Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Reno #2 900 W. Fifth Street Reno, NV 89503	David Keith Thomas
LOAN AGREEMENT IDENTIFICATION NO. 14469-0130969 LOAN AGREEMENT DATE: 10/17/2014 5:09:15 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/21/2014 05:17:31 PM
AMOUNT PAID: $600.00	AGENT RECEIVING PAYMENT: Garrett Schumacher

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$17.25
INTEREST PAID:	$582.75
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$600.00
BALANCE DUE ON LOAN:	$4,982.75
NEXT SCHEDULED DUE DATE:	12/16/2014

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

David T Thomas
Printed Name

Signature

Personal Information

Date 10/17/14	State Issued ID Number [redacted]	Date of Birth [redacted]	Social Se[redacted]
Last Name THOMAS	First Name DAVID		Middle Name KEITH
Home Phone 775-720-0112	Cell Phon[redacted]		Email Address (optional)††
Best time to call? Any	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 4894 Sparks Blvd			Apt #
City SPARKS	State NV	Zip 89436	County
Mailing Address (If different from physical address) Same			
City	State	Zip	

Source of Income

Employer [redacted]	Employer Address (Street Number & Name) [redacted]		
City Virginia City	State NV	Zip 89440	Time at Job? 3yrs
Work Phone # [redacted]	Title EXEC. VP	Supervisor Self.	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	10/24/17	$ 22,000	$ 5,400	

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name [redacted]		Phone # [redacted]	
Address (Street Number & Name)	City	State	Zip
Business Name		Phone #	
Address (Street Number & Name)	City	State	Zip

Personal References

Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip Sparks	
Relationship To You Bro	Phone [redacted]		Cell Same
Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip Liberty Utah	
Relationship To You Mother	Phone [redacted]		Cell Same
Name [redacted]	Address [redacted]	City State Zip AK	
Relationship To You	Phone [redacted]		Cell
Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip Bellevue WA 98004	
Relationship To You Sister	Phone [redacted]		Cell Same

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
	$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** Dawn Cranfield **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:**

N/A

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obli[illegible]ons. You agree that you have told us about ar[illegible]anges you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature

10/17/14
Date

Co-Applicant Signature

Date

Income Worksheet

Requested Loan Amount:

Employee Use Only

Income		
Employment	**Description**	**Amount**
Gross Monthly Salary or Wages		$
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+ $ 22,000
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	- $ 5,400
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		= $ 16,600

Applicant Name: DAVID THOMAS

Today's Date: 5/17/14

Employee Use Only

Driver's License/Government Issued ID Number:

Alimony, child support or separate maintenance income need not be revealed if you do not wish it considered as a basis for repaying this obligation.

Contact Information 10/17/2014

Company: Titlemax (314391)
Contact: Jamie Cowen
E-Mail: jamie.cowen@titlemax.com

Telephone: 775-329-2516
Fax:

Notes

Vehicle Info For 2003 Mercedes-Benz SL Class SL500 2D Roadster

MSRP:	$85,990	VIN:	WDBSK75F3	Adj. State:	National
Fin Adv:	$15,300	UVC:	2003560074	Mileage:	0
Equip Ret:	$89,875	MPG:	15/22	Mileage Cat:	E
Tire Size:	255/45R17	Weight:	4045	Cylinders:	8
Base HP:	302 @ 5600	Fuel Type:	Gas	Transmission:	A
Taxable HP:	46.7	Wheelbase:	100.8	Drive Train:	RWD
Model Number:	SL500	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT NAV AC LTH				

Wholesale Black Book values as of 10/17/2014

	X-CL	Clean	Average	Rough
Base	N/A	$15,400	$11,600	$7,200
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$15,400	$11,600	$7,200

Trade In Black Book values as of 10/17/2014

	X-CL	Clean	Average	Rough
Base	N/A	$15,625	$11,825	$6,840
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$15,625	$11,825	$6,840

Retail Black Book values as of 10/17/2014

	X-CL	Clean	Average	Rough
Base				

	X-CL	Clean	Average	Rough
	N/A	$18,700	$14,475	$9,300
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$18,700	$14,475	$9,300

Residual Black Book values as of 10/17/2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	$0	$0	$0	$0	$0	$0	$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

TMX FINANCE TMX Finance - ACV Tool

Auto Motorcycle

STORE #:	14469	STORE NAME:	TITLEMAX OF RENO, NV #2
DISTRICT #:	(Select a District)	REGION #:	(Select a Region)
STORE PH #:	(775) 329-2516	DM PH #:	(607) 784-0523
EMPLOYEE NAME:	Garrett	STATE:	NV
BORROWER FIRST NAME:	David Keith		
BORROWER LAST NAME:	Thomas		
VIN:	WDBSK75F63F032220		

Year:	**2003**		
Make:	**Mercedes-Benz**	Model:	**SL Class**
Series:	**SL500**	Style:	**2D Roadster**

SUCCESSFULLY PAID OFF TRANSACTIONS

A - Excellent		B - Average		C - Below Avg	
Mileage	**ACV**	**Mileage**	**ACV**	**Mileage**	**ACV**
56,187	$8,750.00				
90,109	$8,800.00				
56,000	$11,430.00				
44,600	$8,000.00				
93,009	$8,800.00				
82,000	$10,000.00				
119,284	$10,500.00				
87,769	$12,500.00				

Grade:	C - Below Avg
Mileage:	61813
Title Remarks:	Clean
LOAN AMT REQ:	50061813
INPUT ACV:	10000
ADV RATE %:	**70%**
MLV:	**$7,000.00**

Black Book Wholesale	
Level	**Value**
Rough	**$7,200.00**

ADD ON: ○ Y ◉ N

10/18/2014 14:06:40

TMX Finance 2013

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

RECEIPT

PRINTED BY: 6682
TRAN EMP ID: 6682
LOCATION: RENO GALLETTI DMV

DATE: 10/17/2014
TIME: 16:47:26
FY: 2015

Super Tran Id : 89121153

Completed Transactions

		Fees	Date Paid
1.	STANDARD TITLE - FEE FOR WDBSK75F63F032220/ MERZ/ SL500R/ 2003/	$28.25	10-17-2014
	TITLE PROCESSING FEES	$8.25	
	TITLE FEE	$20.00	
	Total Fees Due:	$28.25	

Method of Payment

Payment Type	Payment Number	Paid Amount	Date Paid
CASH		$40.00	10-17-2014
CHANGE RETURNED		$11.75	10-17-2014
	Total Fees Paid:	**$28.25**	

STATE OF WASHINGTON

Vehicle Certificate of Title

Title Number

1317856006

License Number	Vehicle Identification Number (VIN)	Year	Make	Model	Style	Series/Body
014XGP	WDBSK75F63F032220	2003	MERZ	SL	CV	500CP

Date of Application	Odometer Miles	Odometer Status	Fuel Type
09/20/2011	0038728	A	G

Scale Weight	Gross Vehicle Weight Rating Code	Vehicle Color	Prior Title State	Prior Title Number
04065		BLACK	WA	1126338703

Comments
85990-2003

Brands

Sale price $ _____

Date of sale _____

Legal Owner: To release interest, sign below and give this title to the registered owner/transferee or to a vehicle licensing office with the proper fee within 10 days of satisfaction of the security interest, or you may be liable to the owner/transferee for penalties. **Buyer:** You must apply for title within 15 calendar days of acquiring the vehicle to avoid a penalty. Take this signed title to a vehicle/vessel licensing office with the appropriate fees.

Legal Owner
FIELDS,PHILIP B
1761 176TH ST E
SPANAWAY, WA 98387

Registered Owner
SAME AS LEGAL OWNER

X Philip B Fields
Signature of first legal owner releases all interest in the vehicle described above. If signing for a business, include business name, signature, and title. Date

X
Signature of second legal owner releases all interest in the vehicle described above. If signing for a business, include business name, signature, and title. Date

X
Signature of registered owner releases all interest in the vehicle described above. If signing for a business, include business name, signature and title. Date

X
Signature of registered owner releases all interest in the vehicle described above. If signing for a business, include business name, signature, and title. Date

I certify that the records of the Department of Licensing show the persons named hereon as registered owners and legal owners of the vehicle described.

Pat Kohler
Director, Department of Licensing

Assignment by registered owner

Federal regulation and state law require you to state the mileage when transferring ownership if the vehicle is less than 10 years old, unless exempt. Failure to complete this statement or providing a false statement may result in fines and/or imprisonment.

I certify, to the best of my knowledge, the odometer reading is: ➡ _____ (no tenths) Transfer date ___/___/___
Odometer reading in miles

This reading is (check one): ☐ the actual mileage of the vehicle ☐ in excess of its mechanic limits ☐ not the actual mileage.

Signature of transferee/buyer	Signature of transferor/seller
X Neil William Tc	X Philip B Fields
PRINTED name of transferee/buyer: N Williams	PRINTED name of transferor/seller
Address of transferee/buyer: PARK PLACE LTD, 15710 NE 20TH STREET, BELLEVUE, WA 98005	Address of transferor/seller

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
WDBSK75F63F032220	2003	MERZ	SL500R	PCV	NV007502488

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
01/22/2015		G				

VEHICLE COLOR

ODOMETER BRAND
EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS
THOMAS DAVID
OR
CRANFIELD DAWN MARIE
4894 SPARKS BLVD 100
SPARKS NV 89436-8202

LIENHOLDER NAME AND ADDRESS
TITLE MAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

NO TENTHS
ODOMETER READING

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.
23806940
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

WDBSK75F63F032220 VA 2003 MERZ

PCV SL500R 85990 EXEMPT

NV007502488 7251 01/22/2015 ORIGINAL

TITLE MAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

THOMAS DAVID
CRANFIELD DAWN MARIE
4894 SPARKS BLVD #100
SPARKS NV 89436-8202

OR

TITLE MAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

PSF1

VALIDATED
JAN 21 2015
Department of
Motor Vehicles

Ability to Pay Summary

Loan Number	
Customer Name	
Is Customer a Covered Borrower	No
Requested Loan Amount	$5,000.00
Title Fee	$0
MLV Amount	$5,020
Gross Monthly Income	$22,000.00
Current and Expected Monthly Obligations	$5,400.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$16,600.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	5,020
Interest Rate		9.99%
Max Cash to Customer Amount	$	**5,020.00**
Actual Cash to Customer Amount	$	5,000.00
Title Fee Amount	$	-
Total Loan Amount	$	5,000

Amortized Loan Payment	$1,026.69
Total Payback Amount	$7,186.83
Minimum Payment to Extend	$499.50
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$714.29

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 9.99%

Cash Advance Snapshot Report

Filter (Location: 14469 Loan: 14469-0130969 Ordered by Date)

Tm Reno #2
900 W. Fifth Street
Reno, NV 89503
(775)329-2516

10/17/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0130969	10/17/2014	Thomas, David Keith	B2	$7,186.82	$5,000.00	$2,981.41	$2,591.80	$5,389.61	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14469-0130969-1	NEL	10/17/2014 5:		X	-	$5,000.00	$0.00	$0.00	$5,000.00
14469-0130969-2	FEE	11/16/2014		X	-	$0.00	$499.50	$0.00	$499.50
14469-0130969-3	LOG	11/17/2014 6:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-4	LOG	11/18/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-5	LOG	11/18/2014 7:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-6	LOG	11/19/2014 6:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-7	LOG	11/20/2014 9:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-8	LOG	11/20/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-9	LOG	11/20/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	PMT	11/21/2014 5:	12/16/2014	X	-	($17.25)	$83.25	$600.00	($516.75)
14469-0130969-11	FEE	12/16/2014 7:		X	-	$0.00	$414.81	$0.00	$414.81
14469-0130969-12	LOG	12/18/2014 9:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-13	LOG	12/18/2014 5:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-14	LOG	12/19/2014 2:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-15	LOG	12/20/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-16	PMT	12/20/2014 1	1/15/2015	X	-	($18.82)	$66.37	$500.00	($433.63)
14469-0130969-17	LOG	1/14/2015 2:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-18	LOG	1/15/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-19	FEE	1/15/2015 7:0		X	-	$0.00	$429.78	$0.00	$429.78
14469-0130969-20	LOG	1/16/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-21	LOG	1/17/2015		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-22	LOG	1/17/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-23	LOG	1/19/2015 1:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-24	LOG	1/19/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-25	LOG	1/20/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-26	LOG	1/22/2015 5:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-27	LOG	1/22/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-28	LOG	1/23/2015 2:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-29	LOG	1/24/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-30	LOG	1/26/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-31	LOG	1/26/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-32	LOG	1/27/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-33	PMT	1/27/2015 5:1	2/14/2015	X	-	$0.00	$198.36	$500.00	($301.64)
14469-0130969-34	FEE	2/14/2015 4:0		X	-	$0.00	$297.54	$0.00	$297.54
14469-0130969-35	LOG	2/16/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-36	LOG	2/16/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-37	LOG	2/17/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-38	LOG	2/19/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-39	LOG	2/19/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-40	LOG	2/20/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-41	LOG	2/20/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-42	LOG	2/21/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-43	LOG	2/23/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-44	LOG	2/23/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-45	LOG	2/24/2015 4:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-46	LOG	2/24/2015 6:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-47	LOG	2/25/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-48	LOG	2/26/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-49	LOG	2/27/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-50	LOG	2/28/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-51	LOG	3/2/2015 12:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-52	LOG	3/3/2015 10:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-53	LOG	3/4/2015 8:44		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-54	LOG	3/6/2015 5:30		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-55	LOG	3/10/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-56	LOG	3/10/2015 6:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-57	LOG	3/11/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-58	LOG	3/11/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-59	LOG	3/12/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-60	LOG	3/12/2015 6:4		X	-	$0.00	$0.00	$0.00	$0.00

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0130969	10/17/2014	Thomas, David Keith	B2				$2,591.80		0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14469-0130969-61	LOG	3/13/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-62	LOG	3/13/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-63	LOG	3/14/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-64	LOG	3/14/2015 1:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-65	LOG	3/16/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-66	FEE	3/16/2015 7:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-67	LOG	3/17/2015 10:		X	-	$0.00	$495.90	$0.00	$495.90
14469-0130969-68	LOG	3/18/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-69	LOG	3/20/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-70	LOG	3/23/2015 3:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-71	LOG	3/26/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-72	LOG	3/27/2015 9:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-73	LOG	3/27/2015 5:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-74	LOG	3/28/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-75	LOG	3/31/2015 9:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-76	PMT	3/31/2015 3:2	3/16/2015	X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-77	PMT	3/31/2015 3:2	4/15/2015	X	-	$0.00	$247.95	$495.90	($247.95)
14469-0130969-78	LOG	4/14/2015 5:1		X	-	$0.00	$0.00	$495.90	($495.90)
14469-0130969-79	FEE	4/15/2015 8:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-80	LOG	4/16/2015 11:		X	-	$0.00	$247.95	$0.00	$247.95
14469-0130969-81	LOG	4/16/2015 4:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-82	LOG	4/17/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-83	LOG	4/17/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-84	LOG	4/18/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-85	LOG	4/20/2015 2:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-86	LOG	4/20/2015 5:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-87	LOG	4/21/2015 2:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-88	LOG	4/22/2015 9:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-89	LOG	4/22/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-90	LOG	4/23/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-91	LOG	4/23/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-92	LOG	4/25/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-93	LOG	4/27/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-94	LOG	4/27/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-95	LOG	4/28/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-96	LOG	4/28/2015 5:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-97	LOG	4/29/2015 9:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-98	LOG	4/29/2015 5:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-99	LOG	4/30/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	4/30/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/1/2015 9:39		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/1/2015 5:22		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/4/2015 1:46		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/5/2015 11:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/6/2015 12:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/7/2015 11:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/7/2015 5:23		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969-10	LOG	5/8/2015 10:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0130969 Totals:		*1*				*$4,963.93*	*$2,981.41*	*$2,591.80*	*$5,389.61*

10/17/2014 Totals:	**1**	**$7,186.82**	**$4,963.93**	**$2,981.41**	**$2,591.80**	**$5,389.61**	**0**

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604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 1210 N. BOULDER HWY, HENDERSON, NV 89012

Exam as of: 5/15/2015

Borrower Name & Address: EDWARD CARTER

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14369-0135151	11/13/2014	$10,000.00	6/11/2015	$3,440.47	6 & 1	1920.07/1920.05	97.21%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2009 MERCEDES C300 MATIC If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $4,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $16,300.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **NO** Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $15,593

APP 002036
ROA 000442

Title Loan Agreement

Date: 11/13/2014

Number: 14369-0135151

Customer & Co-Customer Information	ACCOUNT NUMBER: 14369-0135151				
FIRST NAME Edward	LAST NAME Carter		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 2909 Ferrand Ct			CO-CUSTOMER STREET ADDRESS		
City Henderson	STATE NV	ZIP CODE 89044	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]	[redacted]		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)558-6199		
LICENSEE STREET ADDRESS 1210 N. Boulder Hwy, Suite C	LICENSEE CITY Henderson	LICENSEE STATE NV	LICENSEE ZIP CODE 89011
VEHICLE IDENTIFICATION NUMBER (VIN) WDDGF81X79F256384	LICENSE PLATE 927XTA		
VEHICLE YEAR 2009	VEHICLE MAKE Mercedes	VEHICLE MODEL C300 Mat	COLOR Burgandy

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $10,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2663% from the date of this Loan Agreement until 06/11/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
97.2129 %	$3,440.47	$10,000.00	$13,440.47

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,920.07	12/13/2014 and each 30 days thereafter
1	$1,920.05	6/11/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $20.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$10,000.00
1. Amount given to you directly:	$9,980.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you defa[illegible] the loan, we must offer a Repayment Plan to [illegible] before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by en[illegible], into this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon [illegible] enefits you, your respective heirs, successors and [illegible]ns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and [illegible]ated third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Edward W. Carter 11/13/14 Michael Burton 11-13-14

Customer's Signature Date Its Authorized Agent Date

Co-Customer's Signature Date

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5368

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	PAYMENT MADE ON BEHALF OF OR BY: Edward Carter
LOAN AGREEMENT IDENTIFICATION NO. 14369-0135151 LOAN AGREEMENT DATE: 11/13/2014 4:27:30 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/02/2015 04:39:47 PM
AMOUNT PAID: $799.00	AGENT RECEIVING PAYMENT: Michael Burton

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$799.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$799.00
BALANCE DUE ON LOAN:	$10,506.03
NEXT SCHEDULED DUE DATE:	3/13/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Edward W. Carter
Printed Name

Edward W. Carter
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	PAYMENT MADE ON BEHALF OF OR BY: Edward Carter
LOAN AGREEMENT IDENTIFICATION NO. 14369-0135151 LOAN AGREEMENT DATE: 11/13/2014 4:27:30 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/02/2015 02:43:20 PM
AMOUNT PAID: $799.00	AGENT RECEIVING PAYMENT: Crystal Mata

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$799.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$799.00
BALANCE DUE ON LOAN:	$10,559.30
NEXT SCHEDULED DUE DATE:	2/11/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Edward W. Carter
Printed Name

Edward W. Carter
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	PAYMENT MADE ON BEHALF OF OR BY: Edward Carter
LOAN AGREEMENT IDENTIFICATION NO. 14369-0135151 LOAN AGREEMENT DATE: 11/13/2014 4:27:30 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/02/2015 02:17:41 PM
AMOUNT PAID: $799.00	AGENT RECEIVING PAYMENT: Michael Burton

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$799.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$799.00
BALANCE DUE ON LOAN:	$10,532.67
NEXT SCHEDULED DUE DATE:	1/12/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Edward W. Carter
Printed Name

Edward W. Carter
Signature

TitleMax of Nevada, Inc. d/b/a TitleMax
1210 N. Boulder Hwy, Suite C
Henderson, NV 89011
(702)558-6199
4/21/2015

Edward Carter
2909 Ferrand Ct
Henderson, NV 89044

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 11/13/2014 4:27:30 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax c Nevada, Inc. d/b/a TitleMax, and, if applicable, on 01/02/2015 you entered a Grace Period Payment Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/14/2015 ("Date of Default")yo defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Perio Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessin the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITL LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 4/13/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payment Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initi payment of $2,324.93. The total of payments or the remaining balance on the original transaction is $11,624.63. You made the following payment(s) on the loan:

Date:	01/02/2015	Amount:	$799.00
Date:	02/02/2015	Amount:	$799.00

UNITED STATES POSTAL SERVICE
Certificate Of Mailin
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailin
This form may be used for domestic and international mail.
From: TitleMax
1210 N. Boulder Highway
Henderson NV 89011
To: Edward Carter
2909 Ferrand Ct.
Henderson NV 89044
PS Form 3817, April 2007 PSN 7530-02-000-9065

U.S. POSTAGE PAID HENDERSON,NV 89015 APR 22, 15 AMOUNT $1.30 00122062-08

efore 4/13/2015 will be $2,324.93.

vada law: (1) you must enter into the unless we allow a longer period; (2) we ter the date of default, unless you agree payment of not more than 20 percent of

APP 002045
ROA 000451

OUT FOR REPO REQUEST FORM

Email this completed form to your DM along with the customer's collection notes, pay history, title with lien, and any Right to Cure notices. When approved, scan the DM written approval along with this form into the customer's account.

Customer Name: Edward Carter **Account Number:** 14369-013515

Account Information	Vehicle Information
Days Past Due: 38	Year/Make/Model: 2009 Mercedes C300
Days Past PPD: ~~30~~ 5	Last Known Mileage: 78,900
First or Second Default: N/A	Current Black Book Value: 10,900
Original Loan Date: 11/13/2014	Condition of Vehicle if Known: excellent
Original Loan Amount: 10,000	
Add On Date: N/A	
Add On Amount: N/A	
Total Paid to Date: 2400.00	
Current Amount Due: 11,624.63	

Voluntary ☐ Involuntary ☑

Where applies, was the Voluntary Surrender Form signed? N/A

Is the contract signed by all applicable parties? yes

Special Notes: Broke all promises - keeps making excuses

SM or ASM signature verifying all info is accurate: [signature] Date 4/21/2015

Out For Repo Request Form – v1. 09.09.10

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1/2/2015

Account Number: 14369-0135151

Customer Name: Edward Carter Address: 2909 Ferrand Ct Henderson, NV 89044 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 Vehicle Information:2009 Mercedes C300 Mat WDDGF81X79F256384

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/13/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$799.00	12/13/2014
2	$799.00	1/12/2015
3	$799.00	2/11/2015
4	$799.00	3/13/2015
5	$799.00	4/12/2015
6	$799.00	5/12/2015
7	$799.00	6/11/2015
8	$1,428.57	7/11/2015
9	$1,428.57	8/10/2015
10	$1,428.57	9/9/2015
11	$1,428.57	10/9/2015
12	$1,428.57	11/8/2015
13	$1,428.57	12/8/2015
14	$1,428.58	1/7/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$15,593.00	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Edward W. Cartey 1/2/15 Michael Burtons 1-2-15

Customer's Signature Date Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Customer Application

Personal Information

Date 11/13/14	State Issued ID Number [redacted]	Social Security # [redacted]
Last Name Carter	First Name Edward	Middle Name William
Home Phone [redacted]	Cell Phone† [redacted]	Email Address (optional)†† N/A
[redacted]	Which number do you prefer that we call? ☑ Home Phone ☐ Cell Phone	

Physical Address (Street Number & Name) 2989 Ferrand CT.			Apt #
City Henderson	State NV.	Zip 89044	County Clark
Mailing Address (If different from physical address)			
City	State	Zip	

Source of Income

Employer * (Source of Income) Pension	Employer Address (Street Number & Name) NA		
City NA	State NA	Zip NA	Time at Job?
Work Phone #	Title	Supervisor	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☑ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	1st of each Month	$4,000	$ 0	Retired

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

Business Name [redacted]	Phone # [redacted]		
Address (Street Number & Name) [redacted]	Henderson	State 89074	Zip
Business [redacted]	Phone #		
Address (Street Number & Name)	City	State	Zip

Personal References

Name [redacted]	Address (Street Number & Name)	City State Zip	
Relationship to You [redacted]	Phone [redacted]		Cell
Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip	
Relationship to You [redacted]			Cell [redacted]
Name [redacted]	Address (Street Number & Name)	City State Zip	
Relationship to You [redacted]	Phone [redacted]		Cell
Name [redacted]	Address (Street Number & Name)	City State Zip	
Relationship to You [redacted]	Phone		Cell [redacted]

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may includa for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:** No

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Edward W. Carter
Applicant Signature

10/13/14
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Clark

Title Loan Agreement No.: 14369-01[illegible]5151
Date: 11-13-2014

Customer Name: Edward william Carter Address: 2909 Ferrand CT Henderson, NV89044 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 1210 N Boulder HWY Suite C Henderson NV 89011

Vehicle Information: VIN: WDDGF81X79F256384
License Plate State and No: 927-XTA Color: bURG Year: 2009 Make: Mercedes Model: C300

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Edward William Carter, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: Edward W. Carter

Co-Borrower Signature: _____

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
WDDGF81X79F256384	2009	MERZ	C300 4 MAT	P4D	NV007409703

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/04/2014	65183	G				

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	ACTUAL MILES	

OWNER(S) NAME AND ADDRESS

CARTER EDWARD WILLIAM

HAMILTON-CARTER LISA

2909 FERRAND CT

HENDERSON NV 89044-0368

OR 12/18/2014

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA

1210 N BOULDER HWY C

HENDERSON NV 89011

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.

☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

☐ Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number — Date of Sale

Signature of Buyer — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.

22885240

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 5/9/2015

Company: Titlemax - Stores (314391)
Contact: Laura Farris
E-Mail: Laura.farris@titlemax.biz
Telephone: 404-542-6618
Fax:

Notes

Vehicle Info For 2009 Mercedes-Benz C Class C300 4D Luxury Sedan 4M

MSRP: $36,200	VIN: WDDGF81X79F256384	Adj. State: National
Fin Adv: $16,150	UVC: 2009560181	Mileage: 0
Equip Ret: $43,452	MPG: 17/25	Mileage Cat: D
Tire Size: 225/45R17	Weight: 3737	Cylinders: 6
Base HP: 228 @ 6000	Fuel Type: Gas	Transmission: A
Taxable HP: 29.4	Wheelbase: 108.7	Drive Train: AWD
Model Number: C3004	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC CD LTH SR		

Wholesale Black Book values as of 5/8/2015

	X-CL	Clean	Average	Rough
Base	$16,900	$15,500	$13,400	$10,500
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$16,900	$15,500	$13,400	$10,500

Trade In Black Book values as of 5/8/2015

	X-CL	Clean	Average	Rough
Base	N/A	$15,665	$13,650	$9,920
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$15,665	$13,650	$9,920

Retail Black Book values as of 5/8/2015

	X-CL	Clean	Average	Rough
Base	$20,375	$18,750	$16,300	$12,825
Options	$0	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$20,375	$18,750	$16,300	$12,825

Residual Black Book values as of 5/8/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	$0	$0	$0	$0	$0	$0	$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

Navigation System +200
Panorama Roof +400
w/o Leather -450

APP 002057
ROA 000463

Cash Advance Snapshot Report

Filter (Location: 14369 Loan: 14369-0135151 Ordered by Date)

Tm Henderson Nv #3
1210 N. Boulder Hwy, Suite
Henderson, NV 89011
(702)558-6199

11/13/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14369-0135151	11/13/2014	Carter, Edward	A	$13,440.47	$10,000.00	$3,995.00	$2,397.00	$11,598.00	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14369-0135151-1	NEL	11/13/2014 4:		X	-	$10,000.00	$0.00	$0.00	$10,000.00
14369-0135151-2	FEE	12/13/2014 4:		X	-	$0.00	$799.00	$0.00	$799.00
14369-0135151-3	LOG	12/15/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-4	PMT	1/2/2015 2:17	1/12/2015	X	-	$0.00	$532.67	$799.00	($266.33)
14369-0135151-5	LOG	1/2/2015 2:35		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-6	FEE	1/12/2015 7:1		X	-	$0.00	$266.33	$0.00	$266.33
14369-0135151-7	LOG	1/19/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-8	PMT	2/2/2015 2:43	2/11/2015	X	-	$0.00	$559.30	$799.00	($239.70)
14369-0135151-9	LOG	2/2/2015 2:47		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-10	FEE	2/11/2015 7:2		X	-	$0.00	$239.70	$0.00	$239.70
14369-0135151-11	LOG	2/16/2015 4:0		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-12	PMT	3/2/2015 4:39	3/13/2015	X	-	$0.00	$506.03	$799.00	($292.97)
14369-0135151-13	FEE	3/13/2015 7:2		X	-	$0.00	$292.97	$0.00	$292.97
14369-0135151-14	LOG	3/14/2015 3:3		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-15	LOG	3/16/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-16	LOG	3/19/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-17	LOG	4/2/2015 9:41		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-18	LOG	4/2/2015 6:00		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-19	LOG	4/3/2015 12:5		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-20	FEE	4/12/2015		X	-	$0.00	$799.00	$0.00	$799.00
14369-0135151-21	LOG	4/15/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-22	LOG	4/16/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-23	LOG	4/17/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-24	LOG	4/20/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-25	LOG	4/20/2015 5:4		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-26	LOG	4/20/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-27	LOG	4/22/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-28	LOG	4/22/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-29	LOG	4/23/2015 4:1		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-30	LOG	4/24/2015 7:0		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-31	LOG	4/27/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-32	LOG	4/29/2015 9:4		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-33	LOG	4/29/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-34	LOG	4/30/2015 9:1		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-35	LOG	5/1/2015 11:0		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-36	LOG	5/1/2015 4:58		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-37	LOG	5/2/2015 9:41		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-38	LOG	5/4/2015 7:10		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-39	LOG	5/5/2015 9:51		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-40	LOG	5/6/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-41	LOG	5/7/2015 10:4		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-42	LOG	5/8/2015 8:55		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151-43	LOG	5/8/2015 6:57		X	-	$0.00	$0.00	$0.00	$0.00
14369-0135151 Totals:		*1*				*$10,000.00*	*$3,995.00*	*$2,397.00*	*$11,598.00*

11/13/2014 Totals:	**1**	**$13,440.47**	**$10,000.00**	**$3,995.00**	**$2,397.00**	**$11,598.00**	**0**

Ability to Pay Summary

Loan Number	
Customer Name	Edward Carter
Is Customer a Covered Borrower	No
Requested Loan Amount	$10,000.00
Title Fee	$0
MLV Amount	$10,000
Gross Monthly Income	$4,000.00
Current and Expected Monthly Obligations	$0.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	7.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$4,000.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	10,000
Interest Rate		7.99%
Max Cash to Customer Amount	$	10,000.00
Actual Cash to Customer Amount	$	10,000.00
Title Fee Amount	$	-
Total Loan Amount	$	10,000
Amortized Loan Payment		$1,920.07
Total Payback Amount		$13,440.47
Minimum Payment to Extend		$799.00
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$1,428.57

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 7.99%

A - 15

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX

Exam Start Date: 5/15/2015

Licensee Address: 1210 N. BOULDER HWY, HENDERSON, NV 89012

Exam as of: 5/15/2015

Borrower Name & Address: JOSE URIBE

Examiner: EC/DV

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14369-0144996	1/7/2015	$4,000.00	8/5/2015	$1,940.09	6 & 1	$5,940.09	133.71%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan: N/A

Is the loan secured? **YES** If so, what is the collateral? 2003 CHEVROLET TAHOE If secured by a vehicle title, is it filed and perfected? **N/A**

What is the borrower's expected gross monthly income? $2,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $6,030.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **NO** | Has the loan been extended or renewed? **NO** How many times? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS.604A.210 AND 445

GRACE PERIOD DEFERMENT $7077.20

APP 002061
ROA 000467

Title Loan Agreement

Date: 1/7/2015

Number: 14369-0144996

Customer & Co-Customer Information	ACCOUNT NUMBER: 14369-0144996				
FIRST NAME Jose	LAST NAME Uribe	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME		
[redacted]		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
STREET ADDRESS 4292 Skywalker Ave.		CO-CUSTOMER STREET ADDRESS			
City Las Vegas	STATE NV	ZIP CODE 89120	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]	[redacted]	CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH		

[redacted]censee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)558-6199		
LICENSEE STREET ADDRESS 1210 N. Boulder Hwy, Suite C	LICENSEE CITY Henderson	LICENSEE STATE NV	LICENSEE ZIP CODE 89011
VEHICLE IDENTIFICATION NUMBER (VIN) 1GNEK13Z93R166833	LICENSE PLATE temp		
VEHICLE YEAR 2003	VEHICLE MAKE Chevrolet	VEHICLE MODEL Tahoe	COLOR White

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $4,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 08/05/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
133.7117 %	$1,940.09	$4,000.00	$5,940.09

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$848.59	2/6/2015 and each 30 days thereafter
1	$848.55	8/5/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $ 0.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of $4,000.00

1. Amount given to you directly: $4,000.00
2. Amount paid on your account: $0.00
3. Amount paid to public officials: $ 0.00
4. Amount paid to _____ on your behalf: $0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 884-5368.

Repayment Plan Disclosure: If you default on the loan, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by entering into this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	01-07-15 Date	Its Authorized Agent	1/7/2015 Date
Co-Customer's Signature	Date		

Recibo/Recibo de Plan de Pago (Préstamo de 210 días)

NOMBRE Y DOMICILIO DEL TITULAR: Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	PAGO HECHO A NOMBRE DE O POR: Jose Uribe
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 14369-0144996 FECHA DEL CONTRATO DE PRÉSTAMO: 1/7/2015 10:29:13 AM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 05/07/2015 12:41:23 PM
MONTO PAGADO: $4,438.80	AGENTE QUE RECIBIÓ EL PAGO: Crystal Mata

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$4,000.00
PAGADO HACIA LOS INTERESES:	$438.80
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$4,438.80
SALDO DEL PRESTAMO:	$0.00
PRÓXIMA FECHA DE VENCIMIENTO:	5/7/2015

☐ **Cuenta cancelada por rescisión**

☒ **Cuenta cancelada por completo**

☒ **Titulo Entregado al Cancelar la Cuenta.** Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, entregamos a usted el Titulo del Vehículo.

☐ **Contrato de Plan de Pago**

☐ **Contrato de Plan de Plazo de Gracia**

Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedicho. Además afirma que la información previamente dada en la Declaración de Identificación del Prestatario Cubierto sigue siendo correcta.

Nombre en Letra de Molde

5/7/2015
Firma

Recibo/Recibo de Plan de Pago (Préstamo de 210 días)

NOMBRE Y DOMICILIO DEL TITULAR: Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	PAGO HECHO A NOMBRE DE O POR: Jose Uribe
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 14369-0144996 FECHA DEL CONTRATO DE PRÉSTAMO: 1/7/2015 10:29:13 AM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 04/21/2015 03:27:06 PM
MONTO PAGADO: $440.00	AGENTE QUE RECIBIÓ EL PAGO: Crystal Mata

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$0.00
PAGADO HACIA LOS INTERESES:	$440.00
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$440.00
SALDO DEL PRESTAMO:	$4,643.95
PRÓXIMA FECHA DE VENCIMIENTO:	4/7/2015

- ☐ **Cuenta cancelada por rescisión**
- ☐ **Cuenta cancelada por completo**
- ☐ **Titulo Entregado al Cancelar la Cuenta.** Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, entregamos a usted el Titulo del Vehículo.
- ☐ **Contrato de Plan de Pago**
- ☐ **Contrato de Plan de Plazo de Gracia**

Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedicho. Además afirma que la información previamente dada en la Declaración de Identificación del Prestatario Cubierto sigue siendo correcta.

Nombre en Letra de Molde

4/21/2015
Firma

Recibo/Recibo de Plan de Pago (Préstamo de 210 días)

NOMBRE Y DOMICILIO DEL TITULAR: Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	PAGO HECHO A NOMBRE DE O POR: Jose Uribe
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 14369-0144996 FECHA DEL CONTRATO DE PRÉSTAMO: 1/7/2015 10:29:13 AM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 03/20/2015 04:10:09 PM
MONTO PAGADO: $440.00	AGENTE QUE RECIBIÓ EL PAGO: Crystal Mata

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	$0.00
PAGADO HACIA LOS INTERESES:	$440.00
PAGADO HACIA LOS CARGOS:	$0.00
PAGO HACIA LOS HONORARIOS:	$0.00
MONTO TOTAL DEL PAGO DE HOY:	$440.00
SALDO DEL PRESTAMO:	$4,615.04
PRÓXIMA FECHA DE VENCIMIENTO:	3/8/2015

- ☐ **Cuenta cancelada por rescisión**
- ☐ **Cuenta cancelada por completo**
- ☐ **Titulo Entregado al Cancelar la Cuenta.** Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, entregamos a usted el Titulo del Vehículo.
- ☐ **Contrato de Plan de Pago**
- ☐ **Contrato de Plan de Plazo de Gracia**

Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedicho. Además afirma que la información previamente dada en la Declaración de Identificación del Prestatario Cubierto sigue siendo correcta.

Nombre en Letra de Molde

3/20/2015
Firma

Title...ax of Nevada, Inc. d/b/a TitleM...
1210 N. Boulder Hwy, Suite C
Henderson, NV 89011
(702)558-6199
2/18/2015

Jose Uribe
4292 Skywalker Ave.
Las Vegas, NV 89120

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 1/7/2015 10:29:13 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/7/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 3/9/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $923.09. The total of payments or the remaining balance on the original transaction is $4,615.44. You made the following payment(s) on the loan:

UNITED STATES POSTAL SERVICE Titlemax Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From: 1210 N. Boulder Highway #C
Henderson, NV 89011
702.558.6199

To: JOSE URIBE
4292 SKYWALKER AVE
LAS VEGAS, NV 89120

PS Form 3817, April 2007 PSN 7530-02-000-9065

To pay fee, a... meter postag...

...fore 3/9/2015 will be $923.09.

...ada law: (1) you must enter into the ...unless we allow a longer period; (2) we ...er the date of default, unless you agree ...payment of not more than 20 percent of

APP 002070
ROA 000476

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14369-0144996

Customer Name: Jose Uribe Address: 4292 Skywalker Ave. Las Vegas, NV 89120 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 Vehicle Information:2003 Chevrolet Tahoe 1GNEK13Z93R166833

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/07/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.085.** . Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$439.60	2/6/2015
2	$439.60	3/8/2015
3	$439.60	4/7/2015
4	$439.60	5/7/2015
5	$439.60	6/6/2015
6	$439.60	7/6/2015
7	$439.60	8/5/2015
8	$571.43	9/4/2015
9	$571.43	10/4/2015
10	$571.43	11/3/2015
11	$571.43	12/3/2015
12	$571.43	1/2/2016
13	$571.43	2/1/2016
14	$571.42	3/2/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$7,077.20	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Customer Application

Personal Information

01-07-15 JW

Date 12/23/14	State Issued ID Number NV.	[redacted]	Social Security # [redacted]
Last Name Alvine	First Name Jose		
Home Phone	Cell Phone† [redacted]		Email Address (optional)††
Best time to call? Dias	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address (Street Number & Name) 4292 Skywalker Ave			Apt #
City Las Vegas	State NV.	Zip 89120	County
Mailing Address (if different from physical address)			
City	State	Zip	

Source of Income

Emp[redacted]	Employer Address (Street Number & Name) [redacted]		
City LV	State NV	Zip 89109	Time at Job?
Work [redacted]	Title	Supervisor	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☑ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	12-26-14	$7,000.00	$5 50	

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

B[redacted]	Phone #		
Address (Street Number & Name)	City	State	Zip
Business Name [redacted]	Phone #		
Address (Street Number & Name)	City	State	Zip

Personal References

Na[redacted]	Address (Street Number & Name) [redacted]	City	State	Zip 89119
Relationship To You	Phone			Cell [redacted]
Na[redacted]	Address (Street Number & Name) [redacted]	City	State	Zip 89115
Relationship To You	Phone			[redacted]
[redacted]	Address (Street Number & Name) [redacted]	City	State	Zip 89032
Relationship To You	Phone			Cell [redacted]
[redacted]	Address (Street Number & Name)	City	State	Zip
Relationship To You	Phone			Cell [redacted]

APP 002075
ROA 000481

TM NV Customer Application-V 2.0-10.09.2013

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected		Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks)		Gross Monthly Income	Gross Monthly Obligations		
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)		$	$		
☐ Self-Employed					

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:** N/A

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature	**Date**
Co-Applicant Signature	01-07-15 **Date**

APP 002078
ROA 000484

IN THE SUPREME COURT OF THE STATE OF NEVADA

Electronically Filed
Apr 19 2018 08:45 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

TITLEMAX OF NEVADA, INC. and TITLEBUCKS d/b/a TITLEMAX, a Nevada corporation,

Respondent(s),

v.

STATE OF NEVADA, DEPARTMENT OF BUSINESS AND INDUSTRY FINANCIAL INSTITUTIONS DIVISION,

Appellant(s).

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 9 of 75

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vrakowsky@ag.nv.gov
Attorneys for Respondent

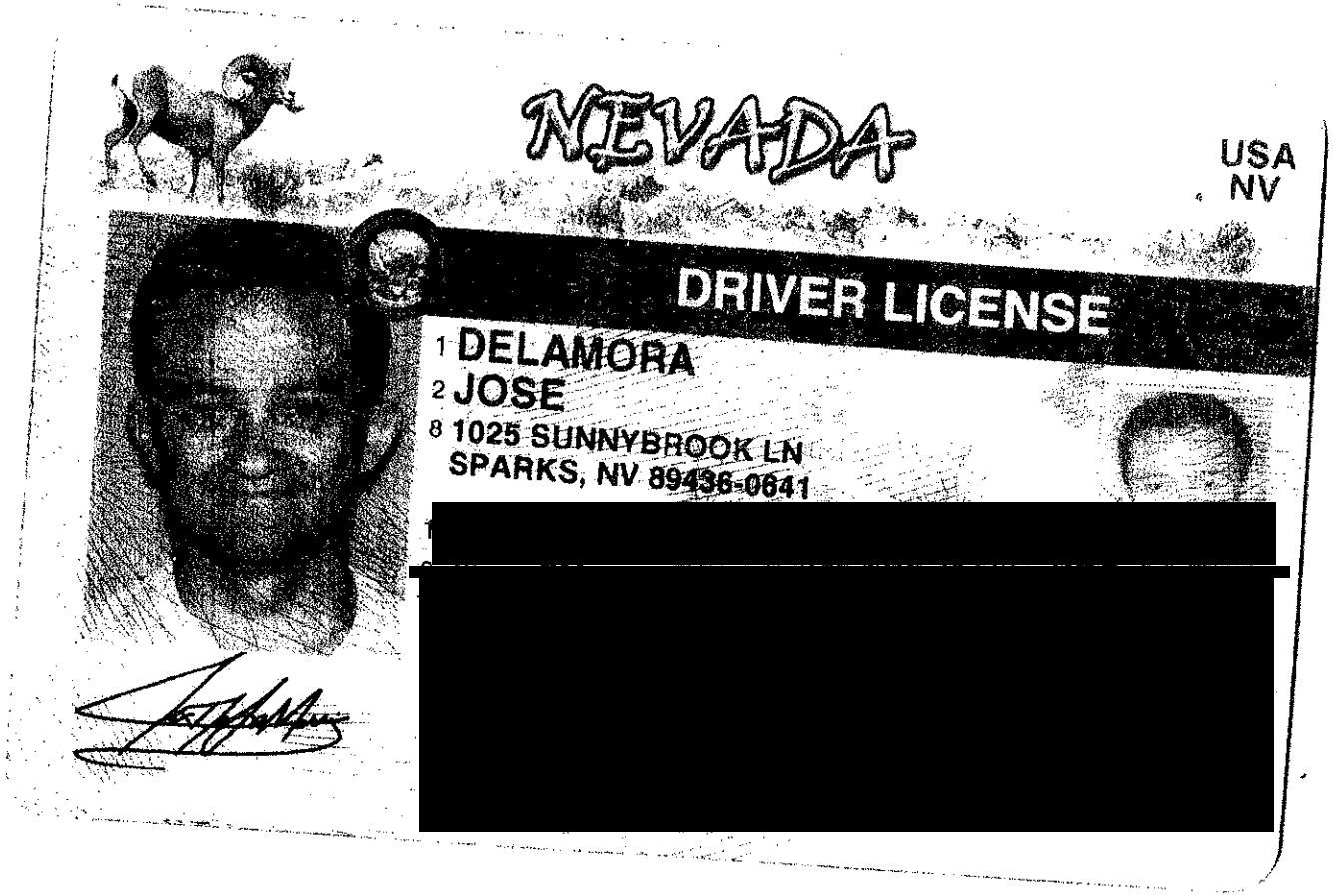
DOCUMENT	VOL.	BATES NO.
Petition for Judicial Review, September 8, 2016	1	000001 - 000023
Notice of Intent to Participate, September 19, 2016	1	000024 - 000026
Summons, September 20, 2016	1	000027 - 000030
Appendix to Exhibits to Motion for Partial Stay, September 29, 2016	1	000031 - 000183
Declaration of Patrick Reilly In Support of Motion, September 29, 2016	1	000184 - 000187
Motion for Partial Stay of Administrative Order, September 29, 2016	1	000188 - 000218
Declaration of Rickisha Hightower-Singletary, October 3, 2016	1	000219 - 000222
Motion to Vacate Order Shortening Time, October 3, 2016	2	000223 - 000295
Opposition to Motion for Partial Stay, October 5, 2016	2 - 4	000296 - 000704
Reply Memorandum in Support of Motion for Partial Stay, October 10, 2016	4	000705 - 000790
Errata to TitleMax's Memorandum in Support of Motion for Partial Stay, October 18, 2016	4	000791 - 000793
Petitioner's Notice of Transmittal of Record of Proceedings, October 18, 2016	4 - 8	000794 - 001588

DOCUMENT	VOL.	BATES NO.
Transmittal of Record on Appeal, October 26, 2016	8 - 72	001589 - 017090
Notice of Filing Administrative Record, October 31, 2016	73	017090 - 017098
Errata to Opposition to Motion for Partial Stay, November 3, 2016	73	017099 - 017104
Order Granting Motion for Partial Stay of Administrative Order, November 22, 2016	73	017105 - 017108
Notice of Entry of Order Granting Motion for Partial Stay of Administrative Order, November 23, 2016	73	017109 - 017115
Memorandum of Points and Authorities in Support of Petition for Judicial Review, December 15, 2016	73	017116 - 017175
Notice of Entry of Stipulation and Order to Extend Time for Filing Answering Brief, December 20, 2016	73	017176 - 017183
Errata to Transmittal of Record on Appeal, January 27, 2017	73	017184 - 017187
Respondent's Answering Brief, February 6, 2017	73	017188 - 017214
Reply in Support of Memorandum of Points and Authorities in Support of Petition for Judicial Review, March 6, 2017	73	017215 - 017243
Request for Hearing, March 17, 2017	73	017244 - 017246
Supplemental Authorities, March 24, 2017	73	017247 - 017260
Errata to Opposition to Motion to Extend Partial Stay, April 4, 2017	73	017261 - 017264

DOCUMENT	VOL.	BATES NO.
Reply in Support of Motion to Extend Partial Stay, April 5, 2017	73	017265 - 017276
Opposition to Supplemental Authorities, April 5, 2017	73	017277 - 017287
Renewed Motion to Extend Partial Stay, April 21, 2017	73	017288 - 017300
Opposition to Renewed Motion to Extend Partial Stay, May 5, 2017	73	017301 - 017321
Reply in Support of Renewed Motion to Extend Partial Stay, May 11, 2017	73	017322 - 017332
Reply to Opposition to Supplemental Authorities, May 11, 2017	73, 74	017333 - 017354
Order Regarding Hearing and Briefing Schedule, May 30, 2017	74	017355 - 017357
Order Granting Motion to Extend Partial Stay and Allowing Supplemental Authorities, May 31, 2017	74	017358 - 017361
Declaration of Stephen Michael Paris Regarding Information Fields, May 31, 2017	74	017362 - 017365
Declaration of Stephen Michael Paris Regarding Procedures to Safeguard Accounting and Loan Docs, May 31, 2017	74	017366 - 017369
Notice of Entry of Order Regarding Hearing and Briefing Schedule, June 1, 2017	74	017370 - 017375

DOCUMENT	VOL.	BATES NO.
Notice of Entry of Order Granting Motion to Extend Partial Stay, June 1, 2017	74	017373 - 017382
Supplement to Supplemental Authorities, June 16, 2017	74	017383 - 017398
Response to Petitioner's Supplement to its Supplemental Authorities, July 20, 2017	74	017399 - 017403
Notice of Entry of Order Reversing ALJ, September 22, 2017	74	017404 - 017428
Motion for Supplemental Relief, October 2, 2017	74	017429 - 017436
Opposition to Motion for Supplemental Relief, October 2, 2017	74	017437 - 017457
Notice of Appeal, October 19, 2017	74	017458 - 017486
Case Appeal Statement, October 19, 2017	74	017487 - 017491
Stipulation and Order to Change Hearing Date for Motion for Supplemental Relief, October 31, 2017	74	017492 - 017494
Notice of Entry of Stipulation and Order to Change Hearing Date for Motion for Supplemental Relief, October 31, 2017	74	017495 - 017501
Reply in Support of Motion for Supplemental Relief, November 7, 2017	74	017507 - 017522
Recorder's Transcript of August 3, 2017 Proceedings, December 11, 2017	74, 75	017523 – 017587

DOCUMENT	VOL.	BATES NO.
Order Granting in Part and Denying in Part Motion for Supplemental Relief, January 10, 2018	75	017588 - 017591
Notice of Entry of Order Granting in Part and Denying in Part Motion for Supplemental Relief, January 11, 2018	75	017582 - 07599


NEVADA
USA
NV
DRIVER LICENSE
1 DELAMORA
2 JOSE
8 1025 SUNNYBROOK LN
SPARKS, NV 89436-0641
[redacted]

FACTS	WHAT DOES TMX FINANCE DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ Social Security number and income ▪ payment history and transaction history ▪ credit history and assets
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TMX FINANCE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TMX FINANCE share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	▪ Call 800-804-5368– our menu will prompt you through your choice(s). **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 800-804-5368

What do we do	
How does TMX FINANCE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does TMX FINANCE collect my personal information?	We collect your personal information, for example, when you ▪ apply for a loan or give us your income information ▪ open an account or provide employment information ▪ show us your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market you ▪ sharing for nonaffiliates to market you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our affiliates include financial companies such as TMX Finance LLC; EquityAuto Loan, LLC; TitleMax of Alabama, Inc.; TitleMax of Arizona, Inc.; TitleMax of California, Inc.; TitleMax of Delaware, Inc.; TitleMax of Georgia, Inc.; TitleMax of Illinois, Inc.; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; TitleMax of Nevada, Inc.; TitleMax of New Mexico, Inc.; TitleMax of Ohio, Inc.; TitleMax of South Carolina, Inc.; TitleMax of Tennessee, Inc.; TitleMax of Texas, Inc.; TitleMax of Utah, Inc.; TitleMax of Virginia, Inc.; TitleMax of Wisconsin, Inc.; TMX Finance of California, Inc.; TMX Finance of Florida, Inc., TMX Finance of Louisiana, LLC; TMX Finance of Mississippi, Inc.; TMX Finance of Nevada, Inc.; TMX Finance of Texas, Inc..; TMX Finance of Virginia, Inc.; TMX Credit, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Nonaffiliates we share with can include lenders; banks; collection agencies; check-cashers; tax preparers; pawnbrokers; rent-to-own; money transmitters; retailers; and prepaid card providers.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.*
Other Important Information	
NA	

Provided by: TMX Finance LLC; EquityAuto Loan, LLC; TitleMax of Alabama, Inc.; TitleMax of Arizona, Inc.; TitleMax of California, Inc.; TitleMax of Delaware, Inc.; TitleMax of Georgia, Inc.; TitleMax of Illinois, Inc.; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; TitleMax of Nevada, Inc.; TitleMax of New Mexico, Inc.; TitleMax of Ohio, Inc.; TitleMax of South Carolina, Inc.; TitleMax of Tennessee, Inc.; TitleMax of Texas, Inc.; TitleMax of Utah, Inc.; TitleMax of Virginia, Inc.; TitleMax of Wisconsin, Inc.; TMX Finance of California, Inc.; TMX Finance of Florida, Inc., TMX Finance of Louisiana, LLC; TMX Finance of Mississippi, Inc.; TMX Finance of Nevada, Inc.; TMX Finance of Texas, Inc..; TMX Finance of Virginia, Inc.; TMX Credit, Inc.

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1GCJK33638F147180	2008	CHEV	SILVERADO	TCW	NV007602788

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
03/05/2015	94936	D			15000	

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	ACTUAL MILES	

OWNER(S) NAME AND ADDRESS

DELAMORA JOSE
PO BOX 33216
RENO NV 89533-3216

LIENHOLDER NAME AND ADDRESS

DELAMORA CAROLINA
PO BOX 33216
RENO NV 89533-3216

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

Carolina DeLaMora 4-1-2015
SIGNATURE OF AUTHORIZED AGENT DATE

Carolina DeLaMora
PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [NO TENTHS]

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

FIRST REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [ ] NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

SECOND REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [ ] NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

THIRD REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [ ] NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN_____

Printed Full Legal Name of Lienholder_____
(if no lienholder write "NONE")

Address_____
Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Re: RATE COMP.

James Placek

Mon 4/13/2015 10:38 AM

To:TM-Reno-NV2 14469 <TM-Reno-NV2@titlemax.biz>;

Cc:Charly Haddad <Charly.Haddad@titlemax.com>;

Approved

On Apr 13, 2015, at 10:37 AM, "TM-Reno-NV2 14469" <TM-Reno-NV2@titlemax.biz> wrote:

I would like to rate match to 10.99% on a $4000 loan

Jamie Cowen- General Manager
Garrett Schumacher-Store Manager
Monse Gonzalez-CSR

TM Reno 2
900 W. 5th Street
Reno, NV 89503
Ph: 775-329-2516
Fax: 775-329-2531
Email: tm-reno-nv2@titlemax.com

TM-Reno-NV2
Store #14469
Region 20, District 150

Customer Application

Personal Information

Date 4-13-2015	State Issued ID Number	Date of Birth [redacted]	Social Security # [redacted]
Last Name De La Mora	First Name Jose "JD"		Middle Name
Home Phone	[redacted]		Email Address (optional) [redacted]
Best time to call? [redacted]	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 2688 Red bird Dr			Apt #
City Reno	State NV.	Zip 89523	County Washoe
Mailing Address (If different from physical address) P.O. Box 33216			
City Reno	State NV.	Zip 89533	

Source of Income

Employer [redacted]	Employer Address (Street Number & Name) [redacted]		
City Reno	State NV.	Zip 89523	Time at Job? 1yr
Work Phone # [redacted]	Title [redacted]	Supervisor None.	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☒ Monthly (1st day) ☒ Monthly (3rd day) ☒ Self-Employed	5-3-15	$ 4800	$ 3400	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name [redacted]		Phone # —	
Address (Street Number & Name) —	City —	State —	Zip —
Business Name [redacted]		Phone # —	
Address (Street Number & Name) —	City —	State —	Zip —

Personal References

Name [redacted]	Address (Street Number & Name) [redacted]	City [redacted]	State Zip NV. 89445
Relationship To You Mother	Phone [redacted]		Cell [redacted]
Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip NV.	
Relationship To You Sister	Phone [redacted]		Cell
Name [redacted]	City State Zip Winnemucca NV.		
Relationship To You Brother	Phone [redacted]		Cell
Name [redacted]	Address (Street Number & Name)	City State Zip	
Relationship To You Sister in Law	Phone [redacted]		Cell

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*
☐ 1st & 15th of month ☑ 15th & end of month ☐ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

Next Payday	Current and Expected		Work Shift	
	Gross Monthly Income	Gross Monthly Obligations		
	$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††**Consent to E-mail Communications and Electronic Disclosures.** **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:**_____

N/A

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature	4-13-2015 **Date**
Co-Applicant Signature	**Date**

Affidavit

STATE OF NEVADA
COUNTY OF Washoe

Title Loan Agreement No.: 14469-0160906
Date: 04-13-2015

Customer Name: Jose Delamora Address: 2688 Red Bird Reno, NV 89523 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 900 W.5th St Reno, NV 89503

Vehicle Information: VIN: 1GCJK33638F147180
License Plate State and No: DADDYS Color: White Year: 2008 Make: Chevrolet Model: Silverado

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Jose Delamora, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

Income Worksheet

A. Requested Loan Amount: 4000	935 A. Requested Residual Income:
B. Maximum Loan Value (MLV): 10,000 ~~2122.00~~	2122.00 B. MLV Required Residual Income:

Employee Use Only

Income		
Employment	**Description**	**Amount**
Gross Monthly Salary or Wages	Skid steer work	$ 4,000.00
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$ 800.00
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+$ 4,800.00
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	-$ 3,400.00
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		=$ 1,400.00
Applicant Name: Jose De La Mora "JD"		$ 4000 Cash to Customer
Today's date: 4/13/15		***Employee Use Only***
Driver's License/Government Issued ID Number: [redacted]		

Contact Information 4/13/2015

Company: Titlemax - Stores (314391)
Contact: Dawn Tansill
E-Mail: Dawn.Tansill@titlemax.com

Telephone: 775-298-4503
Fax: 775-624-9816

Notes

Vehicle Info For 2008 Chevrolet Silverado 3500 LTZ Crew Cab 4WD

MSRP:	$41,285	VIN:	1GCJK33638F147180	Adj. State:	National
Fin Adv:	$29,325	UVC:	2008160277	Mileage:	0
Equip Ret:	$44,245	MPG:	—/—	Mileage Cat:	D
Tire Size:	215/85R16	Weight:	9900	Cylinders:	8
Base HP:	312 @ 4400	Fuel Type:	Diesel	Transmission:	A
Taxable HP:	52.7	Wheelbase:	167.0	Drive Train:	4WD
Model Number:	CK30943	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC 8CY				

Wholesale Black Book values as of 4/13/2015

	X-CL	Clean	Average	Rough
Base	$25,300	$23,700	$20,000	$16,900
Options	$4,900	$4,900	$4,900	$4,900
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$30,200	$28,600	$24,900	$21,800

Trade In Black Book values as of 4/13/2015

	X-CL	Clean	Average	Rough
Base	N/A	$24,070	$20,370	$15,885
Options	N/A	$4,900	$4,900	$4,900
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$28,970	$25,270	$20,785

Retail Black Book values as of 4/13/2015

	X-CL	Clean	Average	Rough
Base	$29,425	$27,500	$23,550	$19,600

Options	$4,900	$4,900	$4,900	$4,900
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$34,325	$32,400	$28,450	$24,500

Residual Black Book values as of 4/13/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	$0	$0	$0	$0	$0	$0	$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

Cab & Chassis -100
Chrome Package +150
Duramax Diesel +4900
Entertainment System +100
Flat Dump +1900
Flat/Stake Bed +1050
Hydric Hook Wrecker +2900
Landscape Body +700
Liftgate +700
Navigation System +100
Power Sunroof +350
Refrigerated Body +3000
Rollback Wrecker +6000
Utility / Work Body +1050
Van/Box Body +700
Z71 +450

Cash Advance Snapshot Report

Filter (Location: 14469 Loan: 14469-0160906 Ordered by Date)

Tm Reno #2
900 W. Fifth Street
Reno, NV 89503
(775)329-2516

04/13/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0160906	04/13/2015	Delamora, Jose	A3	$5,969.82	$4,020.00	$0.00	$0.00	$4,020.00	0
Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro? Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*	
14469-0160906-1	NEL	4/13/2015 11:		X -	$4,020.00	$0.00	$0.00	$4,020.00	
14469-0160906 Totals:		*1*			*$4,020.00*	*$0.00*	*$0.00*	*$4,020.00*	*0*
04/13/2015 Totals:		**1**		**$5,969.82**	**$4,020.00**	**$0.00**	**$0.00**	**$4,020.00**	**0**

A - 9

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/4/2015

Licensee Address: 900 W 5TH ST RENO NV 89503

Exam as of: 5/4/2015

Borrower Name & Address: WAYNE FRYE

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
1469-0161035	4/13/2015	$4,820.00	11/9/2015	$3,045.52	7	$7,865.52	170.21%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan:

Is the loan secured? **YES** If so, what is the collateral? 2002 GMC SIERRA If secured by a vehicle title, is it filed and perfected? **NO**

What is the borrower's expected gross monthly income? $10,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $9,470.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**
Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?*		**YES**
Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?*		**YES**
Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?*		**YES**

Is the loan a collection account? N Has the loan been extended or renewed? N How many times? *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? Na

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NO PAYMENTS YET

APP 001850
ROA 000256

Title Loan Agreement

Date: 4/13/2015

Number: 14469-0161035

Customer & Co-Customer Information			ACCOUNT NUMBER: 14469-0161035		
FIRST NAME Wayne R	LAST NAME Frye		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
SSN [redacted]	DRIVERS LIC./STATE ID. NO		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 1045 W 1St St. Unit A			CO-CUSTOMER STREET ADDRESS		
City Reno	STATE NV	ZIP CODE 89503	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE [redacted]	DATE OF BIRTH		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)329-2516		
LICENSEE STREET ADDRESS 900 W. Fifth Street	LICENSEE CITY Reno	LICENSEE STATE NV	LICENSEE ZIP CODE 89503
VEHICLE IDENTIFICATION NUMBER (VIN) 1GTHK29U22Z202447	LICENSE PLATE 435WXA		
VEHICLE YEAR 2002	VEHICLE MAKE GMC	VEHICLE MODEL Sierra	COLOR Gray/Silver

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $4,820.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4663% from the date of this Loan Agreement until 11/09/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
170.2117 %	$3,045.52	$4,820.00	$7,865.52

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,123.64	5/13/2015 and each 30 days thereafter
1	$1,123.68	11/9/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $20.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$4,820.00
1. Amount given to you directly:	$4,800.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you default the loan, we must offer a Repayment Plan to yc fore we commence any civil action or process of alternative dispute resolution, c. efore we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by enter[illegible]nto this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	Date 4/13/15	Its Authorized Agent	Date 4/13/15
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14469-0161035

Customer Name: Wayne R Frye Address: 1045 W 1St St. Unit A Reno, NV 89503 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information:2002 GMC Sierra 1GTHK29U22Z202447

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 04/13/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065..** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, In consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$674.32	5/13/2015
2	$674.32	6/12/2015
3	$674.32	7/12/2015
4	$674.32	8/11/2015
5	$674.32	9/10/2015
6	$674.32	10/10/2015
7	$674.32	11/9/2015
8	$688.57	12/9/2015
9	$688.57	1/8/2016
10	$688.57	2/7/2016
11	$688.57	3/8/2016
12	$688.57	4/7/2016
13	$688.57	5/7/2016
14	$688.58	6/6/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$9,540.24	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Affidavit

STATE OF NEVADA
COUNTY OF Washoe

Title Loan Agreement No.: 14469-0161035
Date: 4/13/2015

Customer Name: Wayne Frye Address: 1045W 1st St. Unit A Reno, NV 89503 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 900 W. 5th St Reno, NV 89503

Vehicle Information: VIN: 1GTHK29U22Z202447
License Plate State and No: NV 435WXA Color: Gray/G Year: 2002 Make: GMC Model: Sierra SLE

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Wayne Frye, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

NEVADA

USA
NV

NOT FOR FEDERAL OFFICIAL USE

DRIVER LICENSE

1 FRYE
2 WAYNE ROBERT
8 1045 W 1ST ST UNIT A
RENO, NV 89503-5596

[redacted]

Ability to Pay Summary

Loan Number	14469-0161035
Customer Name	Wayne Frye
Is Customer a Covered Borrower	No
Requested Loan Amount	$4,800.00
Title Fee	$0
MLV Amount	$4,800
Gross Monthly Income	$7,000.00
Current and Expected Monthly Obligations	$1,000.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	13.99%
Add-On to Current Loan or Multi-Car	Add-On / No DMV Fee
Residual Monthly Income	$6,000.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	2,300
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	4,800
Interest Rate		13.99%
Max Cash to Customer Amount	$	4,800.00
Actual Cash to Customer Amount	$	4,800.00
Title Fee Amount	$	-
Total Loan Amount	$	4,800

Amortized Loan Payment	$1,118.98
Total Payback Amount	$7,832.87
Minimum Payment to Extend	$671.52
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$685.71

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 13.99%

Contact Information

4/10/2015

Company: Titlemax - Stores (314391)
Contact: Dawn Tansill
E-Mail: Dawn.Tansill@titlemax.com

Telephone: 775-298-4503
Fax: 775-624-9816

Notes

Vehicle Info For 2002 GMC Sierra 2500 SLE Ext Cab 4WD 4D

MSRP: $32,301
Fin Adv: $9,250
Equip Ret: $32,751
Tire Size: 245/75R16
Base HP: 300 @ 4400
Taxable HP: 51.2
Model Number: TK25953
Price Includes: AT AC 8CY

VIN: 1GTHK29U22Z202447
UVC: 2002340765
MPG: —/—
Weight: 9200
Fuel Type: Gas
Wheelbase: 157.5
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: D
Cylinders: 8
Transmission: A
Drive Train: 4WD
End of Term Mileage: 0

Wholesale Black Book values as of 4/10/2015

	X-CL	Clean	Average	Rough
Base	N/A	$9,350	$7,300	$6,200
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$9,350	$7,300	$6,200

Trade In Black Book values as of 4/10/2015

	X-CL	Clean	Average	Rough
Base	N/A	$9,470	$7,420	$5,890
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$9,470	$7,420	$5,890

Retail Black Book values as of 4/10/2015

	X-CL	Clean	Average	Rough
Base				

	X-CL	Clean	Average	Rough
	N/A	$12,100	$9,650	$8,125
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$12,100	$9,650	$8,125

Residual Black Book values as of 4/10/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	$0	$0	$0	$0	$0	$0	$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

8100 V8 +150
Cab & Chassis -100
Duramax Diesel +3100
Flat Dump +1300
Flat/Stake Bed +600
Hydric Hook Wrecker +2300
Landscape Body +400
Liftgate +400
Refrigerated Body +1600
Rollback Wrecker +2900
Util/Work Body +600
Van/Box Body +400
w/o AT - Exc Diesel -550
w/o Factory Air -100

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1GTHK29U22Z202447	2002	GMC	SIERRA K25	T4C	NV007461248

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/31/2014		G			6001	

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

OWNER(S) NAME AND ADDRESS

FRYE WAYNE R
8175 S VIRGINIA ST STE 850 267
RENO NV 89511-8981

LIENHOLDER NAME AND ADDRESS

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer **Nevada Driver's License Number or Identification Number** ☐ AND ☐ OR

Printed Full Legal Name of Buyer **Nevada Driver's License Number or Identification Number**

Address **City** **State** **Zip Code**

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING NO TENTHS

☐ **The mileage stated is in excess of its mechanical limits.**
☐ **The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.**
☐ **Exempt - Model year over 9 years old.**

Signature of Seller(s)/Agent/Dealership Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ **Date of Sale** _____

Signature of Buyer **Printed Full Legal Name of Buyer**

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.
3344696C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

FIRST REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [NO TENTHS]
☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

SECOND REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [NO TENTHS]
☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

THIRD REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [NO TENTHS]
☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership
I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number_____ Date of Sale_____

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN_____

Printed Full Legal Name of Lienholder_____ (if no lienholder write "NONE")

Address_____ Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Check#:	6626	Date:	03/ 015	Amount:	3,831.36	Vendor	09 WAYNE FRYE

Invoice#	*Job/Description*	*Balance*	*Retain*	*Discount*	*This Check*
150331	KOO & SHARKEYS IN	3,831.36			3,831.36

TITLEMAX OF RENO, NV #2
Loan Account
14469
900 W. FIFTH STREET
RENO, NV 89503
(775) 329-2516

WELLS FA[illegible] BANK
64-22/610

4/13/2015

PAY TO THE ORDER OF WAYNE FRYE $ **4,800.00

Four Thousand Eight Hundred and 00/100********** DOLLARS

MEMO 14469-0161035

⑈1446902370⑈ ⑆061000227⑆3983899760⑈

1446902370

TITLEMAX OF RENO, NV #2

Date 4/13/2015

Account

Memo 14469-0161035

Payee WAYNE FRYE

Payment $4,800.00

1446902370

TITLEMAX OF RENO, NV #2

Date 4/13/2015

Account

Memo 14469-0161035

Payee WAYNE FRYE

Payment $4,800.00

1446902371

TITLEMAX OF RENO, NV #2
Loan Account
14469
900 W. FIFTH STREET
RENO, NV 89503
(775) 329-2516

WELLS F. .O BANK
64-22/610

4/13/2015

PAY TO THE ORDER OF NEVADA DMV $ *****20.00

Twenty and 00/100********** DOLLARS

MEMO 14469-0161035

⑈1446902371⑈ ⑆061000227⑆3983899760⑈

TITLEMAX OF RENO, NV #2

1446902371

Date	Memo	Payment
4/13/2015	14469-0161035	$20.00

Account

Payee
NEVADA DMV

TITLEMAX OF RENO, NV #2

1446902371

Date	Memo	Payment
4/13/2015	14469-0161035	$20.00

Account

Payee
NEVADA DMV

Cash Advance Snapshot Report

Filter (Location: 14469 Loan: 14469-0161035 Ordered by Date)

Tm Reno #2
900 W. Fifth Street
Reno, NV 89503
(775)329-2516

04/13/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0161035	**04/13/2015**	**Frye, Wayne R**	**A7**	**$7,865.52**	**$4,820.00**	**$0.00**	**$0.00**	**$4,820.00**	**0**

Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*
14469-0161035-1	NEL	4/13/2015 3:4		X	-	$4,820.00	$0.00	$0.00	$4,820.00
14469-0161035-2	LOG	4/15/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0161035 Totals:		*1*				*$4,820.00*	*$0.00*	*$0.00*	*$4,820.00*

04/13/2015 Totals:	**1**	**$7,865.52**	**$4,820.00**	**$0.00**	**$0.00**	**$4,820.00**	**0**

Customer Application

Personal Information

Date 4/18/14	[redacted]	[redacted]	
Last Name FRYE	First Name WAYNE	Middle Name ROBERT	
Home Phone	[redacted]	Email Address (optional) [redacted]	
Best time to call? ANY	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 1045 W. 1st			Apt # A
City RENO NV	State RENO	Zip 89503	County WASHOE
Mailing Address (if different from physical address) 8175 S. VIRGINIA Suite 850 # 267			
City RENO	State NV	Zip 89511	

Source of Income

Employer * (Source of Income) SELF	Employer Address (Street Number & Name) SAME 8175 S. VIRGINIA Suite 850 # 267		
City RENO	State NV	Zip 89511	Time at Job? 20 yrs
Work Phone # [redacted]	Title BLDG TWSP	Supervisor SELF	

Pay Frequency: (check one)
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☒ Self-Employed

Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
4/18/25	$ 10K	$	[redacted]

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name [redacted]		Phone # —	
Address (Street Number & Name)	City —	State —	Zip —
Business Name [redacted]		Phone # —	
Address (Street Number & Name) —	City —	State —	Zip —

Personal References

Name [redacted]	Address (Street Number & Name) [redacted]	City RENO	State NV Zip 89503
Relationship To You [redacted]	Phone [redacted]		Cell —
[redacted]	[redacted]	City LINCOLN	State CA Zip 95648
[redacted]	[redacted]		Cell SAME
[redacted]	[redacted]	RENO	NV 89509
[redacted]	[redacted]		Cell N/A
[redacted]	[redacted]	City RENO	State NV Zip 89511-1249
[redacted]	[redacted]		Cell —

APP 001871
ROA 00277

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(if different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:**_____

N/A

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature — Date: 4/13/13

Co-Applicant Signature — Date:

Income Worksheet

A. Requested Loan Amount: 3000	A. Requested Residual Income: 121
B. Maximum Loan Value (MLV): 4800	B. MLV Required Residual Income: 1119

Employee Use Only

Income	Description	Amount
Employment		
Gross Monthly Salary or Wages		$ 5000
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$ 2000
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all Income amounts and enter amount here	+$ 7000
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	-$ 1000
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		=$ 6000
		$ 4800
		Cash to Customer
		Employee Use Only

Applicant Name: WAYNE FRYE

Today's date: 4/10/15

Driver's License/Government Issued ID Number:

A - 10

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/4/2015

Licensee Address: 900 W 5TH ST RENO NV 89503

Exam as of: 5/4/2015

Borrower Name & Address: JOVAN LOBSTER

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14469-0150304	2/6/2015	$1,000.00	9/4/2015	$784.11	7	$1,784.11	206.71%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan:

Is the loan secured? **YES** If so, what is the collateral? 2004 PONT GRAND AM If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $2,500 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $2,590.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account?	Has the loan been extended or renewed?	How many times?	*Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days*	Are receipts filed?

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NO PAYMENTS MADE

APP 001877
ROA 000283

Title Loan Agreement

Date: 2/6/2015

Number: 14469-0150304

Customer & Co-Customer Information			ACCOUNT NUMBER: 14469-0150304		
FIRST NAME Jovan Michael	LAST NAME Lobster		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]	[redacted] NO		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 1295 Grand Summit Dr. Apt. 240			CO-CUSTOMER STREET ADDRESS		
City Reno	STATE NV	ZIP CODE 89523	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]	TH		CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)329-2516		
LICENSEE STREET ADDRESS 900 W. Fifth Street	LICENSEE CITY Reno	LICENSEE STATE NV	LICENSEE ZIP CODE 89503
VEHICLE IDENTIFICATION NUMBER (VIN) 1G2NF52E54C251440	LICENSE PLATE Temp		
VEHICLE YEAR 2004	VEHICLE MAKE Pontiac	VEHICLE MODEL Grand AM	COLOR Gold

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $1,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until 09/04/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
206.7092 %	$784.11	$1,000.00	$1,784.11

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$254.87	3/8/2015 and each 30 days thereafter
1	$254.89	9/4/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $ 0.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$1,000.00
1. Amount given to you directly:	$1,000.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$ 0.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you default c e loan, we must offer a Repayment Plan to you re we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by entering this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon and be s you, your respective heirs, successors and assig The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	2-6-15 Date	Its Authorized Agent	2-6-15 Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14469-0150304

Customer Name: Jovan Michael Lobster Address: 1295 Grand Summit Dr. Apt. 240 Reno, NV 89523 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information:2004 Pontiac Grand AM 1G2NF52E54C251440

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 02/06/2015 ("Loan Agreement") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** . Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$169.90	3/8/2015
2	$169.90	4/7/2015
3	$169.90	5/7/2015
4	$169.90	6/6/2015
5	$169.90	7/6/2015
6	$169.90	8/5/2015
7	$169.90	9/4/2015
8	$142.86	10/4/2015
9	$142.86	11/3/2015
10	$142.86	12/3/2015
11	$142.86	1/2/2016
12	$142.86	2/1/2016
13	$142.86	3/2/2016
14	$142.84	4/1/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$2,189.30	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we rapossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature	Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date		

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Affidavit

STATE OF NEVADA
COUNTY OF Washoe

Title Loan Agreement No.: 14469-0150304
Date: 2-6-2015

Customer Name: Jovan Michael Lobster Address: 1295 Grand Summit Dr. Apt. 240 Reno, NV 89503 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 900 W.5th St Reno, NV 89503

Vehicle Information: VIN: 1G2NF52E54C251440
License Plate State and No: Temp Color: Gold Year: 2004 Make: Pontiac Model: Grand Am

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Jovan Michael Lobster, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

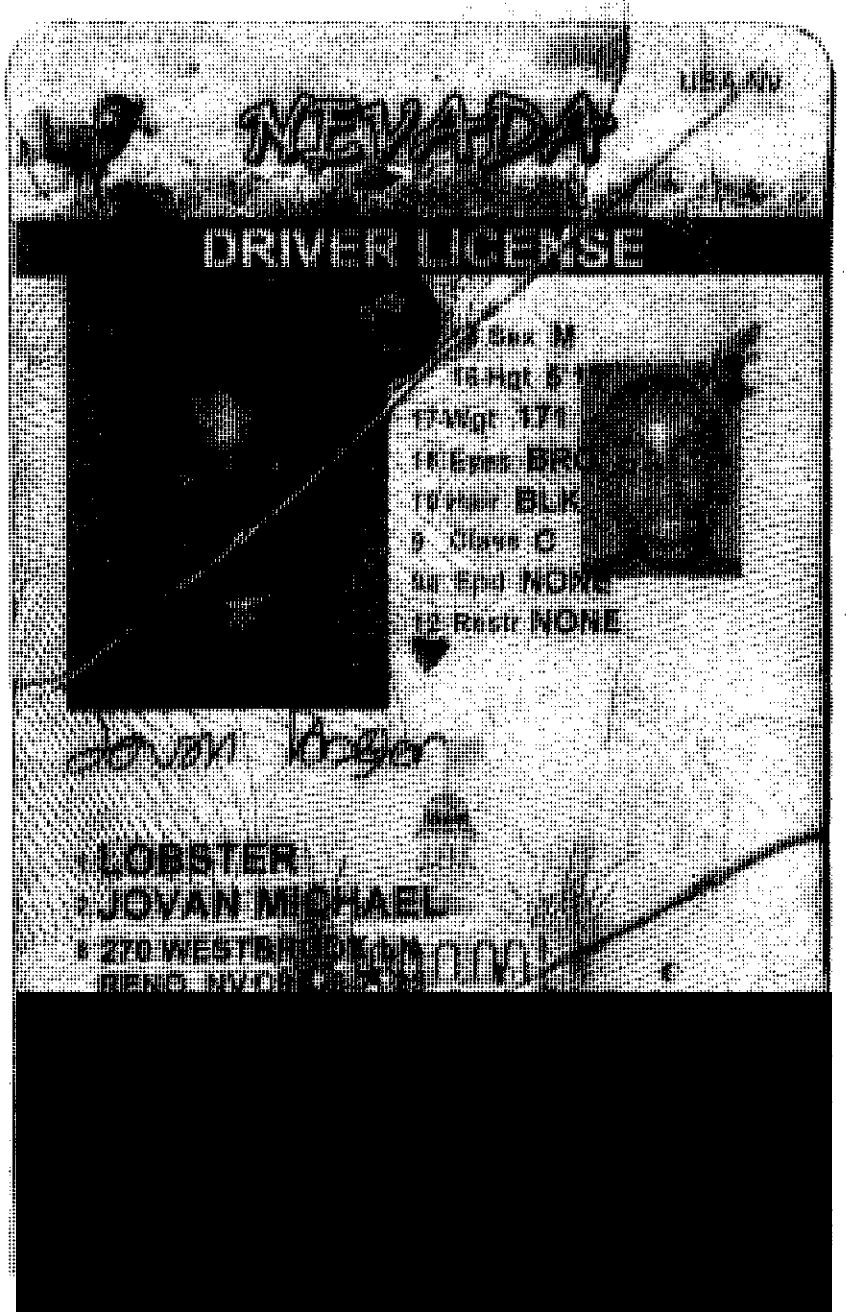
2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011


NEVADA
DRIVER LICENSE
Sex M
17 Wgt 171
Class C
NONE
12 Restr NONE
LOBSTER
JOVAN MICHAEL

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1G2NF52E54C251440	2004	PONT	GRAND AM S	P4D	NV007539596

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
02/06/2015		G		3066		

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

OWNER(S) NAME AND ADDRESS

LOBSTER JOVAN MICHAEL
1295 GRAND SUMMIT DR APT 240
RENO NV 89523-3715

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA , INC DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING [ ] NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.
2412710C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 2/6/2015

Company: Titlemax (314391)
Contact: Jamie Cowen
E-Mail: jamie.cowen@titlemax.com

Telephone: 775-329-2516
Fax:

Notes

Vehicle Info For 2004 Pontiac Grand Am SE 4D Sedan

MSRP:	$17,070	VIN:	1G2NF52E54C251440	Adj. State:	National
Fin Adv:	$2,500	UVC:	2004720065	Mileage:	0
Equip Ret:	$19,430	MPG:	25/33	Mileage Cat:	B
Tire Size:	215/60R15	Weight:	3066	Cylinders:	6
Base HP:	140 @ 5600	Fuel Type:	Gas	Transmission:	A
Taxable HP:	31.4	Wheelbase:	107.0	Drive Train:	FWD
Model Number:	2NF69	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC				

Wholesale Black Book values as of 2/6/2015

	X-CL	Clean	Average	Rough
Base	N/A	$2,350	$1,650	$850
Options	N/A	$200	$200	$200
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$2,550	$1,850	$1,050

Trade In Black Book values as of 2/6/2015

	X-CL	Clean	Average	Rough
Base	N/A	$2,390	$1,690	$830
Options	N/A	$200	$200	$200
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$2,590	$1,890	$1,030

Retail Black Book values as of 2/6/2015

	X-CL	Clean	Average	Rough
Base				

APP 001890
ROA 000296

	X-CL	Clean	Average	Rough
	N/A	$4,075	$3,025	$1,900
Options	N/A	$200	$200	$200
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$4,275	$3,225	$2,100

Residual Black Book values as of 2/6/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	$0	$0	$0	$0	$0	$0	$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

Power Sunroof +250
V6 +200
w/o Auto Trans -550

3013

1G2NF52E54C251440 VA 2004 PONT

P4D GRAND AM : 20585 EXEMPT

NV007539596 7509 02/06/2015 ORIGINAL

TITLEMAX OF NEVADA , INC DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

LOBSTER JOVAN MICHAEL
1295 GRAND SUMMIT DR APT 240
RENO NV 89523-3715

TITLEMAX OF NEVADA , INC DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

VALIDATED
FEB 06 2015
DEPARTMENT OF MOTOR VEHICLES

PSF1

TitleMax of

UNITED STATES POSTAL SERVICE

Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From: **TITLEMAX**
900 WEST 5TH STREET
RENO, NV 89503

To: Jovan M Lobster
1295 Grand Summit Dr #240
Reno, NV 89523

PS Form 3817, April 2007 PSN 7530-02-000-9065

WASHINGTON STATION MAR 20 2015 RENO, NV USPS

1000 $1.30 00088534-09

RENO NV 89503 MAR 20 '15 AMOUNT

Jovan Michael Lobster
1295 Grand Summit Dr. Apt. 240
Reno, NV 89523

Re: **Opportunity to Enter into a Repaym**

Dear Customer:

On 2/6/2015 5:41:20 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/9/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 4/8/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $246.44. The total of payments or the remaining balance on the original transaction is $1,232.20. You made the following payment(s) on the loan:

Date: Amount:

The total amount due if you enter into a Repayment Plan on or before 4/8/2015 will be $246.44.

Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.

Customer Application

Personal Information

Date	State Issued ID Number	Date of Birth	Social Security #
2-6-15	[redacted]	[redacted]	[redacted]

Last Name	First Name	Middle Name
Lobster	Javan	michael

Home Phone	Cell Phone†	Email Address (optional)††
N/A	[redacted]	—

Best time to call?	Which number do you prefer that we call?
[redacted]	☐ Home Phone ☒ Cell Phone

Physical Address (Street Number & Name)	Apt #
1295 Grand summit	246

City	State	Zip	County
Reno	NV	89523	washoe

Mailing Address (If different from physical address)		
SAME		
City	State	Zip

Source of Income

Employer * (Source of Income)	Employer Address (Street Number & Name)
[redacted]	[redacted]

City	State	Zip	Time at Job?
Reno	NV	89506	2 yrs

Work Phone #	Title	Supervisor
[redacted]	Laborer	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	2/13/15	$2,500	$1900	Days

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

[redacted]	Phone # [redacted]		
Address (Street Number & Name) [redacted]	City Reno	State NV	Zip 89523
Business Name [redacted]	Phone # [redacted]		
Address (Street Number & Name) [redacted]	City Reno	State NV	Zip 89523

Personal References

Name	Address (Street Number & Name)	City	State	Zip
[redacted]				
Relationship To You: best friend	Phone: [redacted]	Cell		
Name [redacted]	Address (Street Number & Name)	Reno	NV	89523
Relationship To You: Friend	Phone: [redacted]	Cell		
Name [redacted]	Address (Street Number & Name)	Reno	NV	89523
Relationship To You: Cousin	Phone: [redacted]	Cell		
Name [redacted]	Address (Street Number & Name)	Reno	NV	89523
Relationship To You: mother	Phone: [redacted]	Cell		

APP 001894
ROA 000300

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.
Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:**

N/A

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

[signature] 2-6-15

Applicant Signature **Date**

Co-Applicant Signature **Date**

APP 001897

ROA 000303

Income Worksheet

[redacted]

Employee Use Only

Income		
Employment	**Description**	**Amount**
Gross Monthly Salary or Wages		$2,500
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here	+$2,500
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here	-$1,900
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		=$ 600

Applicant Name: Joven Lobster

Today's date: 2-6-15

[redacted]

Driver's License/Government Issued ID Number: [redacted]

Cash Advance Snapshot Report

Filter (Location: 14469 Loan: 14469-0150304 Ordered by Date)

Tm Reno #2
900 W. Fifth Street
Reno, NV 89503
(775)329-2516

02/06/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0150304	02/06/2015	Lobster, Jovan Michael	B91	$1,784.11	$1,000.00	$509.70	$0.00	$1,509.70	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14469-0150304-1	NEL	2/6/2015 5:41		X	-	$1,000.00	$0.00	$0.00	$1,000.00
14469-0150304-2	FEE	3/8/2015		X	-	$0.00	$169.90	$0.00	$169.90
14469-0150304-3	LOG	3/10/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-4	LOG	3/10/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-5	LOG	3/11/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-6	LOG	3/11/2015 5:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-7	LOG	3/12/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-8	LOG	3/12/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-9	LOG	3/13/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-10	LOG	3/14/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-11	LOG	3/16/2015 1:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-12	LOG	3/17/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-13	LOG	3/18/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-14	LOG	3/18/2015 5:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-15	LOG	3/19/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-16	LOG	3/19/2015 5:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-17	LOG	3/20/2015 9:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-18	LOG	3/20/2015 5:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-19	LOG	3/21/2015 9:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-20	LOG	3/23/2015 2:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-21	LOG	3/23/2015 5:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-22	LOG	3/24/2015 9:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-23	LOG	3/25/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-24	LOG	3/25/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-25	LOG	3/26/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-26	LOG	3/26/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-27	LOG	3/27/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-28	LOG	3/27/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-29	LOG	3/28/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-30	LOG	3/31/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-31	LOG	4/1/2015 11:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-32	LOG	4/1/2015 11:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-33	LOG	4/2/2015 11:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-34	LOG	4/2/2015 5:56		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-35	LOG	4/3/2015 10:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-36	LOG	4/4/2015 9:50		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-37	LOG	4/6/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-38	LOG	4/7/2015 11:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-39	LOG	4/7/2015 3:04		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-40	FEE	4/7/2015 7:01		X	-	$0.00	$169.90	$0.00	$169.90
14469-0150304-41	LOG	4/8/2015 9:43		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-42	LOG	4/8/2015 4:58		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-43	LOG	4/9/2015 12:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-44	LOG	4/9/2015 6:46		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-45	LOG	4/10/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-46	LOG	4/11/2015 2:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-47	LOG	4/13/2015 5:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-48	LOG	4/15/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-49	LOG	4/15/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-50	LOG	4/16/2015 1:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-51	LOG	4/16/2015 4:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-52	LOG	4/18/2015 9:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-53	LOG	4/20/2015 8:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-54	LOG	4/21/2015 5:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-55	LOG	4/23/2015 8:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-56	LOG	4/24/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-57	LOG	4/25/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-58	LOG	4/27/2015 1:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-59	LOG	4/27/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-60	LOG	4/28/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00

APP 001899
ROA 000305

02/06/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0150304	**02/06/2015**	**Lobster, Jovan Michael**	**B91**				**$0.00**		**0**

Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*	*Principal*	*Fees*	*Amt Paid*	*Due*
14469-0150304-61	LOG	4/28/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-62	LOG	4/29/2015 8:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-63	LOG	4/29/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-64	LOG	4/30/2015 8:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-65	LOG	5/1/2015 1:04		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-66	LOG	5/1/2015 5:51		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-67	LOG	5/2/2015 1:45		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-68	LOG	5/4/2015 8:58		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-69	LOG	5/5/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-70	LOG	5/6/2015 11:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-71	LOG	5/7/2015 9:24		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-72	LOG	5/7/2015 12:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-73	LOG	5/7/2015 4:39		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304-74	FEE	5/7/2015 7:03		X	-	$0.00	$169.90	$0.00	$169.90
14469-0150304-75	LOG	5/8/2015 8:38		X	-	$0.00	$0.00	$0.00	$0.00
14469-0150304 Totals:		*1*				*$1,000.00*	*$509.70*	*$0.00*	*$1,509.70*

0

02/06/2015 Totals:	**1**	**$1,784.11**	**$1,000.00**	**$509.70**	**$0.00**	**$1,509.70**	**0**

A - 11

604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/4/2015

Licensee Address: 900 W 5TH ST RENO NV 89503

Exam as of: 5/4/2015

Borrower Name & Address: GARY EDWIN FARMWORTH

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14469-0135047	11/13/2014	$9,600.00	6/1/2015	$3,747.49	7	$1,906.78	109.38%	**YES**

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan:

Is the loan secured? **YES** If so, what is the collateral? 2012 GMC SIERRA If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $4,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $12,070.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **YES** | Has the loan been extended or renewed? **NO** How many times? *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

WITH GRACE PERUOD DEFERMENT AGREEMENT SIGNED -REPEAT VIOLATION

APP 001902
ROA 000308

Title Loan Agreement

Date: 11/13/2014

Number: 14469-0135047

Customer & Co-Customer Information			ACCOUNT NUMBER: 14469-0135047		
FIRST NAME Gary Elwin	LAST NAME Farnworth		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]	DRIVERS LIC./STATE ID. NO.		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 220 Copperfield Dr.			CO-CUSTOMER STREET ADDRESS		
City Reno	STATE NV	ZIP CODE 89506	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)329-2516		
LICENSEE STREET ADDRESS 900 W. Fifth Street	LICENSEE CITY Reno	LICENSEE STATE NV	LICENSEE ZIP CODE 89503
VEHICLE IDENTIFICATION NUMBER (VIN) 1GTHK23152F162557	LICENSE PLATE 270XWP		
VEHICLE YEAR 2002	VEHICLE MAKE GMC	VEHICLE MODEL Sierra	COLOR Gold

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $9,600.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2997% from the date of this Loan Agreement until 06/11/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
109.3783 %	$3,747.49	$9,600.00	$13,347.49

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,906.78	12/13/2014 and each 30 days thereafter
1	$1,906.81	6/11/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $ 0.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$9,600.00
1. Amount given to you directly:	$9,600.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$ 0.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you defaul[illegible] the loan, we must offer a Repayment Plan to y[illegible]efore we commence any civil action or process of alternative dispute resolution, [illegible]efore we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by entering into this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon an[illegible]nefits you, your respective heirs, successors and a[illegible]ns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and re[illegible]ed third parties. The Arbitration Provision continues [illegible] full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	11-13-14 Date	Its Authorized Agent	11-13-14 Date
Co-Customer's Signature	Date		

Affidavit

STATE OF NEVADA
COUNTY OF Washoe

Title Loan Agreement No.: 14469-0135047
Date: 11-14-14

Customer Name: Gary Elwin Farnworth Address: 220 Copperfield Dr Reno, NV 89506 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. 5th Street Reno, NV 89503

Vehicle Information: VIN: 1GTHK23152F162557
License Plate State and No: 270XWP Color: Gold Year: 2002 Make: GMC Model: Sierra

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, Gary Elwin Farnworth, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14469-0135047

Customer Name: Gary Elwin Farnworth Address: 220 Copperfield Dr. Reno, NV 89506 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information:2002 GMC Sierra 1GTHK23152F162557

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/13/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$863.03	12/13/2014
2	$863.03	1/12/2015
3	$863.03	2/11/2015
4	$863.03	3/13/2015
5	$863.03	4/12/2015
6	$863.03	5/12/2015
7	$863.03	6/11/2015
8	$1,371.43	7/11/2015
9	$1,371.43	8/10/2015
10	$1,371.43	9/9/2015
11	$1,371.43	10/9/2015
12	$1,371.43	11/8/2015
13	$1,371.43	12/8/2015
14	$1,371.42	1/7/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$15,641.21	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$863.03	12/13/2014
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7	$863.03	6/11/2015
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9	$1,371.43	8/10/2015
10	$1,371.43	9/9/2015
11	$1,371.43	10/9/2015
12	$1,371.43	11/8/2015
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Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2997% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2997% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

2-20-15

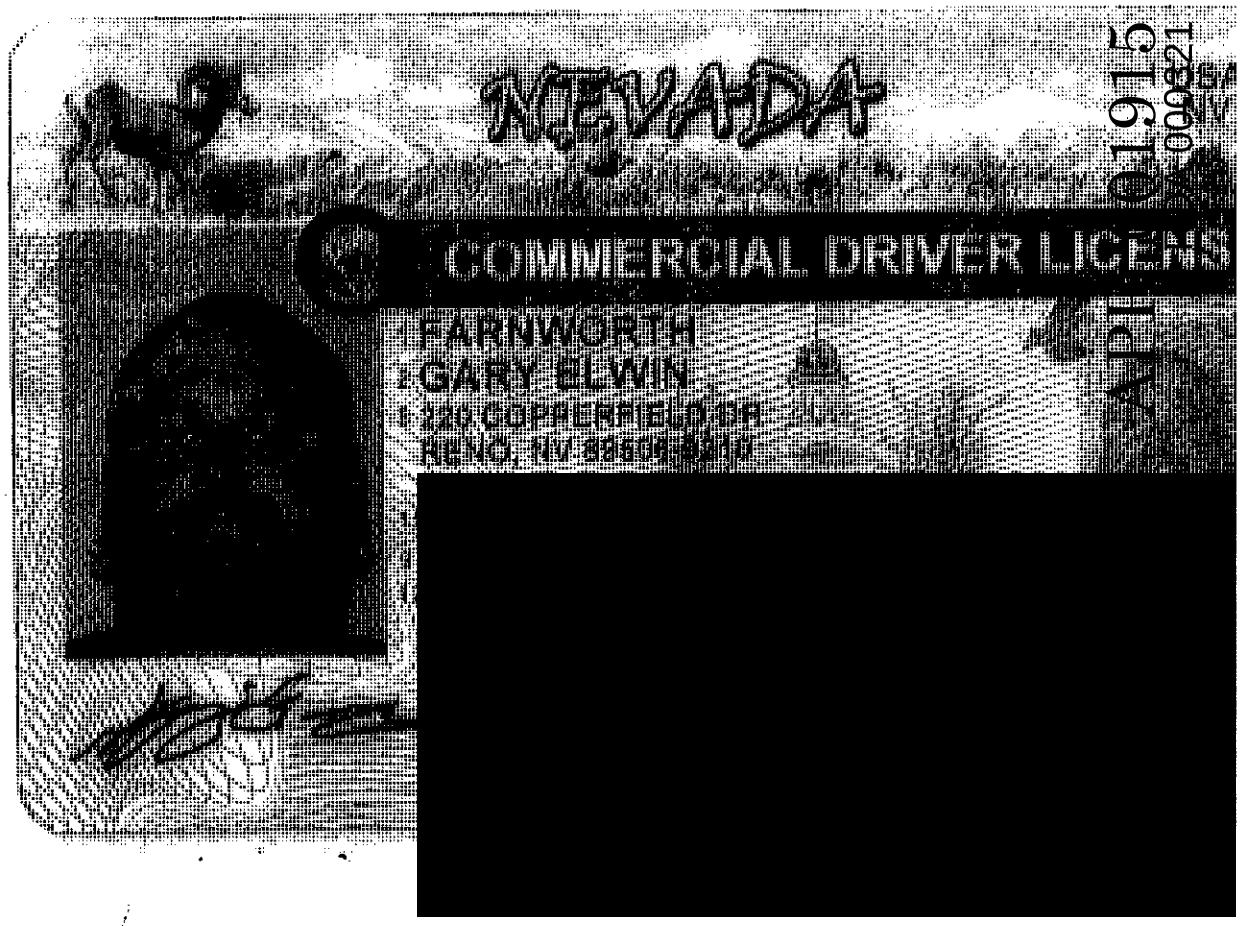
Customer's Signature Date

2-20-15

Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.


NEVADA
COMMERCIAL DRIVER LICENS
FARNWORTH
GARY ELWIN
220 COPPERFIELD DR
RENO, NV 89506-9210
[redacted]

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1GTHK23152F162557	2002	GMC	SIERRA K25	TCW	NV007366403

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
11/13/2014		D		5899	5999	

VEHICLE COLOR

ODOMETER BRAND: EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS
FARNWORTH GARY ELWIN
162 RING RD
DAYTON NV 89403-8012

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT — DATE 4-29-15

HENRY HASBUN
PRINTED NAME OF AGENT AND COMPANY

TitleMax of Nevada DBA TitleMax

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING: NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO. 22669370

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1GTHK23152F162557	2002	GMC	SIERRA K25	TCW	NV007366403

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
11/13/2014		D		5899	5999	

VEHICLE COLOR

ODOMETER BRAND: EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS

FARNWORTH GARY ELWIN
162 RING RD
DAYTON NV 89403-8012

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer — **Nevada Driver's License Number or Identification Number** ☐ AND ☐ OR

Printed Full Legal Name of Buyer — **Nevada Driver's License Number or Identification Number**

Address — **City** — **State** — **Zip Code**

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING NO TENTHS

- ☐ **The mileage stated is in excess of its mechanical limits.**
- ☐ **The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.**
- ☐ **Exempt - Model year over 9 years old.**

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ Dealer's License Number _____ **Date of Sale** _____

Signature of Buyer — **Printed Full Legal Name of Buyer**

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NO.
2266937C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Ability to Pay Summary

Loan Number	
Customer Name	
Is Customer a Covered Borrower	No
Requested Loan Amount	$9,600.00
Title Fee	$0
MLV Amount	$9,625
Gross Monthly Income	$4,000.00
Current and Expected Monthly Obligations	$500.00
Other TitleMax Loan Payment	$500.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$3,000.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	9,625
Interest Rate		8.99%
Max Cash to Customer Amount	$	9,625.00
Actual Cash to Customer Amount	$	9,600.00
Title Fee Amount	$	20
Total Loan Amount	$	9,620

Amortized Loan Payment	$1,910.76
Total Payback Amount	$13,375.33
Minimum Payment to Extend	$864.84
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$1,374.29

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 8.99%

Contact Information

11/13/2014

Company: Titlemax (314391)
Contact: Jamie Cowen
E-Mail: jamie.cowen@titlemax.com

Telephone: 775-329-2516
Fax:

Notes

Vehicle Info For 2002 GMC Sierra 2500 SLT Crew Cab 4WD

MSRP: $35,982
Fin Adv: $11,825
Equip Ret: $36,289
Tire Size: 245/75R16
Base HP: 300 @ 4400
Taxable HP: 52.7
Model Number: TK25943
Price Includes: AT AC 8CY

VIN: 1GTHK2312
UVC: 2002340792
MPG: —/—
Weight: 9200
Fuel Type: Diesel
Wheelbase: 167.0
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: D
Cylinders: 8
Transmission: A
Drive Train: 4WD
End of Term Mileage: 0

Wholesale Black Book values as of 11/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	$10,550	$8,500	$7,400
Options	N/A	$1,400	$1,400	$1,400
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$11,950	$9,900	$8,800

Trade In Black Book values as of 11/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	$10,670	$8,620	$7,030
Options	N/A	$1,400	$1,400	$1,400
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$12,070	$10,020	$8,430

Retail Black Book values as of 11/13/2014

	X-CL	Clean	Average	Rough
Base				

	X-CL	Clean	Average	Rough
	N/A	$13,425	$11,000	$9,425
Options	N/A	$1,400	$1,400	$1,400
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$14,825	$12,400	$10,825

Residual Black Book values as of 11/13/2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	$0	$0	$0	$0	$0	$0	$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

- 8100 V8 0
- Cab & Chassis -100
- ✓ Duramax Diesel +1400
- Flat Dump +1300
- Flat/Stake Bed +600
- Hydric Hook Wrecker +2300
- Landscape Body +400
- Liftgate +400
- Refrigerated Body +1600
- Rollback Wrecker +2900
- Util/Work Body +600
- Vert/Box Body +400
- w/o AT - Exc Diesel -550
- w/o Factory Air -100

APP 001920

ROA 000326

TMX Finance - ACV Tool

Auto Motorcycle

STORE #:	14469	STORE NAME:	TITLEMAX OF RENO, NV #2
DISTRICT #:	(Select a District)	REGION #:	(Select a Region)
STORE PH #:	(775) 329-2516	DM PH #:	(708) 663-6367
EMPLOYEE NAME:	Jamie Cowen	STATE:	NV
BORROWER FIRST NAME:	Gary		
BORROWER LAST NAME:	Farnworth		
VIN:	1gthk23152f162557		

Year:	2002		
Make:	GMC	Model:	Sierra 2500
Series:	SLT	Style:	Crew Cab 4WD

SUCCESSFULLY PAID OFF TRANSACTIONS

Duramax Diesel +1,400

A - Excellent		B - Average		C - Below Avg
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
276,128	$11,500.00			
141,122	$7,000.00			

Grade:	B - Below Avg
Mileage:	246474
Title Remarks:	Clean
LOAN AMT REQ:	9600
INPUT ACV:	13750
ADV RATE %:	70%
MLV:	$9,625.00

Back Book	
[illegible]	[illegible]
[illegible]	[illegible]
Rough	$7,400.00

ADD ON: ○ Y ◉ N

11/13/2014 12:50:27

TMX Finance 2013

APP 001921

ROA 000327

Mailing Address
TITLEMAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES
CERTIFICATE OF TITLE

Vehicle Identification No.	Year	Make	Model	Body Type	Title No.
1GTHK23152F162557	2002	GMC	SIERRA	TCW	NV007366403

Issue Date	Odometer	Fuel Type	Sales Tax Paid	Empty Wt	Gross Wt	GVWR
11/13/2014		D		5899	5999	

Odometer Remarks	Brand
EXEMPT	

Owner(s) Name and Address
FARNWORTH GARY ELWIN
162 RING RD
DAYTON NV 89403-8012

Lienholder
TITLEMAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

This is not an original Title certificate **Print Date: 11/13/2014**

VALIDATED
NOV 13 2014
NEVADA DMV

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1GTHK23152F162557	2002	GMC	SIERRA K25	TCW	NV005253370

DATE ISSUED	ODOMETER MILES	FUEL TYPE	RATER TAX PD	EMPTY WT	GROSS WT	EMPTY
03/12/2012		D		5999	5999	

PARCEL CODE

ODOMETER BRAND

EXEMPT

OWNER(S) NAME AND ADDRESS

CHISHOLM ERICKA MARIE OR

CRUZ JOHN ALEXANDER

5850 SEPTEMBER CIR

RENO NV 89523-6226

LIENHOLDER NAME AND ADDRESS

LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HERE BY RELEASED:

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following Buyers:

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number — ☐ Also ☐ Yes

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

☐ NO EXPIRES ☐ The mileage stated is in excess of its mechanical limits. ☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. ☐ Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Odometer Reading Declaration — John A Cruz — Printed Name of Odometer Reading Declaration

I am aware of the above odometer certification made by the seller/agent. — Dealer's License Number — Date of Sale

Signature of Buyer — Cruz Elena Marquette — Printed Full Legal Name of Buyer

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREIN IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

Mrs Elsie Wells

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

FIRST REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING — NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

SECOND REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING — NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

THIRD REASSIGNMENT DEALER ONLY

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number ☐ AND ☐ OR

Printed Full Legal Name of Buyer — Nevada Driver's License Number or Identification Number

Address — City — State — Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING — NO TENTHS

☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership — Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent. ☐ — Dealer's License Number _____ Date of Sale _____

Signature of Buyer — Printed Full Legal Name of Buyer

LIEN

LIENHOLDER TO BE RECORDED

FEIN _____

Printed Full Legal Name of Lienholder (if no lienholder write "NONE")

Address _____ Street — City — State — Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

Re: rate approval request

DELETE REPLY REPLY ALL FORWARD

Mark as unread

James Placek
Thu 11/13/2014 9:52 AM

To: TM-Reno-NV2 14469;

Bing Maps + Get more apps

Approved

James Placek
Regional Manager, R20
TMX Finance
7380 S. Eastern Ave. #126
Las Vegas, NV 89128
702-468-1254
James.Placek@titlemax.com

On Nov 13, 2014, at 9:48 AM, "TM-Reno-NV2 14469" <TM-Reno-NV2@titlemax.biz> wrote:

James, rate approval for 8.99% for $9,600 to match competitor rate?

Thanks.

TM Reno 2
900 W. 5th Street
Reno, NV 89503
Ph: 775-329-2516
Fax: 775-329-2531
Email: tm-reno-nv2@titlemax.com

TM-Reno-NV2
Store #14469
Region 20, District 150

TITLEMAX OF RENO, NV #2
Loan Account
14469
900 W. FIFTH STREET
RENO, NV 89503
(775) 329-2516

WELLS FA. BANK
64-22/610

11/13/2014

PAY TO THE ORDER OF GARY OWEN FARNWORTH $ **9,600.00

Nine Thousand Six Hundred and 00/100********** DOLLARS

MEMO 14469-0135047

⑈1446901722⑈ ⑆061000227⑆3983899760⑈

TITLEMAX OF RENO, NV #2

1446901722

Date
11/13/2014

Memo
14469-0135047

Payment
$9,600.00

Account

Payee
GARY OWEN FARNWORTH

TITLEMAX OF RENO, NV #2

144690172

Date
11/13/2014

Memo
14469-0135047

Payment
$9,600.00

Account

Payee
GARY OWEN FARNWORTH

Customer Application

Personal Information

11-13-14

Date ~~10-20-14~~	State Issued ID Number [redacted]	Date of Birth [redacted]	Social Security # [redacted]
Last Name Farnworth	First Name Gary		Middle Name
Home Phone [redacted]	Cell Phone SAME		Email Address (optional)††
Best time to call? any	Which number do you prefer that we call? ☑ Home Phone ☐ Cell Phone		
Physical Address (Street Number & Name) 220 Copper Field Dr			Apt #
City Reno	State NV	Zip 89506	County
Mailing Address (if different from physical address)			
City	State	Zip	

Source of Income

Em[redacted]			ime at Job? 4 MONTHS
City Reno	State NV	Zip 89506	Supervisor [redacted]
Work Phone # [redacted]	Title Driver		

Next Payday	Current and Expected Gross Monthly Income	Gross Monthly Obligations	Work Shift
1025	$ 4000	$ ~~600~~	[redacted]

Pay Frequency: (check one)
☐ 1st & 15th of month ☐ 15th & end of month ☑ Biweekly (every 2 weeks)
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day)
☐ Self-Employed

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☑ no

Credit References

Business Nam[redacted]		Phone #	
Address (Street Number & Name)	City	State	Zip
Business Name		Phone #	
Address (Street Number & Name)	City	State	Zip

Personal References

Na[redacted] Johnstone	Address (Street Number & Name) [redacted]	City Reno	State NV Zip
Relationship To You Friend	Phone		Cell [redacted]
Name [redacted]	Address (Street Number & Name) [redacted]	City Reno	State NV Zip 89506
Relationship To You Friend	Phone		Cell [redacted]
[redacted]	Address (Street Number & Name) [redacted]	City	State Zip Reno NV
Relationship To You Mother	Phone		Cell
N[redacted]	Address (Street Number & Name) [redacted]	City Reno	State NV Zip
Relationship To You Friend	Ph[redacted]		Cell

APP 001927
ROA 000533

TM-NV-Customer Application-V.2.0-10.09.2013

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		
Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		$	$		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral Name of referrer? _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us**. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:** N/A

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14 months relating to (i) your employment or source of income, and (ii) current and expected gross monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature _____ **Date** 11-13-14

Co-Applicant Signature _____ **Date** _____

Income Worksheet

[redacted]

Employee Use Only

Income		
Employment	**Description**	**Amount**
Gross Monthly Salary or Wages		$
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission		$
Social Security/ Disability		$
Gross Pension/Retirement		$
Unemployment		$
Alimony or Child Support		$
Other Income (Babysitting, Lawn care, etc.):		$
Total Current/Expected Income	**Part 1:** Please add all income amounts and enter amount here.	+ $ 4000
Total Monthly Expense	**Part 2:** Please add all monthly expenses and enter amount here.	- $ 500
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		= $ 3,500

Applicant Name: Gary E Farnworth

Today's date: 11-13-14

Employee Use Only

Driver's License/Government Issued ID Number [redacted]

Titl ax of Nevada, Inc. d/b/a TitleMax
900 W. Fifth Street
Reno, NV 89503
(775)329-2516
2/2/2015

Gary Elwin Farnworth
220 Copperfield Dr.
Reno, NV 89506

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 11/13/2014 10:06:51 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/23/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/13/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 2/12/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $2,161.26. The total of payments or the remaining balance on the original transaction is $10,806.30. You made the following payment(s) on the loan:

UNITED STATES POSTAL SERVICE

Certificate Of Mail

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From: TITLEMAX
300 WEST 5TH STREET
RENO, NV 89503

To: Gary Farnworth
220 Copperfield Dr.
Reno, NV 89506

PS Form 3817, April 2007 PSN 7530-02-000-9065

FEB 2014

$1.30

U.S. POSTAGE PAID RENO-NV 89503 FEB 03, 15 AMOUNT

fore 2/12/2015 will be $2,161.26.

vada law: (1) you must enter into the unless we allow a longer period; (2) we er the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.

TM.TB.NV.Opportunity.to.enter.into.repayment.plan.1/22/2014

T. Max of Nevada, Inc. d/b/a TitleMax
900 W. Fifth Street
Reno, NV 89503
(775)329-2516
12/23/2014

Gary Elwin Farnworth
220 Copperfield Dr.
Reno, NV 89506

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 11/13/2014 10:06:51 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/23/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/13/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 2/12/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $1,977.14. The total of payments or the remaining balance on the original transaction is $9,885.72. You made the following payment(s) on the loan:

Date:	12/23/2014	Amount:	$865.00

The total amount due if you enter into a Repayment Plan on or before 2/12/2015 will be $1,977.14.

Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.

If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

We will prepare the written Repayment Plan and give you a copy of the written Repayment Plan.

Please return to our location in order to enter a Repayment Plan with us.

Sincerely,

General Manager, TitleMax of Nevada, Inc. d/b/a TitleMax

Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(1) The amount of the debt is $9,885.72 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: Gary Elwin Farnworth
LOAN AGREEMENT IDENTIFICATION NO. 14469-0135047 LOAN AGREEMENT DATE: 11/13/2014 10:06:51 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/18/2015 12:11:08 PM
AMOUNT PAID: $865.00	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$865.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$865.00
BALANCE DUE ON LOAN:	$10,601.00
NEXT SCHEDULED DUE DATE:	3/13/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

For Gary Farnworth
Printed Name

Signature

T...ax of N
9

UNITED STATES POSTAL SERVICE®

Certificate Of Mai

This Certificate of Mailing provides evidence that mail has been presented to USPS® for m
This form may be used for domestic and international mail.

From:
TITLEMAX
900 WEST 5TH STREET
RENO, NV 89503

To: Gary E Farnworth
220 Copperfield Dr
Reno, NV 89506

PS Form 3817, April 2007 PSN 7530-02-000-9065

U.S. POSTAGE PAID RENO, NV 89503 FEB 23, 15 AMOUNT $1.30 00001827-04

WASHINGTON STATION 89503 FEB 23 2015 RENO, NV

Gary Elwin Farnworth
220 Copperfield Dr.
Reno, NV 89506

Re: **Opportunity to Enter into a Repayme**

Dear Customer:

On 11/13/2014 10:06:51 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/23/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/12/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 3/14/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $2,005.52. The total of payments or the remaining balance on the original transaction is $10,027.59. You made the following payment(s) on the loan:

Date:	12/23/2014	Amount:	$865.00
Date:	02/20/2015	Amount:	$865.00

total amount due if you enter into a Repayment Plan on or before 3/14/2015 will be $2,005.52.

Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we allow the period for repayment to extend at least 90 days after the date of default, unless you agree shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of total amount due under the Repayment Plan.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: Gary Elwin Farnworth
LOAN AGREEMENT IDENTIFICATION NO. 14469-0135047 LOAN AGREEMENT DATE: 11/13/2014 10:06:51 AM If you have multiple loans; this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/20/2015 10:26:59 AM
AMOUNT PAID: $865.00	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$865.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$865.00
BALANCE DUE ON LOAN:	$10,718.03
NEXT SCHEDULED DUE DATE:	2/11/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Gary Farnworth
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: Gary Elwin Farnworth
LOAN AGREEMENT IDENTIFICATION NO. 14469-0135047 LOAN AGREEMENT DATE: 11/13/2014 10:06:51 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/20/2015 10:26:59 AM
AMOUNT PAID: $865.00	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$865.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$865.00
BALANCE DUE ON LOAN:	$10,718.03
NEXT SCHEDULED DUE DATE:	2/11/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Gary Farnworth
Printed Name

Signature

Cash Advance Snapshot Report

Filter (Location: 14469 Loan: 14469-0135047 Ordered by Date)

Tm Reno #2
900 W. Fifth Street
Reno, NV 89503
(775)329-2516

11/13/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0135047	11/13/2014	Farnworth, Gary Elwin	B1	$13,347.49	$9,600.00	$4,315.20	$2,595.00	$11,320.20	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14469-0135047-1	NEL	11/13/2014 1		X	-	$9,600.00	$0.00	$0.00	$9,600.00
14469-0135047-2	LOG	12/1/2014 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-3	FEE	12/13/2014 4:		X	-	$0.00	$863.04	$0.00	$863.04
14469-0135047-4	LOG	12/15/2014 3:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-5	LOG	12/15/2014 6:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-6	LOG	12/17/2014 3:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-7	LOG	12/19/2014 7:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-8	LOG	12/22/2014 1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-9	PMT	12/23/2014 1	1/12/2015	X	-	$0.00	$287.68	$865.00	($577.32)
14469-0135047-10	LOG	1/12/2015 6:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-11	FEE	1/12/2015 7:1		X	-	$0.00	$575.36	$0.00	$575.36
14469-0135047-12	LOG	1/13/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-13	LOG	1/13/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-14	LOG	1/15/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-15	LOG	1/17/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-16	LOG	1/19/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-17	LOG	1/19/2015 4:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-18	LOG	1/22/2015 1:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-19	LOG	1/22/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-20	LOG	1/24/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-21	LOG	1/26/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-22	LOG	1/26/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-23	LOG	1/27/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-24	LOG	1/27/2015 5:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-25	LOG	1/28/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-26	LOG	1/28/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-27	LOG	1/29/2015 9:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-28	LOG	1/29/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-29	LOG	1/30/2015 6:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-30	LOG	1/31/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-31	LOG	2/2/2015 6:37		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-32	LOG	2/3/2015 11:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-33	LOG	2/6/2015 3:47		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-34	LOG	2/6/2015 6:17		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-35	LOG	2/9/2015 9:41		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-36	LOG	2/11/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-37	LOG	2/11/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-38	FEE	2/11/2015 7:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-39	LOG	2/12/2015 6:2		X	-	$0.00	$863.04	$0.00	$863.04
14469-0135047-40	LOG	2/13/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-41	LOG	2/16/2015 9:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-42	LOG	2/17/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-43	PMT	2/20/2015 10:	2/11/2015	X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-44	LOG	2/21/2015 8:5		X	-	$0.00	$258.91	$865.00	($606.09)
14469-0135047-45	LOG	2/24/2015 6:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-46	LOG	3/2/2015 12:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-47	LOG	3/13/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-48	LOG	3/13/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-49	LOG	3/13/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-50	FEE	3/13/2015 7:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-51	LOG	3/14/2015 11:		X	-	$0.00	$604.13	$0.00	$604.13
14469-0135047-52	LOG	3/16/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-53	LOG	3/17/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-54	PMT	3/18/2015 12:	3/13/2015	X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-55	LOG	3/18/2015 12:		X	-	$0.00	$143.84	$865.00	($721.16)
14469-0135047-56	LOG	3/20/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-57	LOG	3/21/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-58	LOG	3/23/2015 2:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-59	LOG	3/23/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-60	LOG	3/25/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00

APP 001939
ROA 000345

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0135047	11/13/2014	Farnworth, Gary Elwin	B1				$2,595.00		0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14469-0135047-61	LOG	3/26/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-62	LOG	3/26/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-63	LOG	3/27/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-64	LOG	3/27/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-65	LOG	3/30/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-66	LOG	4/2/2015 6:05		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-67	LOG	4/4/2015 9:45		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-68	LOG	4/4/2015 2:05		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-69	LOG	4/8/2015 9:51		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-70	LOG	4/8/2015 5:03		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-71	LOG	4/9/2015 11:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-72	LOG	4/10/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-73	LOG	4/11/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-74	FEE	4/12/2015		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-75	LOG	4/13/2015 5:1		X	-	$0.00	$719.20	$0.00	$719.20
14469-0135047-76	LOG	4/14/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-77	LOG	4/15/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-78	LOG	4/15/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-79	LOG	4/16/2015 9:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-80	LOG	4/17/2015 3:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-81	LOG	5/6/2015 11:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047-82	LOG	5/7/2015 4:52		X	-	$0.00	$0.00	$0.00	$0.00
14469-0135047 Totals:		*1*				*$9,600.00*	*$4,315.20*	*$2,595.00*	*$11,320.20*

0

11/13/2014 Totals:	1	$13,347.49	$9,600.00	$4,315.20	$2,595.00	$11,320.20	0

Warehouse has Received your Repo Key Request. Entity:TM-NV-Reno-TM Reno NV 2-900 West 5th Street-14469 Vehicle Year: Make: Model: Customer name:Gary Farnworth

Accruent/Tmx@titlemax.biz

Wed 4/22/2015 8:09 AM

To:TM-Reno-NV2 14469 <TM-Reno-NV2@titlemax.biz>;

A Repo Key Request for Gary Farnworth 2002 GMC > Sierra VIN#1GTHK23152F162557 from TM-NV-Reno-TM Reno NV 2-900 West 5th Street-14469 is received by the Warehouse.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Reno #2 900 W. Fifth Street Reno, NV 89503	Gary Elwin Farnworth
LOAN AGREEMENT IDENTIFICATION NO. 14469-0135047 LOAN AGREEMENT DATE: 11/13/2014 10:06:51 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/23/2014 12:54:59 PM
AMOUNT PAID: $865.00	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$865.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$865.00
BALANCE DUE ON LOAN:	$9,885.72
NEXT SCHEDULED DUE DATE:	1/12/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Printed Name

Signature

Computers Down

Assignment: 10062217

Asset Recovery Report

Report Date: 04/17/2015 00:30:00 GMT

Recovery Company:

Camping Companies
625 Spice Islands Dr
Ste C

Sparks, NV 89431-7121
Business (775) 829-0218
Fax (775) 829-0258

Client:

TitleMax
900 W 5th St
Reno, NV 89503-4312

Business (775) 329-2516
Fax (775) 329-2531

Debtor:

FARNWORTH, GARY
220 Copperfield Dr
Reno, NV 89506-9210

Home (775) 530-6145

Recovered By: Clay
Recovery Type: Involuntary Recovery
Recovery Date: 04/16/2015 16:44:38 PST
Acct.: 14469-0135047
Legal Owner:
Legal Acct#:

Client Representative:

Garrett Schumach
Work (775) 329-2516

Recovery Address:

220 Copperfield Dr
Reno, NV 89506-9210
Washoe

VIN:	1GTHK23152F162557	**Odometer Type:**	Digital	**Serial #:**	
Year:	2002	**Mileage:**	250,086	**Model #:**	
Make:	GMC	**Keys Status:**	No Keys Provided	**License:**	091-ATP
Model:	SIERRA - Base; SL; SLE	**Runs:**	Unknown	**Tag Expiration:**	11/2015
Color:	GOLD	**Property in Vehicle:**	Unknown	**State:**	NV
Style:	Truck	**Storage Location:**	Reno-625 Spice Island Dr. #C NV 89431		

Tow Dolly Used: ☐

Agency: Reno Police Department
455 E 2nd Street
Reno NV89501

Phone: (775) 334-2175

Notification Date/Time: 04/16/2015 23:49:50 GMT

Agency Note: Melissa

Recovery Note:

Delivery Instructions: INCLUDED DELIVER UNITS WITH PROPERTY WITHIN 24 HOURS

Storage Lot: Lot Location Name: Reno-625 Spice Island Dr. #C NV 89431 / Lot Address: 625 Spice Island Dr. #C / City: Sparks / State: NV / Zip: 89431 /

Thank you for the opportunity to service your repossession needs. A detailed condition report and invoice will follow this confirmation shortly. Understanding the Recovered Date: The "Recovered Date" on the Asset Recovery form equals the date entered by the vendor as the actual recovery date converted to the accessing user's local time zone and displayed in military time (24:00:00 hrs).

Vehicle Condition Report

Assigned Date: 4/15/2015 12:28:17 AM GMT
Re-Pros Acct: 10062217
Legal Owner Acct:
Assign Type: Involuntary Recovery

Client Account #: 14469-0135047
Year/Make/Model: 2002 GMC SIERRA - Base; SL; SLE
Body Style: Truck
Color: GOLD
Mileage: 250086
Odometer Type: ● Digital ○ 6 Digit ○ 5 Digit
Keys Available: ○ Yes ● No (If yes, please see below)
VIN: 1GTHK23152F162557
Plate Number: 091-ATP
State/Tab Expire Date: Nevada 11/2015

Recovery Company: Camping Companies
Address: 625 Spice Islands Dr Ste C
City/State/Zip: Sparks, Nevada 89431-7121
Business Number: (775) 829-0218
Fax: (775) 829-0258

Recovery Date Time: 4/16/2015 11:44:38 PM GMT
Recovery Location:
Address: 220 Copperfield Dr
City/State/Zip: Reno, Nevada 89506-9210

Debtor Name: FARNWORTH, GARY
Address: 220 Copperfield Dr
City/State/Zip: Reno, NV 89506-9210
Co-X:

Storage Location: Reno-625 Spice Island Dr. #C NV 89431
Address: 625 Spice Island Dr. #C
City/State/Zip: Sparks, Nevada 89431
Phone Number: (775) 829-0218
Fax: (775) 829-0258

Client Name: TitleMax
Address: 900 W 5th St
City/State/Zip: Reno, Nevada 89503-4312
Phone: (775) 329-2516

Law Enforcement Notified: 4/16/2015 11:49:50 PM
Law Enforcement Agency: Reno Police Department - 455 E 2nd Street
Reno, NV 89501
(775)334-2175
Case Number: Melissa

Equipment (Please Check) is the vehicle drivable? ○ Yes Collision Damage? ○ Yes Over $1000? ○ Yes

Exterior	OK	Scratch	Ding	Dent	Damage
Front Bumper	✓				
Grill	✓				
Headlights	✓				
F Splash Pan	✓	✓			
Hood/Deck Lid	✓				
Roof	✓				
L. Front Fender	✓				
L. Front Door	✓				
LR Door	✓				
LR Fender		✓		✓	
RR Fender		✓		✓	
RR Door	✓				
RF Door	✓				
RF Fender	✓				
Trunk Lid					
Tail Gate	✓	✓		✓	
Tail Lights	✓				
R Splash Pan	✓	✓			
R Bumper				✓	
Rear Doors					
Truck Bed					
LF Quarter Panel					
LR Quarter Panel					
RF Quarter Panel					
RR Quarter Panel					

Mechanical	OK	Rough	InOp	Unknow
Engine				✓
Transmission				✓
Clutch				
Brakes				✓
Battery				✓
Engine Type				
4 CYL				
6 CYL				
8 CYL	✓			
Diesel				
Other				
Transmission				
Automatic	✓			
Manual				
Drive Type				
FWD				
RWD				
4WD	✓			
AWD				
N/A				
Roof				
Hard Top	✓			
Sunroof-Manual				
Sunroof-Power				
Sunroof-T-Top				
Moon Roof				

Tires	Good	Fair	Poor	Flat	None
Left Front		✓			
R Front		✓			
L Rear		✓			
R Rear		✓			
Spare		✓			
Wheel Covers		✓			
Wheels					
Standard	✓				
Alloyed					
Chrome					
Aftermarket					

Glass	OK	Brkn	Chip	None
Windshield		✓		
Rear View Mirror	✓			
L Front	✓			
R Front	✓			
L Rear	✓			
R Rear	✓			
Rear Windshield	✓			
Paint Condition				
Chipped				
Mis-Matched				
Scratched				
Oxidized				
Not Original				
Bondo Showing				

Interior	Clean	Dirty	Worn	Stained
Dash		✓		
F Seats		✓		
R Seats		✓		
Door Panels		✓		
Mats/Carpet		✓		
Headliner	✓			
Fabric		✓		
Vinyl				
Leather				
Cloth	✓			
A/C	✓			
Rear A/C				
Cruise Control	✓			
Rear Defroster	✓			
Power Steering	✓			
Power Locks	✓			
Power Windows	✓			
Power Seats	✓			
Power Mirrors	✓			
Tilt Steering	✓			
Other Equipment				

Keys	
VAT	
10 Cut	
SGLE Cut	
SPL Cut	
Laser	
Entertainment	
AM/FM	✓
AM/FM CD	✓
AM/FM Cassette	
CD Changer	
After Market Stereo	✓
DVD/VCR	

Overall Condition	
Excellent	
Good	
Average	✓
Poor	
Junk	
Other	
Tow Hitch	✓
Navigation	
Roof Rack	
Running Board	
Floor Mats #	0

Notes
Personal Property ○ Yes ○ No

All over ding's & scratches, some deep, RR fender, 2 dent's and top of fender,bed rail ripped, small dent rear bumper, bottom of steering column tailgate has some small dent's, deep scratches on truck.

By my signature or stamp below, I affirm and acknowledge that I have examined the above described vehicle thoroughly and am able to represent that its condition is acceptable and currently remains in the same condition as listed on this report. Furthermore, I release the above listed company from any liability in connection with my removing the collateral.

Print_____ Signature_____ Date_____

Camping Companies

PO Box 56037
Phoenix, AZ 85079-6037

Invoice #: 10062217 - 1

Loc: Reno

(602)956-5119 / (602)956-5495
Tax ID - 86-0650616

Date: 04/17/2015 GMT

Legal Owner:

Legal Acct #:

Bill To:
TitleMax
900 W 5th St
Reno, NV 89503-4312
Ph: (775) 329-2516
Fax: (775) 329-2531
Rep. Name: Garrett Schumach
Customer No.: TM RENO 2

Client:
TitleMax
900 W 5th St
Reno, NV 89503-4312
Ph: (775) 329-2516
Fax: (775) 329-2531
Customer No.:
TM RENO 2

Debtor:
FARNWORTH, GARY
SS#:

Acct #:
14469-0135047
Date Received:
04/15/2015 00:28:17 GMT

Year:
2002
Make:
GMC
Model:
SIERRA - Base; SL; SLE
VIN:
1GTHK23152F162557

Date Recovered:
04/16/2015 23:44:38 GMT
Recovered From:
220 Copperfield Dr
Reno, NV 89506-9210

Service Type:
Involuntary Repossession

Comments:

Amount:
$300.00

Comments

Due Date: 04/17/2015 GMT

Remit To: Camping Companies
PO Box 56037
Phoenix, AZ 85079-6037

Subtotal before taxes:	$300.00
Total Taxes:	$0.00
Total Amount:	$300.00
Payment Received:	$0.00
Amount Due:	$300.00

INVOICE

TitleMax of Nev
900 W. Fifth Str
Reno, NV 89503
775-329-2516

UNITED STATES POSTAL SERVICE®

Certificate Of Mai

This Certificate of Mailing provides evidence that mail has been presented to USPS® for n
This form may be used for domestic and international mail.

From: TITLEMAX
900 WEST 5TH STREET
RENO, NV 89503

To: Garry Farnworth
220 Copperfield Dr.
Reno, NV 89506

PS Form 3817, April 2007 PSN 7530-02-000-9065

WASHINGTON STATION 89506 RENO, NV U
APR 17 2015
$1.30
0000827-04

U.S. POSTAGE PAID RENO, NV 89503 APR 17 '15 AMOUNT

4/16/2015

NOTICE OF OUR PLAN TO SELL PR

Gary Farnworth
220 Copperfield Dr.
Reno, NV 89506

Subject: *Title Loan Agreement* - 14469-0135047

We have your 2002 GMC, Sierra K25 VIN: 1GTHK23152F162557
because you broke promises in our agreement.

We will sell 2002 GMC, Sierra K25 VIN: 1GTHK23152F162557
at private sale sometime after 4/27/2015 A sale could include a lease or license.

The money that we get from the sale (after paying our costs) will reduce the total amount unpaid on your account(s with us. If we get less money than the total amount unpaid, you *will not* still owe us the difference. If we get more money than the total amount unpaid, you will get the extra money, unless we must pay it to someone else.

You can get the property back at any time before we sell it by paying us the full amount unpaid on your accounts (s) (not just the past due payments), including our expenses. To learn the exact amount you must pay, call us at 775-329-2516.

If you want us to explain to you in writing how we have figured the amount unpaid on your account(s), you may call us at 775-329-2516 or write us at 900 W. Fifth Street Reno, NV 89503
and request a written explanation. We will not charge you for the explanation.

If you need more information about the sale call us at 775-329-2516 or write us at
900 W. Fifth Street Reno, NV 89503.

We are sending this notice to the following other people who have an interest in
2002 GMC, Sierra K25 VIN: 1GTHK23152F162557 or who owe money under your agreement:

Sincerely,

Store Manager

RE: OFR ~~Donald~~ Gary Farnworth

Charly Haddad

Tue 4/14/2015 4:36 PM

To:TM-Reno-NV2 14469 <TM-Reno-NV2@titlemax.biz>;

approved

Charly Haddad
District Manager, Region 20, District 150
TMX FINANCE
3220 S Virginia St
Reno, NV 89502
PH: 775-828-2420
Cell: 916-532-0008
Charly.Haddad@titlemax.com

From:TM-Reno-NV2 14469
Sent: Monday, April 13, 2015 2:54 PM
To: Charly Haddad
Subject: OFR Donald Farnworth

Charly,

Please see the attached
Jamie Cowen- General Manager
Garrett Schumacher-Store Manager
Monse Gonzalez-CSR

TM Reno 2
900 W. 5th Street
Reno, NV 89503
Ph: 775-329-2516
Fax: 775-329-2531
Email: tm-reno-nv2@titlemax.com

TM-Reno-NV2
Store #14469
Region 20, District 150

Assignment Received Notification- Camping Companies: Reno, Nevada / FARNWORTH, GARY

ccireno@Re-Pros.com

Tue 4/14/2015 5:34 PM

The following assignment was received by Camping Companies

* Company Name: Camping Companies

  * Location Name: Reno
  * Address: 625 Spice Islands Dr Ste C / Sparks, NV 89431-7121
  * Phone: (775) 829-0218

  * Date/Time: 04/15/2015 00:28:17 GMT
* Client: TitleMax
* Debtor: FARNWORTH, GARY
* Assignment Type: Involuntary Recovery
* Re-Pros Assignment Number: 10062217
* Collateral Info:

  * VIN: 1GTHK23152F162557
  * Year: 2002
  * Make: GMC
  * Model: SIERRA - Base; SL; SLE

Thank you for your patronage.

Camping CO.
Technology Driven • Lender Focused
Corporate
4427 N. 27th Ave.
Phoenix, AZ. 85017
PH: 602-864-7860
FAX: 602-864-7917
Toll Free: 800-862-8458

CCI Branch Requested: Reno, NV FAX 775-829-0258

Type of Recovery: Involuntary

DATE: 4/14/2015

AUTHORIZATION TO REPOSSESS

Legal Owner: TitleMax of Nevada DBA TitleMax

Address: 900 West 5th ST

City/State/Zip: Reno NV 89503

Collector: Garrett Schumacher

Referred By:

Phone:

Fax:

Email: tm-reno-nv2@titlemax.com

Debtor Name: Gary Farnworth

Address: 220 Copperfield Dr.

City/State/Zip: Reno, NV 89506

Phone: [redacted]

Date Of Birth: [redacted]

Social Security #: [redacted]

Co-Signer Name:

Address:

City/State/Zip:

Phone:

Date Of Birth:

Social Security #:

EMPLOYMENT INFORMATION

Employer: [redacted]

Address: [redacted]

City/State/Zip: Reno, NV 89506

Phone:

COLLATERAL INFORMATION

Year/Make/Model: 2002/GMC/Sierra

Plate #: 270 XWP State: NV Color: Gold

Key Code:

VIN: 1GTHK23152F162567

Loan #: 14469-0135047 Due Date: Past Due Amount: $

Monthly Payment: $ Date Last Paid: Loan Balance: $

INSTRUCTIONS and QUOTED FEES:

Customer has spotty payment history truck was present last field visit this week

Authorized Signature:

Printed Name: Garrett Schumacher

Date: 4/14/2015

OUT FOR REPO REQUEST FORM

Email this completed form to your DM along with the customer's collection notes, pay history, title with lien, and any Right to Cure notices. When approved, scan the DM written approval along with this form into the customer's account.

Customer Name: Gary Farnworth **Account Number:** 14469-0135047

Account Information	Vehicle Information
Days Past Due: 32	Year/Make/Model: 2002/GMC/ Sierra
Days Past PPD:	Last Known Mileage: 246474
First or Second Default:	Current Black Book Value: 11300
Original Loan Date: 12/16/2014	Condition of Vehicle if Known: Average
Original Loan Amount: 2000	
Add On Date:	
Add On Amount:	
Total Paid to Date: 1500.	
Current Amount Due: 2639.40	

Voluntary ☐ Involuntary ☑

Where applies, was the Voluntary Surrender Form signed? NO

Is the contract signed by all applicable parties? Yes

Special Notes:
Several FV to home and work, 10-Day letters sent, No contact spotty payments at best

SM or ASM signature verifying all info is accurate: _____ Date_____

Out For Repo Request Form – v1. 09.09.10

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UNITED STATES POSTAL SERVICE®

Certificate Of Mail

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mail. This form may be used for domestic and international mail.

From:

TITLEMAX
[illegible] STREET
[illegible] NV [illegible]

To: Gary Elwin Farnworth
220 Copperfield Dr.
Reno, NV 89506

WASHINGTON DC 20260 MAR 25 2015 RENO, NV USPS

U.S. POSTAGE PAID RENO, NV 89503 MAR 25 '15 AMOUNT $1.30 00091827-04

PS Form 3817, April 2007 PSN 7530-02-000-9065

Gary Elwin Farnworth
220 Copperfield Dr.
Reno, NV 89506

Re: **Opportunity to Enter into a Repaymen**

Dear Customer:

On 11/13/2014 10:06:51 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/23/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/14/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 4/13/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $1,999.37. The total of payments or the remaining balance on the original transaction is $9,996.87. You made the following payment(s) on the loan:

Date:	12/23/2014	Amount:	$865.00
Date:	02/20/2015	Amount:	$865.00
Date:	03/18/2015	Amount:	$865.00

The total amount due if you enter into a Repayment Plan on or before 4/13/2015 will be $1,999.37.

Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.

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UNITED STATES POSTAL SERVICE
Certificate Of Mail
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.
From:
TITLEMAX
200 WEST 5TH STREET
RENO, NV 89503
To: Gary Elwin Farnworth
220 Copperfield Dr.
Reno, NV 89506
PS Form 3817, April 2007 PSN 7530-02-000-9065

WASHINGTON STATION 10000 89503 MAR 25 2015 RENO, NV USPS

U.S. POSTAGE PAID RENO, NV 89503 MAR 25 '15 AMOUNT $1.30 00091827-04

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604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/4/2015

Licensee Address: 900 W 5TH ST RENO NV 89503

Exam as of: 5/4/2015

Borrower Name & Address: JOHN PAUL SISK

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14469-0142027	12/19/2014	$5,000.00	7/17/2015	$2,186.82	7	$1,026.69	121.55%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan:

Is the loan secured? **YES** If so, what is the collateral? 2002 CHEVY If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $3,600 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $10,750.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **YES** Has the loan been extended or renewed? **NO** How many times? *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604 A 485 VIOLATION AMT PAID AND BALANCE DUE EXCEEDS CONTRACTED AMOUNT AND THERE IS GPDA ON FILE

AMOUNTS PAID PLUS BALANCE DUE EXCEEDS THE COBTRACTUAL AMOUNT OF THE LOAN

APP 001954
ROA 000360

Title Loan Agreement

Date: 12/19/2014

Number: 14469-0142027

Customer & Co-Customer Information	ACCOUNT NUMBER: 14469-0142027		
FIRST NAME John Paul	LAST NAME Sisk	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
SS[redacted] (S[redacted]	DRIVERS LIC./STATE ID. NO [redacted]	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 8921		CO-CUSTOMER STREET ADDRESS	
City Reno	STATE NV	ZIP CODE 89506	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]	[redacted]H	CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)329-2516		
LICENSEE STREET ADDRESS 900 W. Fifth Street	LICENSEE CITY Reno	LICENSEE STATE NV	LICENSEE ZIP CODE 89503
VEHICLE IDENTIFICATION NUMBER (VIN) 1GCHK29142E226021	LICENSE PLATE 703YWL		
VEHICLE YEAR 2002	VEHICLE MAKE Chevrolet	VEHICLE MODEL Silverado	COLOR

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 07/17/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.545 %	$2,186.82	$5,000.00	$7,186.82

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,026.69	1/18/2015 and each 30 days thereafter
1	$1,026.68	7/17/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $20.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$5,000.00
1. Amount given to you directly:	$4,980.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-3365.

Repayment Plan Disclosure: If you default on the loan, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by enter[illegible] into this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment.** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

John Sisk	12-19-14		12-19-14
Customer's Signature	Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14469-0142027

Customer Name: John Paul Sisk Address: 8921 Wynne St. Reno, NV 89506 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information:2002 Chevrolet Silverado 1GCHK29142E226021

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/19/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** . Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$499.50	1/18/2015
2	$499.50	2/17/2015
3	$499.50	3/19/2015
4	$499.50	4/18/2015
5	$499.50	5/18/2015
6	$499.50	6/17/2015
7	$499.50	7/17/2015
8	$714.29	8/16/2015
9	$714.29	9/15/2015
10	$714.29	10/15/2015
11	$714.29	11/14/2015
12	$714.29	12/14/2015
13	$714.29	1/13/2016
14	$714.26	2/12/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$8,496.50	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and Interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Affidavit

STATE OF NEVADA
COUNTY OF Washoe

Title Loan Agreement No.: 14469-0142027
Date: 12-19-14

Customer Name: John Paul Sisk Address: 8921 Wynne St. Reno, NV 89506 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 900 W.5th St Reno, NV 89503

Vehicle Information: VIN: 1GCHK29142E226021
License Plate State and No: 703YWL Color: Black Year: 2002 Make: Chevrolet Model: Silverado

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a Titlemax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, John Paul Sisk, being first duly sworn, states as follows:

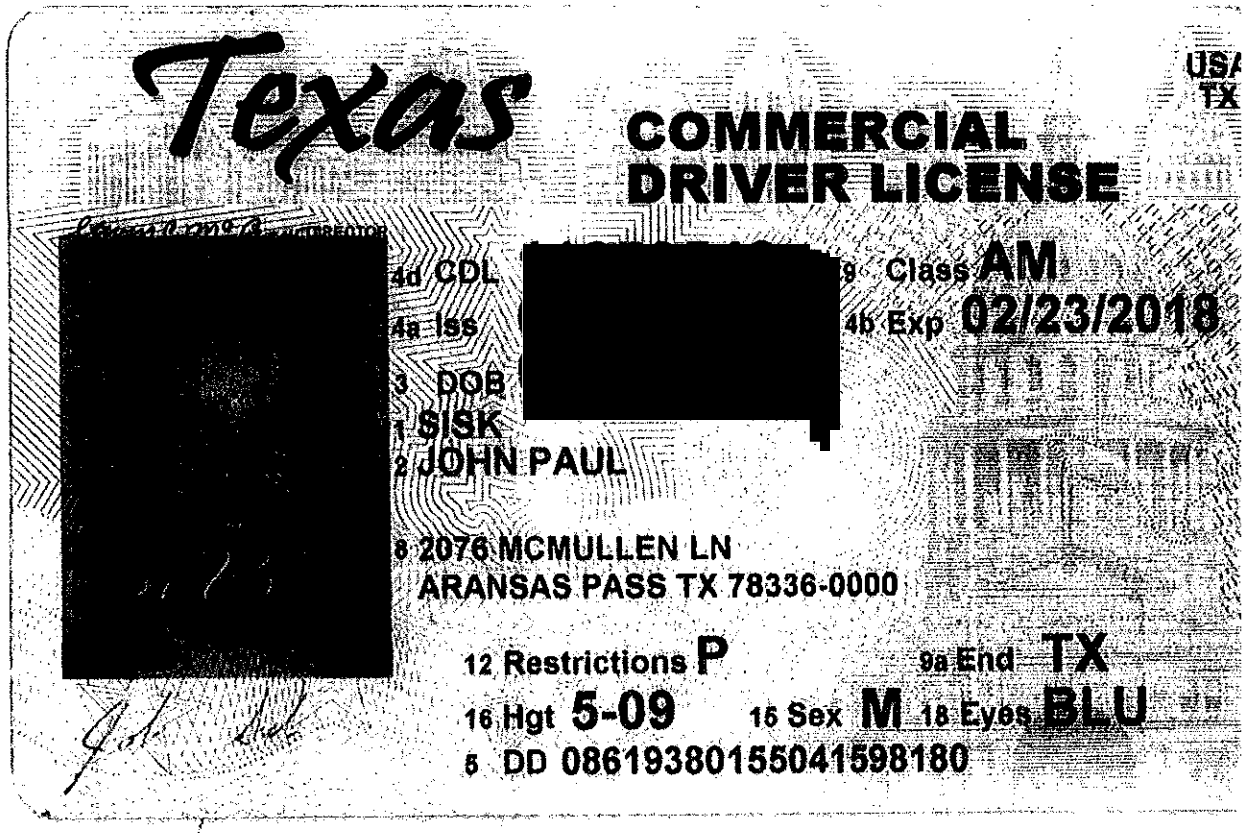
1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____


Texas
COMMERCIAL
DRIVER LICENSE
USA
TX
4d CDL
9 Class AM
4a Iss
4b Exp 02/23/2018
3 DOB
1 SISK
2 JOHN PAUL
8 2076 MCMULLEN LN
ARANSAS PASS TX 78336-0000
12 Restrictions P
9a End TX
16 Hgt 5-09
15 Sex M
18 Eyes BLU
5 DD 08619380155041598180

Ability to Pay Summary

Loan Number	
Customer Name	
Is Customer a Covered Borrower	No
Requested Loan Amount	$5,000.00
Title Fee	$0
MLV Amount	$5,000
Gross Monthly Income	$3,600.00
Current and Expected Monthly Obligations	$1,150.00
Other TitleMax Loan Payment	$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$2,450.00

210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	5,000
Interest Rate		9.99%
Max Cash to Customer Amount	$	5,000.00
Actual Cash to Customer Amount	$	5,000.00
Title Fee Amount	$	-
Total Loan Amount	$	5,000

Amortized Loan Payment	$1,026.69
Total Payback Amount	$7,186.83
Minimum Payment to Extend	$499.50
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$714.29

CHECK THE CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 9.99%

07.18.2014

Contact Information 12/19/2014

Company: Titlemax (314391)
Contact: Laurie Lawson
E-Mail: Laurie.lawson@titlemax.com

Telephone: 775-298-4503
Fax: 775-624-9818

Notes

Vehicle Info For: 2002 Chevrolet Silverado 2500 LT Crew Cab 4WD

MSRP: $36,250	VIN: 1GCGK2312	Adj. State: National
Tire Adv: $13,800	UVC: 2002150803	Mileage: 0
Equip Ref: $37,817	MPG: --/--	Mileage Cat: G
Tire Size: 245/75R16	Weight: 9200	Cylinders: 8
Base HP: 300 @ 4400	Fuel Type: Diesel	Transmission: A
Taxable HP: 52.7	Wheelbase: 153.0	Drive Train: 4WD
Model Number: 12025743	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC BOY		

Wholesale Black Book values as of 12/19/2014

	X-CL	Clean	Average	Rough
Base	N/A	$12,050	$9,950	$8,850
Options	N/A	$1,900	$1,900	$1,900
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$13,950	$11,850	$10,750

Trade In Black Book values as of 12/19/2014

	X-CL	Clean	Average	Rough
Base	N/A	$12,175	$10,075	$8,360
Options	N/A	$1,900	$1,900	$1,900
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$14,075	$11,975	$10,260

Retail Black Book values as of 12/19/2014

	X-CL	Clean	Average	Rough
Base	N/A	$15,000	$12,575	$11,000

APP 001967
ROA 000373

Options	N/A	$1,900	$1,900	$1,900
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$16,900	$14,475	$12,900

Residual Black Book Values as of 12/19/2014

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	$0	$0	$0	$0	$0	$0	$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

8100 V8.0
Cab & Chassis -100
✓ Duramax Diesel +1900
Flat Dump +1300
Flat/Stake Bed +600
Hydric Hook Wrecker +2300
Landscape Body +400
Liftgate +400
Refrigerated Body +1800
Rollback Wrecker +2500
Util/Work Body +600
Van/Box Body +400
w/o AT - Exc Diesel -550
w/o Factory Air -100

APP 001968
ROA 000374

ACV ID: 91428 | TITLEMAX OF RENO, NV #2 | NV | 14469 | (775) 329-2516 | Garrett Schumacher

Assessment Date: 12/19/2014

ACV

Value Guide

Black Book Rough Value

$6,550

Successfully Paid Transactions:

A	
Mileage	ACV
211,628	$4,375
134,860	$4,500
164,990	$4,875

B	
Mileage	ACV
304,872	$3,500
193,940	$5,000
328,607	$3,800
127,199	$5,000
105,254	$5,250
240,687	$3,750
171,523	$4,375

C	
Mileage	ACV
204,847	$3,000
323,633	$3,500

Mileage: 236,856

Condition: A **Approved Condition:** B +

ACV: $11,500

Original ACV*:	Recommended Range:	Final ACV:
$11,500	$7,000 - $7,001	$7,001

MLV: $5,000 ()

Current Principal (Add On): $0

Cash to Customer: $5,000

Approval Status:	Approved By:	Reason:	Date/Time Approved:
Approved	Denise Mccracken	Over Appraised	Fri Dec 19 20:42:13 EST 2014

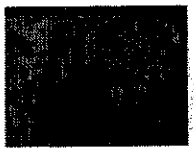
General Comments:

Garrett Schumacher Fri Dec 19 20:38:12 EST 2014 Great condition black book offered to us wi th this particular truck with duramax diesel is10750
Garrett Schumacher Fri Dec 19 20:46:21 EST 2014 Great condition black book offered to us wi th this particular truck with duramax diesel is10750
Denise Mccracken Fri Dec 19 20:42:13 EST 2014 over based on additional info
Elva Trevino Fri Dec 19 20:31:49 EST 2014 Vehicle is B due to average wear on interior. The series selected does not match this vehicle. It is an ST because the LT version is equipped with lea ther upholstery. Please change series and resumit. ACV is very agressive and not supported
Garrett Schumacher Fri Dec 19 20:26:31 EST 2014

PRINTED 2014-12-19 21:01:15

ACV ID: 91428 | TITLEMAX OF RENO, NV #2 | NV | 14469 | (775) 329-2516 | Garrett Schumacher
Assessment Date: 12/19/2014

Images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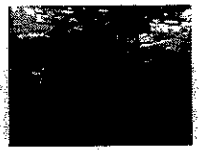
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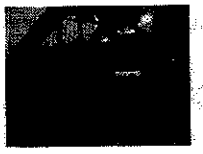
Interior

Odometer

Rear

Mailing Address
TITLEMAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES
CERTIFICATE OF TITLE

Vehicle Identification No.	Year	Make	Model	Body Type	Title No.
1GCHK29142E226021	2002	CHEV	SILVER	T4C	NV007443000

Issue Date	Odometer	Fuel Type	Sales Tax Paid	Empty Wt	Gross Wt	GVWR
12/19/2014		D		5630	6001	

Odometer Remarks
EXEMPT

Brand

Owner(s) Name and Address
SISK JOHN PAUL
8921 WYNNE ST
RENO NV 89506-5968

Lienholder
TITLEMAX OF NEVADA DBA TITLEMAX
900 W 5TH ST
RENO NV 89503-4312

This is not an original Title certificate

Print Date: 12/19/2014

VALIDATED
DEC 19 2014
Department of
Motor Vehicles

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: John Paul Sisk
LOAN AGREEMENT IDENTIFICATION NO. 14469-0142027 LOAN AGREEMENT DATE: 12/19/2014 5:46:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/04/2015 01:18:45 PM
AMOUNT PAID: $500.00	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$500.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$5,264.90
NEXT SCHEDULED DUE DATE:	4/18/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Printed Name

Signature

Title...ax of Nev
90(
Re
(

UNITED STATES POSTAL SERVICE

Certificate Of M

This Certificate of Mailing provides evidence that mail has been presented to USPS®. This form may be used for domestic and international mail.

From: TitleMax of Nevada
900 W. 5th St
Reno, NV 89503
775-329-2516

To: John Paul Sisk
8921 Wynne St
Reno, NV 89506

PS Form 3817, April 2007 PSN 7530-02-000-9065

PEAVINE STATION RENO NV APR 2015 USPS

U.S. POSTAGE PAID RENO, NV 89523 APR 04, 15 AMOUNT $1.30 00038694-13

John Paul Sisk
8921 Wynne St.
Reno, NV 89506

Re: **Opportunity to Enter into a Repayment**

Dear Customer:

On 12/19/2014 5:46:46 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 02/16/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/20/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 4/19/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $1,096.37. The total of payments or the remaining balance on the original transaction is $5,481.85. You made the following payment(s) on the loan:

Date:	02/16/2015	Amount:	$500.00
Date:	03/05/2015	Amount:	$500.00
Date:	03/05/2015	Amount:	$500.00

The total amount due if you enter into a Repayment Plan on or before 4/19/2015 will be $1,096.37.

Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.

T[illegible] Max of N
9

UNITED STATES POSTAL SERVICE®

Certificate Of Ma

This Certificate of Mailing provides evidence that mail has been presented to USPS for
This form may be used for domestic and international mail.

From: TITLEMAX
900 WEST 5TH STREET
RENO, NV 89503

To: John P Sisk
8921 Wynne St
Reno, NV 89506

PS Form 3817, April 2007 PSN 7530-02-000-9065

RENO, NV WASHINGTON STATION 89503 MAR 5 2015

U.S. POSTAGE PAID RENO, NV 89503 MAR 06, 15 AMOUNT $1.30 00091827-04

John Paul Sisk
8921 Wynne St.
Reno, NV 89506

Re: **Opportunity to Enter into a Repayme**

Dear Customer:

On 12/19/2014 5:46:46 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax o Nevada, Inc. d/b/a TitleMax, and, if applicable, on 02/16/2015 you entered a Grace Period Payment Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/18/2015 ("Date of Default")yo defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Perio Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessin the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITL LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 3/20/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payment Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initi payment of $1,096.47. The total of payments or the remaining balance on the original transaction i $5,482.35. You made the following payment(s) on the loan:

Date:	02/16/2015	Amount:	$500.00

The total amount due if you enter into a Repayment Plan on or before 3/20/2015 will be $1,096.47.

Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) w will allow the period for repayment to extend at least 90 days after the date of default, unless you agre to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent c the total amount due under the Repayment Plan.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: John Paul Sisk
LOAN AGREEMENT IDENTIFICATION NO. 14469-0142027 LOAN AGREEMENT DATE: 12/19/2014 5:46:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/05/2015 03:42:03 PM
AMOUNT PAID: $500.00	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$500.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$5,265.40
NEXT SCHEDULED DUE DATE:	3/19/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Paul K
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: John Paul Sisk
LOAN AGREEMENT IDENTIFICATION NO. 14469-0142027 LOAN AGREEMENT DATE: 12/19/2014 5:46:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/05/2015 03:36:45 PM
AMOUNT PAID: $500.00	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$500.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$5,265.40
NEXT SCHEDULED DUE DATE:	3/19/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Printed Name _____ Signature _____

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: John Paul Sisk
LOAN AGREEMENT IDENTIFICATION NO. 14469-0142027 LOAN AGREEMENT DATE: 12/19/2014 5:46:46 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/16/2015 04:49:46 PM
AMOUNT PAID: $500.00	AGENT RECEIVING PAYMENT: Garrett Schumacher

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$500.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$5,482.35
NEXT SCHEDULED DUE DATE:	2/17/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

John Sisk

Printed Name

Signature

Title Max of Nevada, Inc. d/b/a TitleMax
900 W. Fifth Street
Reno, NV 89503
(775)329-2516
2/2/2015

John Paul Sisk
8921
Reno, NV 89506

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 12/19/2014 5:46:46 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/19/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 2/18/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $1,139.86. The total of payments or the remaining balance on the original transaction is

UNITED STATES POSTAL SERVICE®

Certificate Of Mail

This Certificate of Mailing provides evidence that mail has been presented to USPS® for m
This form may be used for domestic and international mail.

From:
TITLEMAX
900 WEST 5TH STREET
RENO, NV 89503

To:
John Paul Sisk
8921 Wynne St
Reno, NV 89506

PS Form 3817, April 2007 PSN 7530-02-000-9065

RENO, NV 89503 FEB 03 2014 USPS

$1.30

U.S. POSTAGE PAID RENO, NV 89503 FEB 03 '15 AMOUNT

efore 2/18/2015 will be $1,139.86.

Under the terms of any Repayment ... vada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.

Customer Application

Personal Information

Date 12-19-14	[redacted]	[redacted]	[redacted]
Last Name SISK	First Name John		Middle Name Paul
Home Phone [redacted]			
Best time to call? Evening	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 8921 Wynne st			Apt # —
City Reno	State NV	Zip 89506	County Washoe
Mailing Address (If different from physical address) Same			
City —	State —	Zip —	

Source of Income

Employer [redacted]			
City Reno	State NV	Zip 89506	Time at Job? 1yr
[redacted]	Title General Manager	Supervisor Denise SISK	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	12/19/14	$3600.00	$1150	Day

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name [redacted]		Phone # —	
Address (Street Number & Name) —	City Reno	State NV	Zip 89503
Business Name		Phone #	
Address (Street Number & Name)	City	State	Zip

Personal References

Name [redacted]		State NV	Zip 89506
Relationship to You Coworker / friend	Phone [redacted]		Cell
Name [redacted]	Address (Street Number & Name)	City	State / Zip
Relationship to You Coworker / friend	Phone [redacted]		Cell —
Name [redacted]	Address (Street Number & Name)	City Reno	State NV / Zip 89506
Relationship to You Daughter	Phone [redacted]		Cell
[redacted]	Address (Street Number & Name) [redacted]	City	State NV / Zip 89506
Relationship To You wife	Phone [redacted]		Cell

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #
Last Name	First Name		Middle Name
Home Phone	Cell Phone†		Email Address (optional)††
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☐ Cell Phone		

Physical Address *(Street Number & Name)*			Apt #
City	State	Zip	County
Mailing Address *(If different from physical address)*			
City	State	Zip	
Employer * *(Source of Income)*	Employer Address *(Street Number & Name)*		
City	State	Zip	Time at Job?
Work Phone #	Job Title	Supervisor	

Pay Frequency: *(check one)*	Next Payday	Current and Expected		Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed		Gross Monthly Income $	Gross Monthly Obligations $		

***Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding.
Are you currently in bankruptcy? ☐ yes ☐ no

How did you hear about us? (Circle one.)

Friend/Referral **Name of referrer?** _____ **Saw Store** **Television** **Yellow Pages** **Repeat Customer**

Internet **Billboard** **Postcard** **Other:** _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

†**Cellular Phone Calls:** Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

Phone Messages. You authorize us to contact the phone numbers listed. You authorize us to mail correspondence to your address. You authorize us to call and leave messages on any answering machine at your phone numbers above.

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or company listed on this Customer Application, including any persons that you may add at a later date. Your application may be rejected if any information provided is found to be false.

Credit Inquiries and Reporting Authorization. By signing below, you further agree and authorize us to obtain your credit history reports from credit bureaus and other credit reporting agencies or companies.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Privacy Policy. You verify that you have received a copy of the company's Privacy Policy.

Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you addressing the following: (i) you have provided TitleMax with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and (ii) you have the ability to repay. You will be asked to sign the Affidavit before signing the Title Loan Agreement. TitleMax offers a "thirty day" Title Loan and six "thirty day" extensions as allowed by Nevada law. In addition, Nevada law requires that the amount of our loan does not exceed the fair market value of your motor vehicle. Furthermore, we have a policy of allowing those who remain in good standing with TitleMax by timely extending their loan obligations six times as allowed by law, to participate in an interest free workout repayment plan, in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest free repayment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our internal underwriting and ability to repay analysis for your requested loan, we will (i) examine the motor vehicle and determine its fair market value, and (ii) rely upon the employment and sources of income information as well as the current and expected gross monthly income and obligations made in this Application, and assume no changes in same for 14 months. **IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:**_____

N/A

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

expected gross monthly income and obl[illegible]ons. You agree that you have told us about ar[illegible]anges you expect within the next 14 months relating to (i) your employment o[illegible]ource of income, and (ii) current and expected g[illegible]s monthly income and obligations. **You agree that you have read and understood all the above statements, including the Arbitration Provision.**

Applicant Signature _____ Date 12-19-14

Co-Applicant Signature _____ Date _____

Income Worksheet

[redacted]

Employee Use Only

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		$ 3600.-
Part-Time Gross Monthly Salary or Wages		$
Other/Expected Income	**Description**	**Amount**
Gross Bonus or Commission	Annual Bonus	$ 10,000 year
Social Security/ Disability	—	$
Gross Pension/Retirement	—	$
Unemployment	—	$
Alimony or Child Support	—	$
Other Income (Babysitting, Lawn care, etc.):	—	$
Total Current/Expected Income	Part 1: Please add all income amounts and enter amount here	+$ 3600
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-$ 1150
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		=$ 2450

Applicant Name: John Sisk

Today's date: ~~12-16-14~~ JS 12-19-14

Driver's License/Government Issued ID Number: [redacted]

Cash Advance Snapshot Report

Filter (Location: 14469 Loan: 14469-0142027 Ordered by Date)

Tm Reno #2
900 W. Fifth Street
Reno, NV 89503
(775)329-2516

12/19/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0142027	12/19/2014	Sisk, John Paul	A2	$7,186.82	$5,000.00	$1,998.00	$1,500.00	$5,498.00	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14469-0142027-1	NEL	12/19/2014 5:		X	-	$5,000.00	$0.00	$0.00	$5,000.00
14469-0142027-2	FEE	1/18/2015		X	-	$0.00	$499.50	$0.00	$499.50
14469-0142027-3	LOG	1/19/2015 4:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-4	LOG	1/22/2015 1:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-5	LOG	1/22/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-6	LOG	1/23/2015 1:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-7	LOG	1/23/2015 2:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-8	LOG	1/23/2015 6:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-9	LOG	1/24/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-10	LOG	1/26/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-11	LOG	1/26/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-12	LOG	1/27/2015 7:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-13	LOG	1/28/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-14	LOG	1/28/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-15	LOG	1/29/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-16	LOG	1/29/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-17	LOG	1/30/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-18	LOG	1/30/2015 5:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-19	LOG	1/31/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-20	LOG	2/2/2015 6:26		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-21	LOG	2/3/2015 11:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-22	LOG	2/3/2015 6:21		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-23	LOG	2/4/2015 10:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-24	LOG	2/5/2015 1:11		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-25	LOG	2/5/2015 5:56		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-26	LOG	2/6/2015 11:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-27	LOG	2/6/2015 3:49		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-28	LOG	2/6/2015 6:31		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-29	LOG	2/7/2015 10:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-30	LOG	2/7/2015 10:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-31	LOG	2/9/2015 12:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-32	LOG	2/9/2015 5:34		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-33	LOG	2/10/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-34	LOG	2/10/2015 6:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-35	LOG	2/12/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-36	LOG	2/13/2015 9:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-37	LOG	2/13/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-38	LOG	2/13/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-39	LOG	2/14/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-40	LOG	2/16/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-41	PMT	2/16/2015 4:4	2/17/2015	X	-	$0.00	$482.85	$500.00	($17.15)
14469-0142027-42	FEE	2/17/2015 7:0		X	-	$0.00	$16.65	$0.00	$16.65
14469-0142027-43	LOG	2/21/2015 8:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-44	LOG	2/23/2015 1:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-45	LOG	2/23/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-46	LOG	2/24/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-47	LOG	2/24/2015 6:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-48	LOG	2/25/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-49	LOG	2/25/2015 6:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-50	LOG	2/26/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-51	LOG	2/27/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-52	LOG	2/28/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-53	LOG	3/2/2015 12:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-54	LOG	3/3/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-55	LOG	3/4/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-56	LOG	3/4/2015 5:35		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-57	LOG	3/5/2015 9:44		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-58	PMT	3/5/2015 3:36	3/19/2015	X	X	$0.00	$266.40	$500.00	($233.60)
14469-0142027-59	REV	3/5/2015 3:41	2/17/2015	X	-	$0.00	($266.40)	($500.00)	$233.60
14469-0142027-60	PMT	3/5/2015 3:42	3/19/2015	X	-	$0.00	$266.40	$500.00	($233.60)

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ROA 000390

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14469-0142027	12/19/2014	Sisk, John Paul	A2				$1,500.00		0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14469-0142027-61	LOG	3/13/2015 5:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-62	LOG	3/19/2015 12:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-63	FEE	3/19/2015 7:1		X	-	$0.00	$233.10	$0.00	$233.10
14469-0142027-64	LOG	3/20/2015 9:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-65	LOG	3/20/2015 2:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-66	LOG	3/20/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-67	LOG	3/21/2015 9:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-68	LOG	3/23/2015 4:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-69	LOG	3/25/2015 5:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-70	LOG	3/26/2015 3:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-71	LOG	3/26/2015 6:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-72	LOG	3/27/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-73	LOG	3/28/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-74	LOG	3/30/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-75	LOG	3/31/2015 9:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-76	LOG	3/31/2015 6:0		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-77	LOG	4/1/2015 10:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-78	LOG	4/2/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-79	LOG	4/2/2015 6:19		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-80	LOG	4/4/2015 8:36		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-81	PMT	4/4/2015 1:18	4/18/2015	X	-	$0.00	$266.40	$500.00	($233.60)
14469-0142027-82	LOG	4/17/2015 6:4		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-83	FEE	4/18/2015 4:1		X	-	$0.00	$233.10	$0.00	$233.10
14469-0142027-84	LOG	4/20/2015 3:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-85	LOG	4/20/2015 5:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-86	LOG	4/21/2015 11:		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-87	LOG	4/24/2015 9:5		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-88	LOG	4/24/2015 5:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-89	LOG	4/27/2015 9:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-90	LOG	5/1/2015 9:18		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-91	LOG	5/2/2015 12:1		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-92	LOG	5/6/2015 12:3		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-93	LOG	5/6/2015 6:36		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-94	LOG	5/7/2015 11:2		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027-95	LOG	5/7/2015 5:34		X	-	$0.00	$0.00	$0.00	$0.00
14469-0142027 Totals:		*1*				*$5,000.00*	*$1,998.00*	*$1,500.00*	*$5,498.00*

12/19/2014 Totals:	**1**	**$7,186.82**	**$5,000.00**	**$1,998.00**	**$1,500.00**	**$5,498.00**	**0**	

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604A LOAN REVIEW WORKSHEET

Licensee Name & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start Date: 5/4/2015

Licensee Address: 900 W 5TH ST RENO NV 89503

Exam as of: 5/4/2015

Borrower Name & Address: DAVID KEITH THOMAS

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14469-013969	10/17/2014	$5,000.00	5/15/2015	$2,186.82	7	$1,026.69	121.55%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☑ Purpose of loan:

Is the loan secured? **YES** If so, what is the collateral? 2003 MERZ SL5OR If secured by a vehicle title, is it filed and perfected? **NO**

What is the borrower's expected gross monthly income? $22,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $15,625.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

Does the written loan agreement disclose the right of the customer to RESCIND the loan, *pursuant to NRS 604A.410 (2d)?* **YES**

Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, *pursuant to NRS 604A.410 (2e)?* **YES**

Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, *pursuant to NRS 604A.410 (2f)?* **YES**

Is the loan a collection account? **YES** | Has the loan been extended or renewed? **NO** How many times? *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* | Are receipts filed? **N/A**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

no ~~payments made~~

APP 001987
ROA 000393

Title Loan Agreement

Date: 10/17/2014

Number: 14469-0130969

Customer & Co-Customer Information	ACCOUNT NUMBER: 14469-0130969		
FIRST NAME David Keith	LAST NAME Thomas	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
[redacted]	[redacted]TE ID. NO	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 4894 Sparks Blvd #109		CO-CUSTOMER STREET ADDRESS	
City Spanish Springs	STATE NV	ZIP CODE 89436	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]	[redacted]	CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)329-2516		
LICENSEE STREET ADDRESS 900 W. Fifth Street	LICENSEE CITY Reno	LICENSEE STATE NV	LICENSEE ZIP CODE 89503
VEHICLE IDENTIFICATION NUMBER (VIN) WDBSK75F63F032220	LICENSE PLATE 614LMU		
VEHICLE YEAR 2003	VEHICLE MAKE Mercedes	VEHICLE MODEL SL500	COLOR Black

Terms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 05/15/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
121.545 %	$2,186.82	$5,000.00	$7,186.82

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,026.69	11/16/2014 and each 30 days thereafter
1	$1,026.68	5/15/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.

Filing Fee: $ 0.00

Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

See the terms below and on the other pages of this Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and any prepayment refunds and penalties.

Itemization of Amount Financed of	$5,000.00
1. Amount given to you directly:	$5,000.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$ 0.00
4. Amount paid to _____ on your behalf:	$0.00

Calculation of Interest, Application of Payments and Security Interest. We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to ratably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

Right to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, at the location listed above. We will not charge you any amount for rescinding. To rescind, you must deliver funds equal to the face value of the loan, less any fees charged. If you rescind, then we will return the Title to you, and refund any amount paid. You have the right to make payments in any amount in advance at any time without incurring any charge, fee or penalty. If you prepay any amount at any time, then the final payment amounts will be adjusted as appropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you default o[illegible]e loan, we must offer a Repayment Plan to you [illegible]ore we commence any civil action or process of alternative dispute resolution, or [illegible]ore we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or indirectly by us as an incident to or as a condition of entering into a repayment plan. Such an amount includes, without limitation: (i) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the annual percentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. We will not take additional security for entering into a Repayment Plan or attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. We will not sell you any insurance or require you to purchase insurance or any other goods or services to enter into the Repayment Plan. We will not make any other loan to you while you are in a Repayment Plan. **Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.**

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating: (a) The customer provided licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. **THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:**

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, cross-claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, including claims for money damages to collect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

2. You acknowledge and agree that by entering into this Arbitration Provision:

(a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;

(b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and

(c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. **THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.

7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. **You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employmenL** You acknowledge that the loan does not require a balloon payment of any kind. **You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.**

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	10/17/14 Date	Its Authorized Agent	10/17/14 Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14469-0130969

Customer Name: David Keith Thomas Address: 4894 Sparks Blvd #109 Spanish Springs, NV 89436 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information:2003 Mercedes SL500 WDBSK75F63F032220

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 10/17/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.**. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

NOW THEREFORE, in consideration of the mutual promises, herein you and we agree to the payments deferment in this written and signed Grace Period Payments Deferment Agreement.

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$499.50	11/16/2014
2	$499.50	12/16/2014
3	$499.50	1/15/2015
4	$499.50	2/14/2015
5	$499.50	3/16/2015
6	$499.50	4/15/2015
7	$499.50	5/15/2015
8	$714.29	6/14/2015
9	$714.29	7/14/2015
10	$714.29	8/13/2015
11	$714.29	9/12/2015
12	$714.29	10/12/2015
13	$714.29	11/11/2015
14	$714.26	12/11/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$8,496.50	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 304-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5388.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Affidavit

STATE OF NEVADA
COUNTY OF Washoe

Title Loan Agreement No.: 14469-0130969
Date: 10-17-14

Customer Name: David K Thomas Address: 4894 Sparks Blvd #109 Sparks, NV 89436 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. 5th Street Reno, NV 89503

Vehicle Information: VIN: WDBSK75F63F032220
License Plate State and No: 614LMU Color: Black Year: 2003 Make: Mercedes Model: SL500R

In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction.

Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan.*

The undersigned, David K Thomas, being first duly sworn, states as follows:

1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and

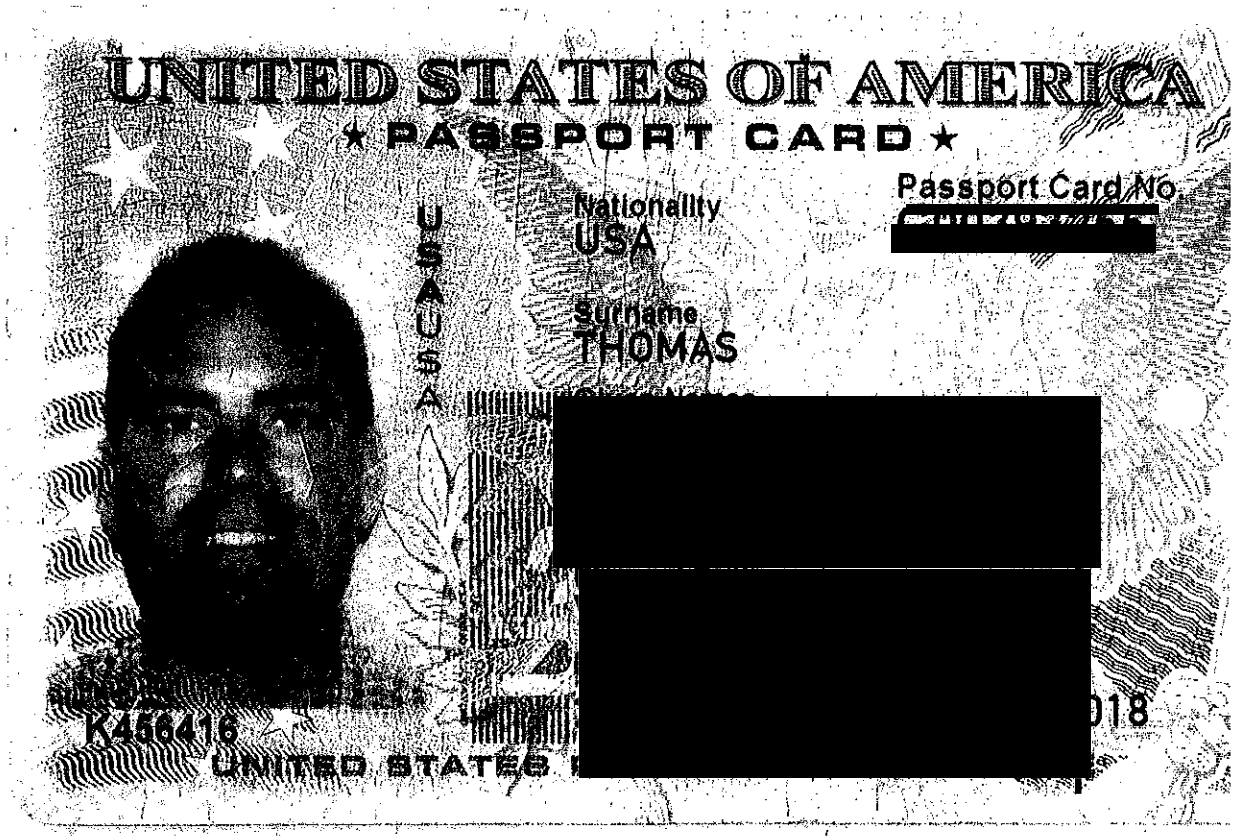
2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

TM-NV-Customer Affidavit-V.1.0-02.16.2011


UNITED STATES OF AMERICA
★ PASSPORT CARD ★
Passport Card No.
[redacted]
Nationality
USA
Surname
THOMAS
USAUSA
[redacted]
K456416
UNITED STATES
018

DMV
Nevada Department of Motor Vehicles

Department of Motor Vehicles
555 Wright Way
Carson City, NV 89711-0625
(775) 684-4368

2015 EXPIRES 3/31/2015

LICENSE NUMBER	YEAR	MAKE	TYPE	CYL	MSRP	FUEL	AXLE	DECLARED WEIGHT	UNLADEN WEIGHT
614LMU	2003	MERC	PCV	8	85990.00	G		0	0

VEHICLE IDENTIFICATION NUMBER	MODEL NAME	COUNTY BASED
WDBSK75F63F032220	SL500R	STOREY

ISSUE DATE	FLEET NUMBER	UNIT NUMBER	FARM/RANCH VEHICLE	DECAL NUMBER	PLATE BACKGROUND
3/10/2014			N	614LMU	SUNSET

CRANFIELD,DAWN MARIE (REGD)

CRANFIELD,DAWN MARIE
PO BOX 375
VIRGINIA CITY NV 89440-0375

Instructions for applying the decal to the rear license plate are on the reverse of this form.

PLATES AND REGISTRATION MUST BE RETURNED WHEN NOT OPERATING THE VEHICLE

Form NVREG04 84010567 - 3036 - 1282

APP 001999
ROA 000405

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Reno #2 900 W. Fifth Street Reno, NV 89503	David Keith Thomas
LOAN AGREEMENT IDENTIFICATION NO. 14469-0130969 LOAN AGREEMENT DATE: 10/17/2014 5:09:15 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/31/2015 03:22:03 PM
AMOUNT PAID: $495.90	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$495.90
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$495.90
BALANCE DUE ON LOAN:	$5,141.66
NEXT SCHEDULED DUE DATE:	4/15/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

David J Thomas
Printed Name

Signature

Customer Rec pt/Repayment Plan Rece t (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Reno #2 900 W. Fifth Street Reno, NV 89503	David Keith Thomas
LOAN AGREEMENT IDENTIFICATION NO. 14469-0130969 LOAN AGREEMENT DATE: 10/17/2014 5:09:15 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/31/2015 03:21:04 PM
AMOUNT PAID: $495.90	AGENT RECEIVING PAYMENT: Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$495.90
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$495.90
BALANCE DUE ON LOAN:	$5,637.56
NEXT SCHEDULED DUE DATE:	3/16/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

David Thomas
Printed Name

David Thomas
Signature

T. .Max of Nevada, Inc. d/b/a TitleMax
900 W. Fifth Street
Reno, NV 89503
(775)329-2516
2/25/2015

David Keith Thomas
4894 Sparks Blvd #109
Spanish Springs, NV 89436

Re: **Opportunity to Enter into a Repayment Plan**

Dear Customer:

On 10/17/2014 5:09:15 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/21/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/15/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

You have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default.

To enter into a Repayment Plan you must follow these procedures by 3/17/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of $1,114.29. The total of payments or the remaining balance on the original transaction is $5,571.44. You made the following payment(s) on the loan:

Date:	11/21/2014	Amount:	$600.00
Date:	12/20/2014	Amount:	$500.00
Date:	01/27/2015	Amount:	$500.00

The total amount due if you enter into a Repayment Plan on or before 3/17/2015 will be $1,114.29.

Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan.

If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

We will prepare the written Repayment Plan and give you a copy of the written Repayment Plan.

Please return to our location in order to enter a Repayment Plan with us.

Sincerely,

General Manager, TitleMax of Nevada, Inc. d/b/a TitleMax

Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(1) The amount of the debt is $5,571.44 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Customer Rec .pt/Repayment Plan Rece.pt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Reno #2 900 W. Fifth Street Reno, NV 89503	PAYMENT MADE ON BEHALF OF OR BY: David Keith Thomas
LOAN AGREEMENT IDENTIFICATION NO. 14469-0130969 LOAN AGREEMENT DATE: 10/17/2014 5:09:15 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/27/2015 05:17:20 PM
AMOUNT PAID: $500.00	AGENT RECEIVING PAYMENT: Garrett Schumacher

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$500.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$5,092.07
NEXT SCHEDULED DUE DATE:	2/14/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

David Thomas
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Reno #2 900 W. Fifth Street Reno, NV 89503	David Keith Thomas
LOAN AGREEMENT IDENTIFICATION NO. 14469-0130969 LOAN AGREEMENT DATE: 10/17/2014 5:09:15 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/20/2014 10:47:30 AM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$500.00	Jamin Cowen

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$18.82
INTEREST PAID:	$481.18
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$4,963.93
NEXT SCHEDULED DUE DATE:	1/15/2015

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

David Thomas
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14469-0130969

Customer Name: David Keith Thomas Address: 4894 Sparks Blvd #109 Spanish Springs, NV 89436 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information:2003 Mercedes SL500 WDBSK75F63F032220

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 10/17/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you [illegible] epting such offer after entering into a Loan Agreement pursuant to the provisions of NRS [illegible] **nce this is a "Grace Period" it is not an "extension" as defined in NRS. 6[illegible]** [illegible] to pay simple interest under the Loan Agreement remains unchanged. Oth[illegible] Title Loan Agreement, we do not charge you any additional fees or interest fo[illegible] ement.

Customer needs to sign

NOW THEREFORE, in consideration of the [illegible] ts deferment in this written and signed Grace Period Payments Deferment A[illegible]

Grace Period Payments Deferment. In the [illegible] payments in the amounts and on the dates set forth in the Payment Schedu[illegible] address indicated above, or at such other address as we direct you in writing. [illegible] y, and defer your payments as set forth below in the Grace Period Paymen[illegible] the amended and deferred payments and periods set forth below in the G[illegible] agree to pay us in cash the amount owing on the dates set forth in the Grac[illegible] any Deferred Due Date falls on a date we are not open for business, then y[illegible] redit such payment, as if we received it on the appropriate Deferred Due Da[illegible] will be consummated upon the date you sign it. Time is of the essence in this G[illegible] Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$499.50	11/16/2014
2	$499.50	12/16/2014
3	$499.50	1/15/2015
4	$499.50	2/14/2015
5	$499.50	3/16/2015
6	$499.50	4/15/2015
7	$499.50	5/15/2015
8	$714.29	6/14/2015
9	$714.29	7/14/2015
10	$714.29	8/13/2015
11	$714.29	9/12/2015
12	$714.29	10/12/2015
13	$714.29	11/11/2015
14	$714.26	12/11/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$8,496.50	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Account Number: 14469-0130969

Date:

Customer Name: David Keith Thomas Address: 4894 Sparks Blvd #109 Spanish Springs, NV 89436 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information:2003 Mercedes SL500 WDBSK75F63F032220

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and [illegible] an Agreement on 10/17/2014 ("Loan Agreement.") Under the Title Loan Agr[illegible] you a "Grace Period" which is a gratuitous period of payments deferment. Yo[illegible] voluntarily accepting such offer after entering into a Loan Agreement pursuan[illegible] **e note that since this is a "Grace Period" it is not an "extension" as de[illegible]** your obligation to pay simple interest under the Loan Agreement remains [illegible] ded for in the Title Loan Agreement, we do not charge you any additional [illegible] eferment Agreement.

Gorgn 4/5 2/0

NOW THEREFORE, In con[illegible] to the payments deferment in this written and signed Grace Period Payme[illegible]

Grace Period Payments De[illegible] your scheduled payments in the amounts and on the dates set forth in the [illegible] closures at the address indicated above; or at such other address as we dir[illegible] amend, modify, and defer your payments as set forth below in the Grac[illegible] nd we agree to the amended and deferred payments and periods set for[illegible] Therefore, you agree to pay us in cash the amount owing on the dates se[illegible] t forth below. If any Deferred Due Date falls on a date we are not open fo[illegible] pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	$499.50	11/16/2014
2	$499.50	12/16/2014
3	$499.50	1/15/2015
4	$499.50	2/14/2015
5	$499.50	3/16/2015
6	$499.50	4/15/2015
7	$499.50	5/15/2015
8	$714.29	6/14/2015
9	$714.29	7/14/2015
10	$714.29	8/13/2015
11	$714.29	9/12/2015
12	$714.29	10/12/2015
13	$714.29	11/11/2015
14	$714.26	12/11/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$8,496.50	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT IN WHICH WE ARE ONLY MODIFYING AND DEFERRING YOUR PAYMENTS UNDER THE TITLE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE TITLE LOAN AGREEMENT, INCLUDING THE CHARGING OF SIMPLE INTEREST AND WAIVER OF JURY TRIAL AND ARBITRATION PROVISION REMAIN IN FULL FORCE AND EFFECT.

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you any amount for rescinding, and you will be required to make the payments as originally scheduled in the Title Loan Agreement.

Prepayment. You may also pay us in full or make prepayments at any time, without an additional charge or fee, before the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Title Loan Agreement in full, as deferred through negotiations and agreed to herein, then we shall return the Title to you. You may also make partial prepayments under this Grace Period Payments Deferment Agreement at any time without an additional charge or fee.

Repayment Plan Disclosure: If you default on the loan and this Grace Period Deferred Payments Agreement, we must offer a Repayment Plan to you before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain our security interest and possession of the Title during this Grace Period Payments Deferment Agreement.

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the earlier of: (I) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. If the term of this loan is shorter than 210 days, you further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

AMENDMENT OF TF TITLE LOAN AGREEMENT TO ESTABLIS REPAYMENT PLAN (greater than 210 days)

No. 14469-0107294 Date: 1/2/2015

Customer Name: Cranfield, Dawn Address: 2767 Dome Ct Sparks, NV 89436 (775)971-7588 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information: 2005, Gold, BMW, x5, 5UXFB535X5LV17240

Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 05/28/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of $7,519.25 was due on 12/24/2014 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of $0.00 and to pay a total of $7519.25 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	$939.91	2/1/2015
2nd Scheduled Payment	$939.91	3/3/2015
3rd Scheduled Payment	$939.91	4/2/2015
4th Scheduled Payment	$939.91	5/2/2015
5th Scheduled Payment	$939.91	6/1/2015
6th Scheduled Payment	$939.91	7/1/2015
7th Scheduled Payment	$939.91	7/31/2015
8th Scheduled Payment	$939.88	8/30/2015
The total amount due under the terms of the Repayment Plan:	$7519.25	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT.

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

Default. You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 18 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

By signing this Repayment Plan Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Repayment Plan Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Repayment Plan Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.**

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

_____ Date _____ By _____

Customer's Signature Its Employee

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.

TM-NV-7 Repayment Plan-V.1.0-03.11.2011

AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN (greater than 210 days)

Date: 12/19/2014

No. 14469-0101127

Customer Name: Roussel, Renee L
Address: 1425 Oakcrest Dr.
Aubrey, TX 76227-8509
[redacted]

Co-Borrower Name: Roussel, Matthew C
Address: 825 Wild Hawk Dr
Sparks, NV 89436
[redacted]

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address: 900 W. Fifth Street
Reno, NV 89503

Vehicle Information: 2005, Gold, Toyota, Tundra, 5TBDT44175S490095

Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (888) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 04/19/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of $1,960.62 was due on 11/15/2014 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of $0.00 and to pay a total of $1960.62 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	$280.09	1/18/2015
2nd Scheduled Payment	$280.09	2/17/2015
3rd Scheduled Payment	$280.09	3/19/2015
4th Scheduled Payment	$280.09	4/18/2015
5th Scheduled Payment	$280.09	5/18/2015
6th Scheduled Payment	$280.09	6/17/2015
7th Scheduled Payment	$280.08	7/17/2015
The total amount due under the terms of the Repayment Plan:	$1960.62	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT.

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

Default. You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

By signing this Repayment Plan Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Repayment Plan Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Repayment Plan Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.**

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

_____ Date _____ By _____
Customer's Signature Its Employee

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.

TM-NV-7 Repayment Plan-V.1.0-03.11.2011

Paid by Mail

AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN (greater than 210 days)

No. 14469-0102466

Date: 11/26/2014

Customer Name: Beary, Abrunderion Address: 465 E 6Th St Reno, NV 89512 [redacted] Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 900 W. Fifth Street Reno, NV 89503 Vehicle Information: 1991, GOLD, Ford, Explorer, 1FMDU34X5MUC63187

Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 04/29/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of $1,102.06 was due on 11/25/2014 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of $0.00 and to pay a total of $1102.06 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	$157.44	12/26/2014
2nd Scheduled Payment	$157.44	1/25/2015
3rd Scheduled Payment	$157.44	2/24/2015
4th Scheduled Payment	$157.44	3/26/2015
5th Scheduled Payment	$157.44	4/25/2015
6th Scheduled Payment	$157.44	5/25/2015
7th Scheduled Payment	$157.42	6/24/2015
The total amount due under the terms of the Repayment Plan:	$1102.06	

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND EFFECT.

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

Default. You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

By signing this Repayment Plan Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Repayment Plan Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. **You acknowledge that you have read this Repayment Plan Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.**

LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax

Customer's Signature Date 11-26-14 By Its Employee

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.

TM-NV-7 Repayment Plan-V.1.0-03.11.2011

STATE OF NEVADA
FINANCIAL INSTITUTIONS DIVISION
2785 E. DESERT INN RD., SUITE 180
LAS VEGAS, NV 89121

PHONE: 702.486.4120
FAX: 702.486.4563

WWW.FID.STATE.NV.US

FACSIMILE TRANSMISSION COVER SHEET

Date: June 1, 2015

To: Tim Henry, General Manager

Attn: Theresa Dihiansan

Organization: TITLEMAX

Fax No.: 775-329-2531

From: Ma. Theresa Dihiansan
Email: mtdihiansan@fid.state.nv.us

Organization: Financial Institutions Division

No. of pages (inc. cover sheet): 2 PAGES

Comments:

Hi Tim, please print the grace period deferment agreements for the listed customers/ if you can please send it back to me via fax 702-486-4563 no later than tomorrow, June 2, 2015.

Thank you. Please call me at (702) 486-4120 ext.225 if you have any questions.

CONFIDENTIALILTY NOTICE

This facsimile transmission is intended solely for the use of the individual or entity name above and may contain information that is confidential, privileged, and exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained in the transmission is strictly **PROHIBITED**. **IF YOU HAVE RECEIVED THIS TRANSMISSSION IN ERROR, PLEASE NOTIFY THE SENDER IMMEDIATELY.**

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Reno #2 900 W. Fifth Street Reno, NV 89503	David Keith Thomas
LOAN AGREEMENT IDENTIFICATION NO. 14469-0133066 LOAN AGREEMENT DATE: 10/31/2014 3:58:49 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/02/2014 05:47:11 PM
AMOUNT PAID: $220.00	AGENT RECEIVING PAYMENT: Garrett Schumacher

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$6.88
INTEREST PAID:	$213.12
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$220.00
BALANCE DUE ON LOAN:	$1,993.12
NEXT SCHEDULED DUE DATE:	12/30/2014

- ☐ **Account paid in full by rescission.**
- ☐ **Account paid in full.**
- ☐ **Title Returned Upon Payment in Full.** By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.
- ☐ **Repayment Plan Agreement.**
- ☐ **Grace Period Plan Agreement.**

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

David Thomas
Printed Name

Signature