | 30% | 89% | 180% | 229% | 410% | Average APR |
| | \$1.32 | \$3,51 | \$12.52 | \$15.00 | \$18.85 | \$33.72 | Average fees & interest per \$100 borrowed over 1 month |

Repayment:

Of 10 people who get a new multi-payment payday loan:

7 will pay the loan on



time as scheduled (typically 5 months) 1 will renew 1 to 4 times



before paying off the loan 2 will renew 5 or more

times or will never pay off the loan.

This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

Texas Star Title and loans

Payday Loan

\$500 , 5 Payments

Cost Disclosure

Cost of this loan:

| Borrowed amount (cash advance) | \$ 500.00 |
|--|--------------------|
| Interest paid to lender (interest rate: 16 %) | \$ 20.55 |
| Fees paid to Texas Star | \$ 750.00 |
| Payment amounts | Payments #1-# 4 |
| (payments due every | \$ 150 |
| 30 days | (Final) Payment #5 |
| hopeand and a second a second and a second and a second and a second and a second a | \$ 670.55 |
| Total of payments | |
| (if I pay on time) | \$ 1270.55 |

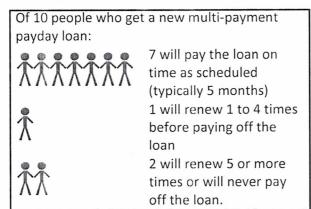
| APR (cost of credit as a yearly rate) | 370.48 | % |
|---------------------------------------|--------|---|
| Term of loan | 150 | |

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | I will have to pay a total of approximately: |
|---------------------------------|---|--|
| 2 Weeks | \$ 151.92 | \$651.92 |
| 1 Month | \$ 151.92 | \$ 651.92 |
| 2 Months | \$ 308.22 | \$808.22 |
| 3 Months | \$ 462.33 | \$962.33 |
| 5 months | \$770.55 | \$1270.55 |

Cost of other types of loans:

| Least Expensive | Credit Cards | Secured Loans | Signature Loans | Pawn Loans | Auto Title Loans | Payday Loans | Most Expensive |
|--------------------|-----------------|------------------|--------------------|---------------|---------------------|-----------------|---|
| | 16% | 30% | 89% | 180% | 229% | 410% | Average APR |
| | \$1.32 | \$3,51 | \$12.52 | \$15.00 | \$18.85 | \$33.72 | Average fees & interest per \$100 borrowed over 1 month |

Repayment:



This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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Texas Star Title and loans

Payday Loan

\$1000 , 5 Payments

Cost Disclosure

Cost of this loan:

| Borrowed amount (cash advance) | \$ 1000 |
|--|--------------------|
| Interest paid to lender | \$ 41.10 |
| (interest rate: 16 %) Fees paid to | |
| Texas Star | \$ 1500 |
| Payment amounts | Payments #1-# 4 |
| (payments due every | \$ 300 |
| 30 days | (Final) Payment #5 |
| According to the contract of t | \$ 1341.10 |
| Total of payments | |
| (if I pay on time) | \$ 2541.10 |

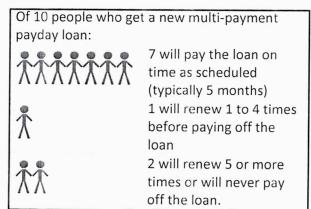
| APR (cost of credit as a yearly rate) | 370.48 | % |
|---------------------------------------|--------|---|
| Term of loan | 150 | |

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | I will have to pay a total of approximately: |
|---------------------------------|---|--|
| 2 Weeks | \$303.84 | \$1303.84 |
| 1 Month | \$308.22 | \$ 1308.22 |
| 2 Months | \$616.44 | \$ 1616.44 |
| 3 Months | \$924.66 | \$ 1924.66 |
| 5 months | \$1541.10 | \$ 2541.10 |

Cost of other types of loans:

| Least | Credit | Secured | Signature | Pawn | Auto Title | Payday | Most |
|-----------|--------|---------|-----------|---------|------------|---------|---|
| Expensive | Cards | Loans | Loans | Loans | Loans | Loans | Expensive |
| | 16% | 30% | 89% | 180% | 229% | 410% | Average APR |
| | \$1.32 | \$3.51 | \$12.52 | \$15.00 | \$18.85 | \$33.72 | Average fees & interest per \$100 borrowed over 1 month |

Repayment:



This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan *in full* when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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