

**EXAMPLES FOR CONSUMERS**

**Title Loan – Monthly CSO Fees**

Advance Amount	Final Payment	Lender Interest	CSO Fee	Total Finance	APR
\$300.00	\$426.52	\$3.52	\$90.00	\$93.52	337.01%
\$500.00	\$688.69	\$5.69	\$150.00	\$155.69	350.52%
\$700.00	\$950.85	\$7.85	\$210.00	\$217.85	356.64%

**Term Title Loan – CSO Fees Due at Signing**

Advance Amount	Payments 1-3	Final Payment 4	Lender Interest	CSO Fee	Total Finance	APR
\$500.00	\$236.85	\$236.85	\$19.40	\$395.00	\$414.40	333.07%
\$700.00	\$328.22	\$328.22	\$26.88	\$553.00	\$579.88	338.41%
\$1000.00	\$465.27	\$465.27	\$38.08	\$790.00	\$828.08	342.52%

\*\*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 10<sup>th</sup> 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.