Grace Periods Payments Defarment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$359.70	12/6/2014
2	\$359.70	1/5/2015
3	\$359.70	2/4/2015
4	\$359.70	3/6/2015
5	\$359.70	4/5/2015
6	\$359.70	5/5/2015
7	\$359.70	6/4/2015
8	\$428.57	7/4/2015
9	\$428.57	8/3/2015
10	\$428.57	9/2/2015
11	\$428.57	10/2/2015
12	\$428.57	11/1/2015
13	\$428.57	12/1/2015
14	\$428.58	12/31/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		

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 Custome, Source of the following number (306) 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 ongina 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 multig a 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 greate, than the amount owed under the terms of the Repayment Plan. Therefore, if you (i) default on Grace Period Payments Describent 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 Nevaua law allows, including seeking repossession and sale of the Motor Vehicle.

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

Acting wiedgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the Interest arving 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 Date: The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Property and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest a charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3997% from the date of this Loan Agreement as set forth in the original Payment Schedule; or (ii) payment in full. Now an the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payr. and Daferment Agreement, if followed, will ratiolly and fully amortize the entire Principal Amount and interest payable over a longer pends of une than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur marest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the Fact that have estimated the accrued linterest dwing to us assuming you make the payments in the amounts scheduled and on the exact the best forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe I faking 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 pive. The amount of this increase or decrease will be reflected in the final payment. If an early paymen is less than the scheduled installment, then you must pay the difference on or before the appropriate installment due date. You May dulast a payoff at any time.

Governing Law and Assignment. Neveda law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, Exact the Sederal 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.

- 13 TO NOTE TO THE TOTAL MEDIA MAY be directed to Dustomer Service active proving number 1801); 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, Marrin Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

Sirace Casmi	_ 18-3-14
Customer's Signature	Date
Co-Borrower a cagnature	Date

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

Loan Number	12269-0134093
Customer Name	Lisa Rasmussen
is Customer a Covered Borrower	No
Requested Loan Amount	\$3,000.00
Title Fee	50
MLV Amount	\$5, 6 30
Gross Monthly Income	\$10,000.00
Current and Expected Monthly Obligations	\$4,000,00
Other TitleMax Loan Payment	\$25586
Osta Match/Bate for Other TitleMay Loan	1.95 %

Add-On to Current Loan or Multi-Car

Residual Monthly Income

- ** ** - ** - ** - **

Add On / No DMV Fee

\$5,765.00

Ters	the state of the s	Rate
109.00	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%

income Based - Max. Loan Amount Inc. Title Fee	\$	10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	Ś	5,600
Interest Rate		11.99%
Max Cash to Customer Amount	.\$	5,600.00
Actual Cash to Customer Amount	\$	3,000.00
Title Fee Amount	\$	ъ.
Total Loan Amount	5	3,000
Amortized Loan Payment		\$657.14
Total Payback Amount		\$4,600.01
Minimum Payment to Extend		\$359.70
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$428.57

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 11.99%

•••	
STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 12269-0134093 Date: 11/6/2014	
Customer Name: Lisa Rasmussen Address: 10222 Country Flats Lane Las Vegas, NV 89135 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/aTitlemax Address: 1225 East Charleston Blvd Las Vegas, NV 89104
Vehicle Information: VIN: J1MBK32V276013191 License Plate State and No: ar9600 Color: White Year	
In this Affidavit ("Affidavit"), the words "affiant," customer "Licensee", "we", "us" and "our" mean TitleMax of Nevada, registered, licensed, and operating in accordance with Nevada 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: vehicle identified above. The word "Title" means a certificate o identifies the legal owner of a vehicle or any similar document is Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's your application information regarding current and expected income the content of the content	s fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
The undersigned, Lisa Rasmussen, being first duly swom,	states as follows:
 You have provided us with true and correct informather the vehicle; and 	tion concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT	SAYETH NOT.
Customer Signature:	esci Rasmussic

Co-Borrower Signature:

STATE OF NEVADA

CERTIFICATE OF TITLE

VIN JTMBK32V276013191 YEAR MAKE 2007 TOYT

MODEL RAV4 SPORT VEHICLE BODY

GROSS WT

TITLE NUMBER NV007047912

DATE ISSUED 06/27/2014

ODOMETER MILES

FUEL TYPE G SALES TAX PO

Емрту wт 3677 GVWR

CT AND

BRANDS

VEHICLE COLOR ODOMETER BRAND ACTUAL MILES

OWNER(S) NAME AND ADDRESS

RASMUSŠÉN LISA 10222 COUNTRY FLATS LN LAS VEGAS NV 89135-2314

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX 1225 E CHARLESTON BLVD LAS VEGAS NV 89104-1708

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

SIGNATURE OF	AUTHORIZED AGEN	T 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 FRES 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	
:		

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

Address
| Control of the Stor my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following streng or the vehicle unless one of the vehicle unless on

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

I am aware of the above adometer certification made by the selfer/agent.

Dealer's License Number

Date of Sale

Latura and on the above decreased, destines from 1997s that are sentented destruction.

Signature of Buyer Printed Full Legal Name of Buyer ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR CONTROL NO.

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR CONTROL NO.

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

LSALES CONTROL NO.

VP-2 (Rev. 8/10) (THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

				~~~
>	EAH LIDE TO COMPLETE I	IIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. By 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
<u> </u>	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
N N N				
SIGNM	Address City	State Zip Code		
FIRST REASSIGNMENT DEALER ONLY	I certify to the best of my knowledge the odome	ter reading is the actual mileage of the vehicle unless one of the following statements is checked. NO	EPANC	Υ
IRST F	ODOMETER READING	Exempt - Model year over 9 years old.		
ഥ	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership made by the seller/agent. Dealer's License Number Date of Sala		
	Signature of Stryer	Printed Full Legal Name of Buyer		
>		UIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP, OR PROVIDING A FALSE STATEMENT WAY RESULT IN FINES AND/OR IMPRISONMENT. by certifies the vehicle described in this title has been transferred to the following buyer(s):	in Aunt	61.3.
				AND
	Printed Full Legal Name of Suyer	Nevada Driver's License Number or Identification Number		OP
ENT	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
≅≻	¥ .	State Zip Code		
요草	Address City			
ND REASSIGNI DEALER ONLY	certify to the best of my knowledge the odome	eter reading is the actual mileage of the vehicle unless one of the following statements is checked. NO [] The mileage stated is in excess of its mechanical limits.		
E ₹		TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCR	EPAN	CY
SECOND REASSIGNMENT DEALER ONLY	ODOMETER READING	Exempt - Model year over 9 years old.		
Ж Ш	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. Oealer's License Number Date of Sale_		<u></u>
	Signature of Buyer	Printed Full Legal Name of Buyer		.5
	EARINDS TO COMOUNTS	UIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. by certifies the vehicle described in this title has been transferred to the following buyer(s):	±	
			П	AND:
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		OR
Ę	Printed Full Legal Name of Buyer	Nevada Oriyer's License Number or Identification Number		
l≝≻	Address Cit	State Zip Code		
\$ 8	Address Cla	eter reading is the actual mileage of the vehicle unless one of the following statements is checked.		
THIFT THEASSIGNIME	1 centify to the best of my knowledge the odding	NO The mileage stated is in excess of its mechanical limits. TENTHS The edometer reading is not the advaluationage WARNING ODOMETER DISC	RĔ₽A	NEY
插列	ODOMETER READING	Exempt - Model year over 9 years old.		
Ħ	GDOWL , ETT HEADING			
-	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership made by the seller/agent. Dealer's License Number Date of Sale	·	
	-	Printed Full Legal Name of Buyer		
L	Signature of Buyer			
		LIENHOLDER TO BE RECORDED FEIN		
Z		e		
LIEN	Printed Full Legal Name of Lienholder	(if no lienholder write "NONE")		
	AddressStreet	City State Zip Code		
1				

Contact Information

11/6/2014

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: tm-lasvegas-nv21@titlemax.biz

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2007 Toyota Rav4 Sport 4D Hardtop 4WD

MSRP: \$25,840 Fin Adv: \$10,700

Equip Ret: \$27,255 Tire Size: 235/55R18

Base HP: 269 @ 6200 Taxable HP: 32.8 Model Number: 4443

Price Includes: AT AC V6

VIN: JTMBK32V276013191

UVC: 2007900325

MPG: 21/28 Weight: 4720 Fuel Type: Gas Wheelbase: 104.7

End of Term 0 Months:

Adj. State: National

Mileage: 0 Mileage Cat: B Cylinders: 6 Transmission: A Drive Train: 4WD

End of Term 0 Mileage:

Wholesale Black Book values as of 11/5/2014

	X-CL	Çlean	Average	Rough
Base	N/A	\$10,850	\$8,925	\$7,300
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	
Total	N/A	\$10,850	\$8,925	\$7,300

Trade In Black Book values as of 11/6/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$11,040	\$9,115	\$6,935
Options	M/A	\$0	\$D	\$0
Mileage	N/A	N/A.	N/A.	n/A
Region	N/A	\$0	şür	\$0.
Total	ħ/Á	\$11,040	\$9,115	\$6,935

Retail Black Book values as of 11/6/2014

	X-CL	Clean	Average	Rough
Base	N-/A	\$13,450	\$11,075	\$9,175
Options	N/A	5 0	\$0)	_\$Q:
Mileage	N/A	_N/A⊹	N/A	N/A
Region	H/A;	¥0.	\$0	\$0
Total	N/A	(* \$13,45 <mark>0</mark>	\$11,075	\$9,175

Residual Black Book values as of 11/6/2014

			20 Month	36 Month	42 Month 48	Month 6	0 Month End	Of Term
	12 Month	(4 MOHEN			N/A	N/A	N/A	N/A.
Base	N/A	N/A	N/A	N/A			\$0	N/A
Options	\$0	\$0	\$0	\$ 0	\$0 :	\$0	20	
Chanes	•	•	N/A	P6/A.	N/A	N/A	N/A	N/A
Mileage	N/A	N/A	· ·			N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	ny n	11/1	

Customer Rece _t/Repayment Plan Recei (210 day loan)

. 1	8	(=15,15,17)
NAME AND ADDRESS OF THE LICENSES Tm Las Vegas Nv #21 1225 E. Charleston Bivd Las Vegas, NV 89104	E :	PAYMENT MADE ON BEHALF OF OR BY: Lisa Rasmussen
LOAN AGREEMENT IDENTIFICATION NO 12269-0134093),	DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 01:29:06 PM
LOAN AGREEMENT DATE: 11/6/2014 4:19:31 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$359.00	AGENT RECEIVI Tony Rodrigues	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$359.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$359.00	
BALANCE DUE ON LOAN:	\$2,989.10	
NEXT SCHEDULED DUE DATE:	6/4/2015	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you a	cknowledge that the	you acknowledge that upon repayment in full, we returned the epayment information noted above is accurate. You further to Borrower Identification Statement is still accurate.
Printed Name	Signature	ktist cer-

Customer Rec⊾.pt/Repayment Plan Rece. (210 day loan)

Odstolile: Mecc.h	nizebayıncı	it i idil itooci, t (£ 10 day iodil)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	:	PAYMENT MADE ON BEHALF OF OR BY: Lisa Rasmussen
LOAN AGREEMENT IDENTIFICATION NO. 12269-0134093		DATE/TIME OF RECEIPT OF PAYMENT: 04/09/2015 01:19:53 PM
LOAN AGREEMENT DATE: 11/6/2014 4:19:31 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$360.00	AGENT RECEIVI Tony Rodrigues	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0,00	
INTEREST PAID:	\$360.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$360,00	
BALANCE DUE ON LOAN:	\$3,029,46	
NEXT SCHEDULED DUE DATE:	5/5/2015	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you as	cknowledge that the	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Lisa Rasmussen		a Car

Customer Recept/Repayment Plan Recept (210 day loan)

NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	i:	PAYMENT MADE ON BEHALF OF OR BY: Lisa Rasmussen
LOAN AGREEMENT IDENTIFICATION NO 12269-0134093		DATE/TIME OF RECEIPT OF PAYMENT: 03/10/2015 02:07:32 PM
LOAN AGREEMENT DATE: 11/6/2014 4:19:31 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$354.04	AGENT RECEIVI Tony Rodrigues	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	May say ya Mara
INTEREST PAID:	\$354.04	
CHARGES PAID:	\$0,00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$354.04	Ballet 644 Projectory
BALANCE DUE ON LOAN:	\$3,035.41	Manufacture of many
NEXT SCHEDULED DUE DATE:	4/5/2015	
Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.	. By signing below, y	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you ac represent that the information previously provi	cknowledge that the ded on the Covered	рауменt information noted above is accurate. You further i Borrower Identification Statement is still accurate.
Lise Pasmassen	Odese	e Ol Kasmer
rinted Name	Signature	

Customer Nece.	onkepaymer	it Plan Receipt (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	E:	PAYMENT MADE ON BEHALF OF OR BY: Lisa Rasmussen
LOAN AGREEMENT IDENTIFICATION NO 12269-0134093 LOAN AGREEMENT DATE: 11/6/2014 4:19:31 PM		DATE/TIME OF RECEIPT OF PAYMENT: 02/09/2015 12:56:39 PM
If you have multiple loans, this payment wa loan number identified above.	is applied to the	
AMOUNT PAID: \$354.04	AGENT RECEIVI Gabino Barrera	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	N	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$354.04	
CHARGES PAID:	\$0.00	Manufacture (Control of Control o
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$354.04	
BALANCE DUE ON LOAN:	\$3,047.21	MANAGEM PARTY.
NEXT SCHEDULED DUE DATE:	3/6/2015	
Vehicle's Title to you.	II. By signing below, y	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
Grace Period Plan Agreement.		
Acknowledgments. By signing below, you represent that the information previously pro-	acknowledge that the vided on the Covered	e payment information noted above is accurate. You further if Borrower Identification Statement is still accurate.
Lise A. Rismusser Printed Name	Signature	ia alaca

castomer vecer	vukehayiilei	it Flan Recei _{t a} (2 to day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	E:	PAYMENT MADE ON BEHALF OF OR BY: Lisa Rasmussen
LOAN AGREEMENT IDENTIFICATION NO 12269-0134093).	DATE/TIME OF RECEIPT OF PAYMENT: 01/02/2015 05:54:54 PM
LOAN AGREEMENT DATE: 11/6/2014 4:19:31 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$366.29	AGENT RECEIVII Marilynn Fraga	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	V	
PRINCIPAL PAID:	\$10.93	
INTEREST PAID:	\$355.36	11000-1100-1100
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	······································
TOTAL AMOUNT PAID TODAY:	\$366.29	
BALANCE DUE ON LOAN:	\$2,952.80	
NEXT SCHEDULED DUE DATE:	2/4/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you a	acknowledge that the	you acknowledge that upon repayment in full, we returned the appropriate payment information noted above is accurate. You further I Borrower Identification Statement is still accurate.
Lisa Rasmussen	Then	cellan.
Printed Name	Signature	

Customer Receip	n kepayme	nt Plan Receip. (210 day loan)
NAME AND ADDRESS OF THE LICENSEI Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	<u>-</u>	PAYMENT MADE ON BEHALF OF OR BY: Lisa Rasmussen
LOAN AGREEMENT IDENTIFICATION NO 12269-0134093 LOAN AGREEMENT DATE: 11/6/2014 4:19:31 PM).	DATE/TIME OF RECEIPT OF PAYMENT: 12/03/2014 05:48:56 PM
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: > \$360.00	AGENT RECEIV Nichole Underw	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$36.27	
INTEREST PAID:	\$323.73	
CHARGES PAID	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$360.00	NAMES CONTROL AND CONTROL OF CONT
BALANCE DUE ON LOAN:	\$2, 963 .73	<u></u>
NEXT SCHEDULED DUE DATE:	1/5/2015	No nila agricultura de la companio del companio de la companio del companio de la companio del companio de la companio del companio de la companio del companio del companio del companio de la companio del companio
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Full Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	i. By signing below,	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a represent that the information previously prov	cknowledge that the	e payment information noted above is accurate. You further discover Identification Statement is still accurate.
Lisa A- Dosmassen	The	à Oco Cesnum
Printed Name	Signature	

Cash Advance Snapshot Report Filter (Location: 12269 Loan: 12269-0134093 Ordered by Date)

Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 (702)382-1002

11/06/2014

# Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
2269-0134093 11/06/2014 Transaction # Type	Rasmussen, Lisa Trans. Date New D	B4 ue Date Pro?	\$4,600.01	\$3,000.00 Principal	\$2,142.47 Fees	\$2,153.37 Amt Paid	\$2,989.10 Due	0
12269-0134093-1 NEL	11/6/2014 4:1	X		\$3,000.00	\$0.00	\$0.00	\$3,000.00	
12269-0134093-2 PMT	12/3/2014 5:4 1/5/201		_	(\$36.27)	\$323.73	\$360.00	(\$36.27)	
12269-0134093-3 FEE	12/6/2014 4:0	X	_	\$0.00	\$35.54	\$0.00	\$35.54	
12269-0134093-4 PMT	1/2/2015 5:54 2/4/201		_	(\$10.93)	\$319.82	\$366.29	(\$46.47)	
12269-0134093-5 FEE	1/5/2015 7:29	X	_	\$0.00	\$35.40	\$0.00	\$35.40	
12269-0134093-6 FEE	2/ 4 /2015 7:23	X	-	\$0.00	\$354.04	\$0.00	\$354.04	
12269-0134093-7 LOG	2/6/2015 11:2	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-8 LOG	2/7/2015 10:5	X ·		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-9 LOG	2/9/2015 11:4	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-10 PMT	2/9/2015 12:5 3/6/201		_	\$0.00	\$59.01	\$354.04	(\$295.03)	
12269-0134093-11 LOG	3/5/2015 6:48	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-12 FEE	3/6/2015 7:31	X	_	\$0.00	\$295.03	\$0.00	\$295.03	
12269-0134093-13 LOG	3/9/2015 2:54	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-14 PMT	3/10/2015 2:0 4/5/201	5 X	_	\$0.00	\$47.21	\$354.04	(\$306.83)	
12269-0134093-15 FEE	4/5/2015	Х	-	\$0.00	\$306.84	\$0.00	\$306.84	
12269-0134093-16 LOG	4/6/2015 9:48	Х		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-17 LOG	4/6/2015 6:39	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-18 LOG	4/7/2015 1:13	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-19 LOG	4/7/2015 2:19	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-20 PMT	4/9/2015 1:19 5/5/201	5 X	-	\$0.00	\$47.21	\$360.00	(\$312.79)	
12269-0134093-21 LOG	5/5/2015 10:1	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-22 LOG	5/5/2015 4:38	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-23 FEE	5/5/2015 7:13	Х	-	\$0.00	\$306.84	\$0.00	\$306.84	
12269-0134093-24 LOG	5/6/2015 11:5	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0134093-25 PMT	5/6/2015 1:29 6/4/201	5 X		\$0.00	\$11.80	\$359.00	(\$347.20)	
1226 9-01340 93 Totais:	1			\$2,952.80	\$2,142.47	\$2,1 53 .37	\$2,989.10	
06/2014 Totals: 1	· · · · · · · · · · · · · · · · · · ·		\$4,600.01	\$2.952.80	\$2.142.47	\$2.153.37	\$2,989,10	

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 12314

Account Number: 12269-0134093

Customer Name: Lisa Rasmussen Address:

10222 Country Flats Lane N Las Vegas, NV 89135

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, inc. d/b/a TitleMax

Address: 1225 E. Charleston Blvd Las Vegas, NV 89104

Vehicle Information: 2007 Toyota Rav4 JTMBK32V276013191

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 11/06/2014 ("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 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	\$359.70	12/6/2014
2	\$359.70	1/5/2015
3	\$359.70	2/4/2015
4	\$359.70	3/6/2015
5	\$359.70	4/5/2015
6	\$359.70	5/5/2015
7	\$359.70	6/4/2015
8	\$428.57	7/4/2015
9	\$428.57	8/3/2015
10	\$428.57	9/2/2015
11	\$428.57	10/2/2015
12	\$428.57	11/1/2015
13	\$428.57	12/1/2015
14	\$428.58	12/31/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$5,517.90	

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 0.3997% 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 is period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur alterest 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 cases 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.

Customer's Signature		Its Authorized Agent	/a TitleMax 1 2 3 / 1 4 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 //- 6 -14 8		Annual Marian		Social Security #	-
Last Name Russmussen	Listranic Lis	7.1		Middle Name	
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Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security	/#	
Last Name	First Name	L Company	Middle Name		
Home Phone	Cell Phone†		Email Address	(optional)††	
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How did you hear about us? (Circle one.)				م	
Friend/Referral Name of referrer?	Saw Store	Television	Yellow P	ages	Repeat Customer
Internet Billboard	Postcard	Other:		<u> </u>	

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.

trConsent 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-Billey 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.iamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filling, administrative, hearing and arbitration. The arbitration 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 e 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:		
		1010-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1
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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 r	Nave told us about any changes you expect within the next of
months relating to (i) your employment or source of income, and (ii) cu	trent and expected gross monthly income and obligations. Tou
agree that you have read and understood all the above statement	s, including the Arbitration Provision.
Applicant Signature	1/-+8-14 Date
Co-Applicant Signature	Date

A - 24

NRS 604A 445 AND NRS 604A 210 GPDA SIGNED Is the loan a collection account? 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)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? is the loan secured? Loan Type: Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 1225 E CHARLESTON BLVD LAS VEGAS NV 89104 Licensee Name & (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) 13369-0129451 (Applies to Deferred Deposit Only) (Applies High-Int Loans)
NRS 604A.408(1) (Applies to D/D Loans) Address: SCARLETT GABLE DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Has the loan been extended or renewed? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly incomes Does the original term of the HIL not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$5,020.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$1,400 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 5/6/2015 NO \$2,434.73 Charge Finance Title Loans NO How many times? Ĺ Total Number of Payments **Payments** 200874 NO 6&1 Paystub Purpose of loan: 20 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days YES YES NO 1064.98/1 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: TD APR Quoted Date: 5/22/2015 S 133.71% Are receipts filed? Other: N/A N/A N/A Is the APR correct? NO YES YES

APP 002293

Title Loan Agreement

40/0/0044

Date. 10/0/201	াৰ					Nambel tester	120101
Customer & Co-	Customer information	ACCOUNT NUMBER	: 12269-0129	451	and a second second second second second second	member at the period of the state of the sta	
FIRST NAME Scarlett	LAST NAME Grable	1 (4 - 1) (4 -	CO-CUSTOMER FIR	ST NAME	CO-CUSTON	ER LAST NAME	
(001),001,01.01.	(10.,00),20000	ID. NO	CO-CUSTOMER SSA	CO-CUSTO	MER'S DRIVERS	S LIC/STATE ID. NO.	
STREET ADDRESS 200 Hoover Ave #160			CO-CUSTOMER STR	REET ADDRESS			P. P. W. MORRIERO al. 10
City Las Vegas	STATE NV	ZIP CODE 89101	CO-CUSTOMER CIT	Y CO-CUS	TOMER STATE	OO-CUSTOMER 2, T C	XXXE
			CO-CUSTOMER HO	ME PHONE	CC-CUST(DATE OF BIRTH	
	icle & Licensee ormation	LICENSEE'S HOURS Monday to Friday 9:00		turday 10:00 A.M. to 4	±00 P.M., Clused	i Staday	
LICENSEE NAME TitleMax of Nevada,	Inc. d/b/a TitleMax	LICENSEE PHON (702)382-1002	E NUMBER				
LICENSEE STREET 1225 E. Charleston B		· · · · · · · · · · · · · · · · · · ·	LICENSEE CITY Las Vegas	LICENSEE ST NV		LICENSES ZIP CODE 8910+	1 by 11-km differen
VEHICLE IDENTIFIC 1G1YY22G34512578	ATION NUMBER (VIN)	LICE	NSE PLATE AMZ	TOTAL CONTROL TO THE PARTY OF T			
VEHICLE YEAR	VEHICLE MAKE	VEHICLE N	MODEL CO	LOR			

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.

The original term of this loan is 210 days. You promine to timely pa, us in cash or as otherwise agreed in writing \$5,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid pulnoided below below in the daily rate of 0.3663% from the date of this Loan Agreement until 05/06/2015 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 the Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your derivering the Title to us and gran" ag 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.

NUMBER 19920 0190451

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

The amount of credit provided to you or on you, behalf.

Total of Payments

The amount you will have paid after you have made all payments as scheduled.

133.7129 %

\$2,434.83

\$5,020.00

\$7,454.81

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,064.98	11/7/2014 and each 30 days thereafte.	
1	\$1,064. 95	5/6/2015	
		With different statements and the statement of the statem	

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 unarge,

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

Itemization of Amount Financed of	\$5,020.00
Amount given to you directly:	\$5,000.00
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 methou to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your phyments on the dateuse forth in the hayment 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 upcolling installment due date. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. Wis require you to give us posses mon 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 closs 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 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 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 location listed above. We will not charge you 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 defining into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (i) you woll...tarily accept such to mis of the earlier entering into the Loan Agreement, and (ii) you and we agree to such terms of nayments 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 entering a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement. You may request and 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.

Repayment Plan Disclosure: If you default (The loan, we must offer a Repayment Plan to you the we commends any divil action or process of alternative dispute resolution, o. Lefore 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 a you the construinty 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 can not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable checity 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 include which the interest, other than the interest charged pursuant to the original loan agreement at a rate which the short 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 feer in 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 auditional 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 may repulsess the Mote. We hidden.

Default, Acceleration, Repossession, and Post-Default Interest. You will be in detault and a fitted to enter into a Renayment Plan . 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 wate for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration at the initial team period as set forth herein unless you have entered into a Grace Period Payments Defarment Agreement; (iv) pay this load in full on or before the expiration of the payments Defarment Agreement; as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have a nonder under MRS 6044-210. We may waive a default and reinstate your account to good status if you bring your account current or make serisfactory payment and count to good status if you bring your account current or make serisfactory payment and count to good status if you bring your account current or make serisfactory payment and count to good status if you bring your account to good status if your account your account to good status if you bring your account your acco 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 en ided to enter into a Fupayment Pran if you fair into make a scheduled payment on this loan on or before the due date for the payment under the terms up any repayment plan restang to the soan or (F) 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 denan't under the coan horsestness and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detaill under the Repayment Plan or if you are in detail under the Repayment repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use firs it is secure a little part of first accongitulty transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party, then we may bring a civil action against you for all of the Motor Vehicle to a third party. loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and screed to by its and hou as marritted. less any prior payments made by you; (ii) reasonable attorney's fees and costs, and (iii) any other legal or equitable relief that the Jours or arctifular 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 remedies following your default, we do not waive our right to the same or another remedies following. herein are cumulative, not exclusive.

Governing Law and Assignment. Nevada law governs this Loan Agreement, closept the Federal Arotration Act. Fig. 1 governs the Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of Jury gotte.

Affidavit. You acknowledge and agree that you provided us with an affidavit stating. (a) The customer provided incensus with true and correct information concerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b), the customer's income, obligations, employment and ownership of the Motor Vehicle; and (c) are customer's income, obligations, employment and ownership of the Motor Vehicle; and (c) are customer's income, obligations, employment and ownership of the Motor Vehicle; and (c) are customer's income, obligations, employment and ownership of the Motor Vehicle; and (c) are customer's income, obligations, employed the control of the Motor Vehicle; and (c) are customer's income, obligations, employed the control of the Motor Vehicle; and (c) are customer's income, obligations are customer's income, obligations are customer's income, and control of the Motor Vehicle; are control of the Motor Vehicle; and (c) are customer's income, and control of the Motor Vehicle; are control of the Motor Vehicle; and (c) are customer's income, are customer's income, and (c) are cu

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute. (a) If we trief in place of the arbitrator is a proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their dispute to a new at this person is a provided in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their dispute to a new at this person is a provided in court and to have a jury trial to resolve their dispute has an opportunity to present some evidence in the institution. Proceedings are private and less formal than court trials. The arbitrator will issue a final at it binding decision resolventy the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGKED AS FOLLOWS:

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision", the work "Gispute and "cispute are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controllers arising from or relating directly or indirectly to this Loan Agreement thinks a bitration "however a triality for directly or indirectly to this Loan Agreement thinks a bitration "however are signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement thinks a bitration "however a triality for directly to this Loan Agreement or agreements." It is not a triality for directly to this Loan Agreement or agreements. It is not a triality for directly to this Loan Agreement or agreements. It is not a triality for directly to this Loan Agreement or agreements. It is not a triality for directly this loan Agreement or agreements. It is not a triality for directly in the information you gave us before entering into this Loan Agreement, and/or any past agreement or agreements. It is not a triality for directly information and third-party claims; (d) all common law claims, based upon contract, tort, fraud or other is uniquely against behalf by an indirectly or including claims for more and value and indirectly or indirectly or indirectly or indirectly against you, including claims for more and damages and/or related third partial directly or indirectly against us and/or related third partial or injunctive relief, (h) all claims asserted on your behalf by another person; (h all claims asserted by you as a private according to the agreement or partial or injunctive relief, (h) all claims asserted on your behalf by another person; (h all claims asserted by you as a private according to the agreement or partial or injunctive relief, (h) all claims asserted on your behalf by another person; (h all claims asserted by you are according

- 2. You acknowledge and agree that by enterinr 1 to this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO have A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLY FED A LAMB LES OR DIT WED THIRD PARTIES:
 - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESCLIVE 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 DENERAL, OR IN ANY LINES REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A GLASS 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 an analor related third parties shall be assolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL MOTICE OUT ARBITRATION. THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN 2-14 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 the illustration arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been the including a point at a part at a contraction, 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.org. the profit is the profit of a profit at a contraction with a ratification associations listed above are not available and the parties cannot otherwise agree on a substitute, the company may not notice a contraction associations listed above are not available and the parties cannot otherwise agree on a substitute, the company may not notice a contraction associations listed above are not available and the parties cannot otherwise agree on a substitute, the company may not notice a contraction associations listed above are not available and the parties cannot otherwise agree on a substitute, the company may not notice a contraction associations listed above are not available and the parties cannot otherwise agree on a substitute, the company not not not a tension association of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization. The part, receiving make a refer to arbitration organization writing by certified mail return receipt requested within twenty (20) days. If you demonstration organization or not contraction organization organization organization organization applicable to consumer disputes, to the extent these rules and procedures do not contraction listed above. The arbitration organization listed above.
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the actual for Indicon , we man, we mistrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall beat his or her own promets less indications, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consister in thine FAA had a ploat is stored in miles in and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your reside to the within miles in sum county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be interestly that a waster the arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for fail the lost as delaimed a motion or summar adaptment. In conducting the arbitrator proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or a identical indexedual by such as a continuous and an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration is a substantiator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which was a sessed to be mosts if the dispute had been resolved by a state court with jurisdiction, less any Arbitration if ees you have previously on it with a written explanation for the award. The arbitrator's award may be fixed with any court or indication and arrively, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be fixed with any court or indication and arrively the arbitrator.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small rains tribunal. In cues we was a sixt of such all purisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, and the resolved by binding arbitration. Furth more in blog in this waster as the following and the original or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Load Accesses of a very access of a very exercise of a very exercise
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commarce and shall be got and the TAN of the heart healable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FA does not appear to the indicate that the power of the arbitration law of the State of Nevada.



- 8. This Arbitration Provision is binding upon and benefits us, our successors and assigns, and relation third parties. The Arbitration Provision continues in a structure of the arbitration provision survives any termination, increased through bankruptcy. The Arbitration Provision survives any termination, increased through bankruptcy. The Arbitration Provision survives any termination, increased through bankruptcy. The Arbitration Provision survives any termination, increased through bankruptcy and upon and upon and continues in full force and effect unless you and we often use agree to write.
- 9. OPT-OUT PROCESS. You may choose to opt-out of this Arbitration Provision but only by tollowing the process set-forth be call 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 You written which but including your may be added in Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you house to go not a transport of the provision of your provision of your provision of your provision of your provision. If you have a statement that you wish to opt out of the Arbitration Provision. If you have a statement that you wish to opt out of the Arbitration Provision. If you have a statement that you wish to opt out of the Arbitration Provision. If you have a statement that you wish to opt out of the Arbitration Provision.

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 if You agree the the intention to like petition for into this Loan Agreement is accurate. You warrant that you are not a debtor under any proceeding at backnowledge that intention to like petition for relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the mount of the loan does not exceed the mount of the loan does not require a balloon payment of any kind. You file the acknowledge that the loan does not require a balloon payment of any kind. You file the acknowledge that the loan does not require a balloon payment of any kind. You file the acknowledge that the loan does not require a balloon payment of any kind. You file the acknowledge that the loan does not require a balloon payment of any kind. You file the acknowledge that the loan Agreement, including the Waiver of Jury Trial and Arthuration according to

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO 1994 S. HIGO SANK TO TONAL ASSOCIATION, AS COLLATERAL AGENT.

TitleMax of Nevada, Inc. d/b/aTitleMax			
Customer's Signature	10-8-12 Date	Authorized Agent	10/8/14
Co-Customer's Signature	Date		

Loan Number	PROTOGRAM WAS A STREET
Customer Name	Scarlett Grable
ls Customer a Covered Borrower	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Requested Loan Amount	\$5,000.00
Title Fee	\$26
MLV Amount	\$8,400
Grass Monthly Income	\$3,000,00
Current and Expected Monthly Obligations	\$1,550.00
Other TitleMax Loan Payment	9700
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$2,350.00

210 MST4	LAKET PATE STAUCTURE	
light or	s a f	Rate
100.60	999,99	17.67%
1000.00	1999.99	16.99%
2000.00	2599,59	15.99%
3000.00	3566. 9 9	14.86%
4000.0≎	4599.55	18.99%
5000.00	10000.00	10.99%

income Based - Max. Loan Amount Inc. Title Fee	\$	6,363
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	8,420
Interest Rate		10.99%
Max Cash to Customer Amount	<u>\$</u>	6,343.00
Actual Cash to Customer Amount	a\$15	5,00000
Title Fee Amount	\$	20
Total Loan Amount	\$	5,020
Amortized Loan Payment		\$1,054.98
Total Payback Amount		S7,454.84
Minimum Payment to Extend		\$551.70
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$717.14
CHOOSE THIS CASHIVISE LOA	n inpe	
Company of the Compan		The state of the s

10.99%

NV 210 Day Multi-Car

Affidavit

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 12269-01 29 45 Date: 10/8/2014	
Customer Name: Scarlett Grable Address: 200 Hoover Ave unit 1608 Las Vegas, NV 8910 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 1225 East Charleston Sivd Las Vegas, NV 89104
Vehicle Information: VIN: 1G1YY22G345125786 License Plate State and No: dreamz Color: YellowsYear: 200	04 Make: Chey Model: Corvette
In this Affidavit ("Affidavit"), the words "affiant," customer," "y "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (77: vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income,	market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidature and correct information concerning the customer's income, obliquestomer has the ability to repay the title loan.	
The undersigned, Scarfett Grable , being first duly sworn, state	es as follows:
 You have provided us with true and correct information of the vehicle; and 	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAY	ETH NOT.

Customer Signature: Would Usabelo

Co-Borrower Signature:

Contact information

10/8/2014

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: tm-lasvegas-nv21@titlemax.biz

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2004 Chevrolet Corvette Base 2D Coupe

MSRP: \$43,835

Fin Adv: \$17,500

Equip Ret: \$46,525

Tire Size: 245/45ZR17 Base HP: 350 @ 5200

Taxable HP: 48.6

Model Number: 1YY07

Price Includes: AT AC EW ES

VIN: 1G1YY22G345125786

UVC: 2004160110

MPG: 18/25

Weight: 3214 Fuel Type: Gas

Wheelbase: 104.5

End of Term 0

Months:

Mileage Cat: E Cylinders: 8

Mileage: 0

Adj. State: National

Transmission: A

Drive Train: RWD

End of Term 0 Mileage:

Wholesale Black Book values as of 10/8/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$17,600	\$13,650	\$9,600
ptions	N/A	\$0	\$0	\$0
lileage	N/A	N/A	N/A	Æ/A
Region	N/A I	\$0	\$0	/ so
Total	N/A	\$17,600	\$13,650	\$9,600

Trade In Black Book values as of 10/8/2014

:	X-CL	Clean	Average	Rough
Base	N/A	\$17,835	\$13,885	\$9.070
Options	N/A	\$0	\$0	ś0
Mileage	N/A	JWA L	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$17,835	\$13,885	\$9,070
Monte and the contract of the			areas and the same	a be analyzan in a some

Retail Black Book values as of 10/8/2014

X-CL	Clean	Average	Rough
Base			-

APP 002301

X-CL		Clean	Average	Rough	
}	N/A	\$21,050	\$15,675	\$11,925	
Options	N/A	\$0	\$0	\$0	
Mileage	N/A	N/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
fotal	N/A	\$21,050	\$16,675	\$11,925	

Residual Black Book values as of 10/8/2014

* *	12 Month	24 Month	30 Month	36 Month	42 Month 48	Month 60	Month End	Of Tarm
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	50	\$0	\$0	\$0	\$0	\$04	\$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

Chrome WhI-EXC Comm +175 Commemorative Edition +1400 Glass Top Panel +200 Magnesium Wheels +200

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Customer Name:
Scarlett Grable
Address:
200 Hoover Ave #1608
Las Vegas, NV 89101

Customer Name:
Scarlett Grable
Address:
1225 E. Charleston Blvd
Las Vegas, NV 89104

Vehicle Information:2004 Converte Chevrolet 1G1YY22G345125786

Address:

Address:

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 Poad, 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 Letible 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 10/08/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a graviticus period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer alter entering to a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please mote 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 Payment. 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 prended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash for amount owing on the dates set forth below in the Grace Period Payments Deferment. Schedule set forth below if any Deferred Disc 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 Disc 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 Deserment 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 hy exercising any other right we have under Nevedor has unless you default on the Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customark Same and the comments of questions may be directed to Customark Same and the comments of questions may be directed to Customark Same and the comments of questions may be directed to Customark Same and the comments of questions may be directed to Customark Same and the customark Same and t

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Ceferred Periodin Dun Date
1	\$551.70	11/7/2014
2	\$551.70	12/7/2014
3	\$551.70	1/6/2015
4	\$551.70	2/5/2015
5	\$551.70	3:7/2015
6	\$551.70	, J6/2016
7	\$551.70	5/6/2015
8	\$717.14	6,5/2015
9	\$717.14	7 5/2015
10	\$717.14	8/4/2015
11	\$717.14	9/3/2016
12	\$717.14	10/3/2015
13	\$717.14	11/2/20:5
14	\$71 7.1 6	10 2/20:5
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$8,881.90	· · · · · · · · · · · · · · · · · · ·

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOCAL 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 As Jement You may rescind on or before the close of business on the next day of business at the location where the Grace Period Parments Duferment 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 the 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 lifee, hefore the final Deferred Periodic Due Date. If you pay the total amount due under the terms of the Tiffe 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 administrational charge or lead

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

Any comments or questions may be directed to Customer Shreets and 12 months and 15 months and 15 months are seen as 15 months and 15 months are seen as 15

Default and Repayment Plan. You will be in default under Grace Period Payments Default. Agreement if you fail to keep ally promise made herein. Such default occurs on the day immediately following the date of your failure to enform as described herein. We may waive a default and reinstate your account to good status if you bring your account our notion make satisfactor, 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 wins of any Repayment Plan a lipursuent to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default sunhas 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, agardiess 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 ratil charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collectring fees, transaction fees, negotiation fees, hendling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fees. 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) self to you any instrance (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, unlais you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) afternot to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan by repossessing the Vehicle unless you default to the Repayment Plan by repossessing the Repayment Plan by repossess greater than the amount owed under the terms of the Repayment Plan. Therefore if you to default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not werve the default, or (1) default on Gruce Perio I Fayments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayme. Plan there is may cursue any reminif Nevada law allows, including seeking repossession and sale of the Motor Variable.

Security Interest. You have given us possession of the Title to the vahicle, and greated as a call key interest and possession of the Title during this Grade Parior Payments Default on Agreement

Acknowledgment of Simple Interest Accruai. You acknowledge that we use the standard from the financial from the standard interest owing under the Loan Agreement. Interest is not compounded whiter the coardiag ament. You so moveled go that it is not interest is charged on the outstanding principal balance. Payments will be applied first to accrued intersuct second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in this "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 four amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that sim, 🗦 interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.36654, om the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Phyment Schedule; cr. ii) beyind it in the 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 include from an enterest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowled the ard agree you will be until to incur interest as provided in the Loan Agreement. You further agree that in patting the account of the days or is and dates on the payments, we have estimated the accrued interest owing to us assuming you make the payments of a label out to a and and on the exact dates set forth in the Grace Periods Payments Deferment Schedule ahove. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled allove may in created the amount of it, creatives in the playme visit may increase the amount of interest you owe. The amount of this increase or decrease will be redirected in the limit increase the amount of this increase or decrease will be redirected in the limit increase or decrease. payment is less than the scheduled installment, then you must pay the diseasage or or before the incoming installment due gate. Most may request a payoff at any time.

Governing Law and Assignment. Nevada law governs the Loan Agreement and test Globe Trade in the Children Agreement except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trin and Anterest in Proceedings of the Second Procedure of Jury Trin and Anterest in Procedure of the Loan Agreement and Grace Period Payments Deferment Agreement of an infecting in the Second Payments Deferment Agreement of the Second Payments Payments Deferment Agreement of the Second Payments Payments

By signing this Grace Period Payments Deferment Agreement, you adknowledge that it was lifted to be fore you are so and that you have received a completed copy of it. You agree that the information you provided to before entering into the President Prometties Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bank-upto, and have a petition for relief under any chapter of the United States Bankruptcy Code. You lacknow doe 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 stille. Loan Agreement remain enforceable including but not limited to the charging of simple interest, and Walver of Jury Trief and Arbitration Provision.

Acknowledgments. By signing below, you acknowledge that the payment information noted above to a parallel, if the form of talk loan is shorter than 210 days, you further represent that the information previously provided on the Covercy Strategy of wearful statement with accurate. You agree to inform the company and sign a new statement if you, if a usual an active due to me to the furner is tooks if may, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such injent will be used.

Customer's Signature	10-5-)H	! ICEMSEE. In PANH OF INEVAUR INC. d/h AL A honzed Agent	10/8//4 1/ste/
Co-Borrower's Signature	Date		

No. 12269-0129451 Date: 5/7/2015

Customer Name: Grable, Scarlett

Address:

200 Hoover Ave #1608 Las Vegas, NV 89101 (702)826-1829

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax

Address: 1225 E. Charleston Blvd

Las Vegas, NV 89104

Vehicle Information: 2004, Yellow, Corvette, Chevrolet, 1G1YY22G345125786

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 10/08/2014 ("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 \$5,559.53 was due on 05/06/2015 ("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 \$4982.53 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	\$711.79	6/6/2015
2nd Scheduled Payment	\$711.79	7/6/2015
3rd Scheduled Payment	\$711.79	8/5/2015
4th Scheduled Payment	\$711.79	9/4/2015
5th Scheduled Payment	\$711.79	10/4/2015
6th Scheduled Payment	\$711.79	11/3/2015
7th Scheduled Payment	\$711.79	12/3/2015
The total amount due under the terms of the Repayment Plan:	\$4982.53	

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

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

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

Customer's Signature

Customer Rece. ht/Repayment Plan Receipt (210 day loan)

		ic i isii i teveih t (F is nely ivell)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Scarlett Grable
LOAN AGREEMENT IDENTIFICATION NO 12269-0129451		DATE/TIME OF RECEIPT OF PAYMENT: 05/07/2015 12:06:06 PM
LOAN AGREEMENT DATE: 10/8/2014 2:21:04 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$577.00	AGENT RECEIVII Gabino Barrera	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.39	——e-kannaar
INTEREST PAID:	\$576.61	N.C.A.A.M.Bin Market Market State Control of the Co
CHARGES PAID:	\$0.00	a-ringhigh-grapes
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$577.00	-value-to-ball/stitled-sart
BALANCE DUE ON LOAN:	\$0.00	
NEXT SCHEDULED DUE DATE:		
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Full Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	. By signing below, y	ou acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a represent that the information previously provi	cknowledge that the ided on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
Scarlett C. Grable	Signature	ett Charle

Customer Recept/Repayment Plan Recept (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #21 Scarlett Grable 1225 E. Charleston Blvd Las Vegas, NV 89104 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT 12269-0129451 04/06/2015 12:41:46 PM LOAN AGREEMENT DATE: 10/8/2014 2:21:04 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$550,00 Gabino Barrera **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$0.00 INTEREST PAID: \$550.00 CHARGES PAID: \$0.00 HEES PAID \$0.00 TOTAL AMOUNT PAID TODAY \$550.00 BALANCE DUE ON LOAN: \$5.011.91 NEXT SCHEDULED DUE DATE: 5/6/2015 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

ent Plan Receiu. (210 day loan)

Customer Rece.p	ukepaymen	[Ligit Kenethr (5 to day todis)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Scarlett Grable
LOAN AGREEMENT IDENTIFICATION NO 12269-0129451	-	DATE/TIME OF RECEIPT OF PAYMENT: 03/06/2015 10:45:43 AM
LOAN AGREEMENT DATE: 10/8/2014 2:21:04 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$548.00	AGENT RECEIVI Brenda Campos	
TODAY'S PAYMENT ITEMIZATION	1	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$548.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$548.00	
BALANCE DUE ON LOAN:	\$4,996.04	
NEXT SCHEDULED DUE DATE:	4/6/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement.	∦. By signing below,	, you acknowledge that upon repayment in full, we returned the
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you represent that the information previously pro-	acknowledge that the covered the covered to the covered the covered to the covered the covered to the covered t	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Pet V Cappadoci	Signature	
Printed Name V V	១ម៉ោង៣៤	

Printed Name

Customer Rec. pt/Repayment Plan Rece. (210 day loan)

Customer Rec∪.pu	1.vehalinei	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Scariett Grable
LOAN AGREEMENT IDENTIFICATION NO. 12269-0129451		DATE/TIME OF RECEIPT OF PAYMENT: 02/10/2015 01:11:29 PM
LOAN AGREEMENT DATE: 10/8/2014 2:21:04 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$550.00	AGENT RECEIVI Jeff Baugh	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	the last of the la	
PRINCIPAL PAID:	\$0.00	And a special state of the stat
INTEREST PAID:	\$550.00	
CHARGES PAID:	\$0.00	Magazy Manasa Mar
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$550.00	
BALANCE DUE ON LOAN:	\$5,105.94	
NEXT SCHEDULED DUE DATE:	3/7/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the ne payment information noted above is accurate. You further
Acknowledgments. By signing below, you a	dunituwicuye etat e	ad Romower Identification Statement is still accurate.

represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Customer Rece.,	/Repaymen	t Plan Recei, (210 day loan)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Scarlett Grable
LOAN AGREEMENT IDENTIFICATION NO. 12269-0129451		DATE/TIME OF RECEIPT OF PAYMENT: 01/06/2015 12:26:03 PM
LOAN AGREEMENT DATE: 10/8/2014 2:21:04 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$550.00	AGENT RECEIVI Brenda Campos	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$550.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$550.00	
BALANCE DUE ON LOAN:	\$5,017.05	
NEXT SCHEDULED DUE DATE:	2/5/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.	o also audorino that th	you acknowledge that upon repayment in full, we returned the ne payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
Printed Name	- Signature	ETIC Shooly

Printed Name

Customer Rec	ukepaymen	if bigit verei'r fr in nal ingil
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Scarlett Grable
LOAN AGREEMENT IDENTIFICATION NO. 12269-0129451		DATE/TIME OF RECEIPT OF PAYMENT: 12/05/2014 01:17:20 PM
LOAN AGREEMENT DATE: 10/8/2014 2:21:04 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$552.00	AGENT RECEIVI Brenda Campos	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$37.08	
INTEREST PAID:	\$514.92	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	ggarando v com v 1788
TOTAL AMOUNT PAID TODAY:	\$552.00	
BALANCE DUE ON LOAN:	\$4,982,92	
NEXT SCHEDULED DUE DATE:	1/6/2015	
Vehicle's Title to you.	1. By signing below,	you acknowledge that upon repayment in full, we returned the
☐ Repayment Plan Agreement.☐ Grace Period Plan Agreement.		
Asknowledgmants - Rysigning helpy VOH:	acknowledge that the vided on the Covered	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Printed Name	Spnature	

Customer Recշարt	/Repaymen	t Plan Receipt (210 day loan)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Scarlett Grable
LOAN AGREEMENT IDENTIFICATION NO. 12269-0129451		DATE/TIME OF RECEIPT OF PAYMENT: 11/07/2014 11:38:37 AM
LOAN AGREEMENT DATE: 10/8/2014 2:21:04 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$551.70	AGENT RECEIVII Peter Flores	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	Line of the state
INTEREST PAID:	\$551.70	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$551.70	
BALANCE DUE ON LOAN:	\$5,020.00	to-to-t-basis MANAGE A
NEXT SCHEDULED DUE DATE:	12/7/2014	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments By signing below yours.	cknowledge that thided on the Coyere	you acknowledge that upon repayment in full, we returned the see payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.

Cash Advance Snapshot Report Filter (Loan: 12269-0129451 Ordered by Date)

Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 (702)382-1002

10/08/2014

ID#	Orig. Date	Customer Nan	ie Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12269-0129451	10/08/2014	Grable, Scarle	ett A3 New Due Date	Drn?	Rev?	\$7,454.83	\$5,020.00 Principal	\$3,841.23 Fees	\$8,861.23 Amt Paid	\$0.00 <i>Du</i> e	0
<i>Transactio</i> 12269-0129		Trans. Date 10/8/2014 2:2	New Due Date	X	TOOL		\$5,020.00	\$0.00	\$0.00	\$5,020.00	
12269-0129		11/7/2014 11:	12/7/2014	x	_		\$0.00	\$551.70	\$551.70	\$0.00	
12269-0129		12/5/2014 1:1	1/6/2015	x.	_		(\$37.08)	\$514.92	\$552.00	(\$37.08)	
12269-0129		12/7/2014	1/0/2013	x	_		\$0.00	\$36.51	\$0.00	\$36.51	
12269-0129		1/6/2015 12:2	2/5/2015	X	_		\$0.00	\$547.62	\$550.00	(\$2.38)	
12269-0129		2/5/2015 7:35	20.2010	X	_		\$0.00	\$547.62	\$0.00	\$547.62	
12269-0129				Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129		2/10/2015 1:1	3/7/2015	Х	_		\$0.00	\$91.27	\$550.00	(\$458.73)	
12269-0129		3/6/2015 10:4	4/6/2015	Х	-		\$0.00	\$438.10	\$548.00	(\$109.90)	
12269-0129	451-10 FEE	3/7/2015 4:33		Х	-		\$0.00	\$18.25	\$0.00	\$18.25	
12269-0129	451-11 LOG	4/4/2015 12:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129	451-12 PMT	4/6/2015 12:4	5/6/2015	X	_		\$0.00	\$547.62	\$550.00	(\$2.38)	
12269-0129	451-13 LOG	5/6/2015 10:1		Χ	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129	451-14 LOG	5/6/2015 3:28		Χ	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129	451-15 LOG	5/6/2015 3:30		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129	451-16 FEE	5/6/2015 7:25		Х	-		\$0.00	\$547.62	\$0.00	\$547.62	
12269-0129	451-17 LRP	5/7/2015 12:0		X	- \		(\$4,982.92)	\$0.00	\$5,559.53	(\$5,559.53)	
12269-0129	451 Totals:	1					\$0.00	\$3,841.23	\$8,861.23	\$0.00	0
10/08/2014 Total	s: 1		 			\$7,454.83	\$0.00	\$3,841.23	\$8,861.23	\$0.00	0

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5-8-14 Name	First-Name	iall				and the state of t
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	Title		Next Payday	Current and	Expected	Work Shift
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□ 1ª & 15 ^m of month □ 15 ^m & e Weekly □ Monthly (last day) □] Mouthly (Target)	Onong (= ====	5-14-14	\$ 30¢0.	ns Leco,	
□ 1 * & 15 * of month □ 15 * & e Weekly □ Monthly (last day) □ Self-Employed	Mouthly (Target) Comm			\$ 3000°	ns (650)	avir g this obligation.
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†Cellular Phone Calls: Receipt of cellular phone calls may be subject to charges from your service provider. If yo have listed a cell phone calls may be subject to charges from your service provider. updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special pronictional 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 print 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 and 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 released if my 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 arcitration provides and any materials. have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration another arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitra La 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 a their of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-900-775-7879) 1-3 (www.adt.org or JAMS) (1-800-352-5267) http://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, incit. Ing 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 that be rescued by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which his Customer Ap., Lation was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party in as parties 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 argumization short 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. Topeatud or frequent using can pread periods financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transportor. Other for 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 autual with overfrost protection or 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 custiness relations to with 155.

Ability to Repay Verification.

Pursuant to Nevada law, we are required to obtain a written and signed Affidavit from you accressing the following. 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 motion 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 workon repayment plan in which no down payment is required. For such customers, we typically agree to a 7 to 8 month interest ties reperment plan with a payment amount that never exceeds the extension payment amount. Therefore, in performing our intention underwriting and ability to repay analysis for your requested loan, we will (I) examine the anticle 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 name for 14 months. IF YOU EXPECT (I) YOUR EMPLOYMENT OR SOURCE OF INCOME, OP (II) YOUR GROTS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14-15 MONTHS PLEASE EXPLAIN

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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

Co-Applicant Information

	CO-Mpsicalic iii.		The second secon		400,000
Date	State Issued ID Number	Date of Birth	Social Securit	y #	
	First Name		Middle Name		
Last Name	FREEMGINE				
	Cell Phone†		Email Addres	s (optional)*1	
Home Phone	1				
Best time to call?	Which number do)	ou prefer that we cal	!?		3
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City	and the second s				Walter Control of the
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Employer * (Source of Income)		W	71	at Job?	
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	and the present of the	i do not wish to have	it considered as	a basis for repay	ng this obligation.
*Alimony, child support or separate maintenance incom Alimony, child support, or separate maintenance receiv	ne need not be revealed in you red under: It court order It w	vritten agreement	oral understan	ding.	
Are you currently in bankruptcy? yes 110				O. 1924 Statement or a second decided and the Statement of Statement o	4 (14 PM) Brown where the state of the state
How did you hear about us? (Circle one.)	5				
	Saw Store	Television	Yelion	y Pau⊾≃	Repeat Cusmer
Friend/Referral Name of referrer?	JAN JIDIE				
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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 explicants include 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.itc.gov.

tiConsent 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 include, 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, Clamm-Leach-Billev Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitation, we may send. Yet 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 nottware capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and narrowers: To access and retain Disclosures electronically, you will need to use the following computer software and narrowers: Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Cozilla Firefox 2.0 o rater version. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader "ke Adobeth Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will last a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at my time. If you want a 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 withdrawel will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number of 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 add. as in this displaceme. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU TO CAN ACCESS THE DISCLOSLINES IN THIS THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RETORDS, AND DISCLOSURES IN THIS DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RETORDS, 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 RECUEST A PASER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain . Only of this information to retain for future reference.

expected gross monthly income and obligations. You agree that you have told us about any change 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 F, evision.

Applicant Signature	Date P
Co-Applicant Signature	Date

A - 25

Revised, 10-15-2008

Confidential

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Date: 10/8/2014

Customer & C.	o-Customer Information				A-11.	Number: 12269-0129515
		ACCOUNT NUMBER	t: 12269-01 29 51	5		
FIRST NAME Keosha	LAST NAME Goldman		CO-CUSTOMER FIRST NAME CO-CUSTOME		DMER LAST NAME	
		Ю	CO-CUSTOMER SSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
1300 Dusty Creek			CO-CUSTOMER STRE	ET ADDRESS	The state of the s	A STATE OF THE PARTY OF THE PAR
City Las Vegas	STATE NV	ZIP CODE 89128	CO-CUSTOMER CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
HOWE BHOVE		+	CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
<u>In</u>	nicle & Licensee formation	LICENSEE'S HOURS Monday to Friday 9:00	OF OPERATION: A.M. to 7:00 P.M., Saturd	av 10:00 A M to 4:0	DM Closed	Cunda
	Inc. d/b/a TitleMax	LICENSEE PHON (702)382-1002	E NUMBER	7	or iwi, Grosed	Junuay
LICENSEE STREE 1225 E. Charleston	Blvd	l.	ICENSEE CITY as Vegas	LICENSEE STAT		CENSEE ZIP CODE
VEHICLE IDENTIFICATION	CATION NUMBER (VIN) 985		NSE PLATE	, FT.2	8	9104
VEHICLE YEAR 1999	VEHICLE MAKE Mercedes	VEHICLE M ML430		X		The state of the s

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 \$1,320.00 ("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 05/06/2015 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

The cost of your credit as a yearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

The amount of credit provided to you or on your behalf.

Total of Payments

The amount you will have paid after you have made all payments as scheduled.

206.7129 %

\$1,035.05

\$1,320.00

\$2,355.05

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$336.43	11/7/2014 and each 30 days thereafter
1	\$336.47	5/6/2015

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 \$1,320.00

1. Amount given to you directly: \$1,300.00

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 gratultous 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.

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Case No. 74335

Electronically Filed Apr 19 2018 08:48 a.m. Elizabeth A. Brown Clerk of Supreme Court

Respondent(s),

v.

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

Appellant(s).

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 10 of 75

ADAM PAUL LAXALT Attorney General WILLIAM J. MCKEAN (Bar No. 06740)

Chief Deputy Attorney General DAVID J. POPE (Bar No.08617) Senior Deputy Attorney General VIVIENNE RAKOWSKY (Bar No. 09160)

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dpope@ag.nv.gov
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	75	017588 - 017591
Motion for Supplemental Relief,		
January 10, 2018		
Notice of Entry of Order Granting in Part	75	017582 - 07599
and Denying in Part Motion for		
Supplemental Relief, January 11, 2018		

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 14369-0 1449906 Date: 1-7-2014

Customer Name: Jose L. 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 Highway#C Henderson NV 89011

Vehicle Information: VIN: 1GNEK13Z93R166833

License Plate State and No: temp

Color: Brown Year: 2003

Make: Chevrole Model: Tahoe

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 aprovider 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 L. Uribe , 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

MAKE

CHEV

CERTIFICATE OF TITLE

2003 1GNEK13Z93R166833 ODOMETER MILES DATE ISSUED 01/07/2015 ODOMETER BRAND

FXEMPT

MODEL TAHOE K150 SALES TAX PD FUEL TYPE

VEHICLE BODY T4W

TITLE NUMBER NV007471124

GVWR EMPTY WT GROSS WT

BRANDS

OWNER(S) NAME AND ADDRESS

VEHICLE COLOR

URIBE JOSE LUIS 1912 WILD JAN DR LAS VEGAS NV 89106-1636

LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA DBA TITLEMAX 1220 N BOULDER HWY HENDERSON NV 89011-5326

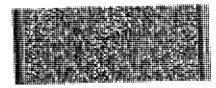
LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE/

VP-2 (Rev. 8/10)

1210 N. Boulder Hwy. Suite C Henderson

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): AND Nevada Driver's License Number or Identification Number Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Number Printed Full Legal Name of Buyer Zip Code State I certify to the best of my knowledge the adometer reading is the actual mileage of the vehicle unless one of the following statements is checked. 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 Printed Name of Seller(s)/Agent/Dealership Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. \Box Dealer's License Number Printed Full Legal Name of Buyer Signature of Buyer CONTROL NO. 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. (THIS IS NOT A TITLE NO.)

Contact Information

1/7/2015

Company: Titlemax (314391)

Contact: Laura Farris

E-Mail: Laura.farris@titlemax.biz

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2003 Chevrolet Tahoe LT 4D Utility 4WD

MSRP: \$41,010

Fin Adv: \$8,050 Equip Ret: \$42,685 Tire Size: 265/70R16 Base HP: 275 @ 5200

Taxable HP: 45.7 Model Number: CK15706 VIN: 1GNEK13Z93R166833 UVC: 2003160636 MPG: 13/17

Weight: 6800 Fuel Type: Flex Wheelbase: 116.0

End of Term o Months: 0 Adj. State: National

Mileage: 0 Mileage Cat: E Cylinders: 8 Transmission: A

Drive Train: 4WD End of Term Mileage: 0

Price Includes: AT AC 8CY

Wholesale Black Book values as of 1/7/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$8,100	\$5,900	\$4,200
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$O
Total	N/A	\$8,100	\$5,900	\$4,200

Trade In Black Book values as of 1/7/2015

	X-CL	Clean	Average	Rough
Sase	N/A	\$8,230	\$6,030	\$3,990
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,230	\$6,030	\$3,990

Retail Black Book values as of 1/7/2015

	X-CL	-CL Clean A		Rough	
Base [N/A	\$10,825	\$8,125	\$5,975	
Options	N/A	\$0	\$0	\$0	
Mileage	N/A	N/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
Total	N/A	\$10,825	\$8,125	\$5,975	

Residual Black Book values as of 1/7/2015

1	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A							
Options	. \$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A							
Total	N/A							

Black Book Add/Deducts

2nd Row Bucket Seats +100 Autoride Suspension +100 Power Sunroof +100

Cash Advance Snapshot Report Filter (Location: 14369 Loan: 14369-0144996 Ordered by Date)

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

01/07/2015

60.04.4006	Orig.		Customer Nam			<u> </u>	oli. Value	Advanced	Fees.	Paid		EXT'
69-0144996 Transactio	01/07/	72015 Type	Uribe, Jose Lu Trans. Date	iis B3 New Due Date	Oro 2	Qm/2	\$0.00	\$4,000.00 <i>Principal</i>	\$1,318.80 Fees	\$5,318.80 Amt Paid	\$0.00	
14369-0144		NEL	1/7/2015 10:2	new Due Date	X			\$4,000.00	\$0.00	\$0.00	<i>Due</i> \$4,000.00	
14369-0144		LOG	2/6/2015 11:0		x	-		\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	
14369-0144		FEE	2/6/2015 7:45		x	_		\$0.00	\$439.60	\$0.00	\$0.00 \$439.60	
14369-0144		LOG	2/10/2015 11:		x	_		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
14369-0144		LOG	2/10/2015 11.		x	-		\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
14369-0144		LOG	2/11/2015 9.2		x	-		\$0.00	\$0.00 \$0.00	\$0.00	\$0.00 \$0.00	
14369-0144		LOG	2/11/2015 11. 2/14/2015 12;		x	-		\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
14369-0144		LOG				_					,	
14369-0144		LOG	2/16/2015 12:		X X	-		\$0.00	\$0.00	\$0.00	\$0.00 #0.00	
			2/21/2015 2:3					\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144 14369-0144			2/24/2015 6:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
			2/24/2015 6:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			2/25/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			2/25/2015 6:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			2/26/2015 9:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	-		2/26/2015 4:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			2/27/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			2/28/2015 1:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/2/2015 9:35		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/3/2015 10:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/3/2015 5:11		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/4/2015 9:22		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/4/2015 5:15		Х	-		\$0.0 0	\$0.00	\$ 0.0 0	\$0.00	
14369-0144			3/5/2015 9:26		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/5/2015 5:59		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/6/2015 9:38		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/6/2015 5:15		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-27	LOG	3/7/2015 9:43		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/7/2015 3:00		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-29	FEE	3/8/2015		Х	-		\$0.00	\$439.60	\$0.00	\$439.60	
14369-0144			3/9/2015 9:22		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			3/9/2015 5:19		Х	-		\$0.00	\$0.00	\$0. 0 0	\$0.00	
14369-0144	1996-32	LOG	3/10/2015 9:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-33	LOG	3/10/2015 5:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-34	PMT	3/20/2015 4:1	3/8/2015	Х	-		\$0.00	\$175.84	\$440.00	(\$264.16)	
14369-0144	1996-35	LOG	3/23/2015 6:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-36	LOG	4/6/2015 6:30		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-37	FEE	4/7/2015 7:02		Х	_		\$0.00	\$263.76	\$0.00	\$263.76	
14369-0144	1996-38	LOG	4/8/2015 6:25		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-39	LOG	4/17/2015 5:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	49 <mark>96-4</mark> 0	LOG	4/17/2015 5:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	1996-41	LQG	4/18/2015 9:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	4996-42	LOG	4/20/2015 6:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144	4 <mark>996-4</mark> 3	PMT	4/21/2015 3:2	4/7/2015	Х	-		\$0.00	\$205.15	\$440.00	(\$234.85)	
14369-0144	4996-4 4	LOG	4/22/2015 11:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			5/1/2015 4:25		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			5/4/2015 7:14		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			5/5/2015 10:0		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0144			5/6/2015 11:4		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-014			5/7/2015 12:4	5/7/2015	X	_		(\$4,000.00)	(\$205.15)	\$4,438.80	(\$4,643.95)	
14369-014		u	1					\$0.00	\$1,318.80	\$5,318.80	\$0.00	
-	_										*	

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•	NA		20.00			Yes	
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	e Payment Dai	te		Amount	Instal	iment Status	
02/06/2015	03/20/2015			848.59	PAID		
03/08/2015 04/07/2015	04/21/2015 05/07/2015			848.59 848.59	PAID PAID		
05/07/2015	05/07/2015			848.59	OPEN		
06/06/2015	05/07/2015			848.59	OPEN		
5 07/06/2015 7 08/05/2015	05/07/2015 05/07/2015			848.59 848.55	OPEN OPEN		
Other Payments	43, 01, 2013		880		OI LA		
Original Schedule			000				
Pmt# Pmt Date	Days	Pmt	New Interest	Matured Interest	Unpaid Intere	est Prin	ncipal Bali
1 02/06/2015	30	848.59	439.6000	439.6000	439.60		408.99 359
2 03/08/2015	30	848.59	394.6500	394.6500	394.65	00 4	453.94 313
3 04/07/2015	30	848.59	344.7600	344.7600	344.76		503.83 263
4 05/07/2015 5 06/06/2015	30 30	848.59 848.59	289.3900 227.9400	289.3900 227.9400	289.39 227.94		559.20 207 520.65 145
6 07/06/2015	30	848.59	159.7300	159.7300	159.73		520.65 145 688.86 76
7 08/05/2015	30	848.55	84.0200	84.0200	A T84.07		764.53
					API	J [][]	12083

Title Tracking Status			
Title Status		Transaction Date	
New Loan		2015-01-07 00:00:00.0	
Sent to DMV		2015-01-07 00:00:00.0	
Title Received		2015-02-09 00:00:00.0	
Title Charge Off			
Charge Off Status		Transaction Date	
Document Information			
SNO	Document Description	Document Name	Date Created

Ability to Pay Summary

Loan Number	14369-0144996
Customer Name	Jose Uribe
ls Customer a Covered Borrower	No
Requested Loan Amount	\$4,000.00
Title Fee	\$0
MLV Amount	\$4,000
Gross Monthly income	\$2,000.00
Current and Expected Monthly Obligations	\$550.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	10.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	\$1,450.00

Ters		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	\$	6,834
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	4,000
Interest Rate		10.99%
Max Cash to Customer Amount	\$	4,000.00
Actual Cash to Customer Amount	'S	4-500:00
Title Fee Amount	\$	-
Total Loan Amount	\$	4,000
Amortized Loan Payment		\$848.59
Total Payback Amount		\$5,940.11
Minimum Payment to Extend		\$439.60
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$571.43

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 10.99%

A - 16

					Confidential			5-2008	Revised 10-15-2008
								DEFERMENT \$7917.20	GRACE PERIOD DEFE
			TS:	EXCEPTIONS/ OTHER COMMENTS	XCEPTIONS/(VIOLATIONS/TECHNICAL	5	NRS.604A.210 AND 445
	YES	- 90 days Are receipts filed?	Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	How many times? 0	NO Hov	ed or renewed?	Has the loan been extended or renewed?	NO	Is the loan a collection account?
		to NRS 604A.410 (2f)? YES	defaults, pursuant	plan if the customer	a REPAYMENT	tunity to enter into	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)?	reement include a discle	Ooes the written loan ag
			YES)4A.410 (2e)?	ırsuant to NRS 60	E-PAY the loan, pi	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)	reement disclose the rig	Does the written loan ag
		. •	YES	94A.410 (2d)?	ursuant to NRS 61	SCIND the loan, p	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	reement disclose the rig	Does the written loan ag
		NO	NRS 604A.445 (2)?		dditional periods,	for more than six a	Has the title loan been extended for more than six additional periods, pursuant to		(Applies to Title Loans Only) NRS 60A.445(2)
				÷	ıys? NO	loan exceed 30 da	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A 445(1)
	\$17,100.00	Fair Market Value: \$1	NO F	uring the loan?	of the vehicle sec	fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loan?		(Applies to Title Loans Only) NRS 6044.450(1)
		N/A			ed 35 days?	f the HIL not exce	Does the original term of the HIL not exceed 35 days?	1-Int Loans) .408(1)	(Applies High-Int Loans) NRS 604A.408(1)
		N/A	monthly income?	wer's expected gross	25% of the borro	nt amount exceed	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	terest Loans Only) 425(1b)	(Applies to High-Interest Loans Only) NRS 604A.425(1b)
		N/A		·	t exceed 35 days?	f the D/D Loan no	Does the original term of the D/D Loan not exceed 35 days?	D/D Loans) .408(1)	(Applies to D/D Loans) NRS 604A 408(1)
		N/A	oss monthly income?	expected gross mon	of the customer's	t loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's expected gr	ed Deposit Only) .425(la)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
		it 🗸 Other:	ub 🔲 Affidavit	d? YES Paystub	r's income verifie	Was the borrower's income verified?	income? \$1,860	xpected gross monthly	What is the borrower's expected gross monthly income?
Δ	? N/A	If secured by a vehicle title, is it filed and perfected?	If secured by a veh	`	,	CHEVROLET 350	If so, what is the collateral? 2006 CHEVROLET 3500	YES If so, who	Is the loan secured?
Ρ			Purpose of loan: N/A	Purpo	Title Loans	High-Int Loans	☐ High	Deferred Deposit	Loan Type:
P	3	3 170.21% YES	932.48/932.53	6 & 1	\$2,527.41	5/22/2015	\$4,000.00	10/24/2014	14369-0131984
()(correct?	APR Quoted Is the APR correct?	Payment Amount	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Account Number
020		Examiner: EC/DV	}					TAMMY ASHLEY	Borrower Name & Address:
NQ		Exam as of: 5/15/2015	Ex			NV 89012	Licensee Address: 1210 N. BOULDER HWY, HENDERSON, NV 89012	1210 N. BOULDER	Licensee Address:
7		Exam Start Date: <u>5/15/2015</u>	Į,		-	EMAX	TITLEMAX OF NEVADA INC DBA TITLEMAX	TITLEMAX OF NEV	Licensee Name & DBA:
				SHEET	VIEW WORK	604A LOAN REVIEW WORKSHEET	6		

APP 002087 ROA 000493

Title Loan Agreement

Date: 10/24/2014

Jale. 10/24/20	014								
Customer & Co-	-Customer	Information	ACCOUN	T NUM	BER: 1436	9-0131984			
FIRST NAME Tammy		LAST NAME Ashley			CO-CUSTOM	CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME			R LAST NAME
CCN	1	DRIVERS LIC IST	ATE ID NO)	CO-CUSTOM	ER SSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 7882 Wishing Well F					CO-CUSTOM	ER STREET A			
City Las Vegas	STA NV	TE	ZIP CODE 89123	Ξ.	CO-CUSTOM	ERCITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
		DATE OF RIE	TH	•	CO-CUSTON	ER HOME PH	IONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle & Licensee LICENSEE'S HOURS Information Monday to Friday 9:00				URS OF OPERATION 9:00 A.M. to 7:00 P	N: M., Saturday	10:00 A.M. to 4:0	00 P.M., Closed	Sunday	
LICENSEE NAME TitleMax of Nevada	. Inc. d/b/a	TitleMax	1	NSEE F 558-61	PHONE NUMBER 99				
LICENSEE STREE 1210 N. Boulder Hw	T ADDRES				LICENSEE CIT Henderson	Y	LICENSEE STA		ICENSEE ZIP CODE 9011
VEHICLE IDENTIFI 1GCJK33216F1328	CATION N	UMBER (VIN)			LICENSE PLATE 553pbm				
VEHICLE YEAR 2006	1	VEHICLE MAKE Chevrolet		VEHI 3500	CLE MODEL	COLOR Grey			

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 0.4663% from the date of this Loan Agreement until 05/22/2015 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.

Number: 14369-0131984

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a vearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

The amount of credit provided to you or on your behalf.

Total of Payments

The amount you will have paid after you have made all payments as scheduled.

170.2129 %

\$2,527.41

\$4,000.00

\$6,527.41

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$932.48	11/23/2014 and each 30 days thereafter	
1	\$932.53	5/22/2015	

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
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, your obligation to pay simple interest under 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 yo fore we commence any civil action or process of alternative dispute resolution, or process of alternative dispute resolution.

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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. 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 entenion to 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 released third parties. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and released third parties. The Arbitration Provision continues in all 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 <u>only</u> 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 entening 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

Date

Date

Date

Date

Customer Receipt/Repayment Plan Rec pt (210 day loan)

		in a least to a least
NAME AND ADDRESS OF THE LICENSE Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	E:	PAYMENT MADE ON BEHALF OF OR BY: Tammy Ashley
LOAN AGREEMENT IDENTIFICATION NO 14369-0131984	D .	DATE/TIME OF RECEIPT OF PAYMENT: 04/09/2015 03:07:47 PM
LOAN AGREEMENT DATE: 10/24/2014 3:16:37 PM	·	-
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$560.00	AGENT RECEIVI Michael Burton	ING PAYMENT:
TODAY'S PAYMENT ITEMIZATION	U	
10DA 10 1 A 1 MILITE E I LIMIZA IIO	.4	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$560.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$560.00	
BALANCE DUE ON LOAN:	\$4,315.11	
NEXT SCHEDULED DUE DATE:	4/22/2015	
☐ Account paid in full by rescission.		
☐ Account paid in full.		
☐ Title Returned Upon Payment in Fu Vehicle's Title to you.	ili. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.	•	
		ne payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
	Jama	Colle
Printed Name	Signature	

Customer Re ∋ipt/Repayment Plan Rec ⊃pt (210 day loan) NAME AND ADDRESS OF THE LICENSEE. PAYMENT MADE ON BEHALF OF OR BY: Tm Henderson Nv #3 Tammy Ashley 1210 N. Boulder Hwv. Suite C Henderson, NV 89011 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 14369-0131984 03/06/2015 01:25:25 PM LOAN AGREEMENT DATE: 10/24/2014 3:16:37 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$560.00 Crystal Mata TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$560.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$560.00 BALANCE DUE ON LOAN: \$4,240.89 NEXT SCHEDULED DUE DATE: 3/23/2015 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. П 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

Titl ax of Nevada, Inc. d/b/a TitleMax 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 (702)558-6199 2/3/2015

Tammy Ashley 7882 Wishing Well Rd Las Vegas, NV 89123

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 10/24/2014 3:16:37 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/26/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/23/2015 ("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 2/22/2015 : (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 \$956.53. The total of payments or the remaining balance on the original transaction is \$4,782.64. You made the following payment(s) on the loan:

Date:

11/26/2014

Amount:

\$560.00

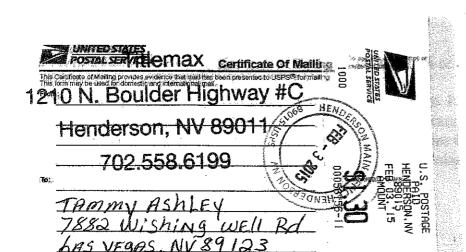
Date:

12/24/2014

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

Amount:

\$560.00



≥fore 2/22/2015 will be \$956.53.

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

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If you enter into a Repayment Place, 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 \$4,782.64; (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 Receit/Repayment Plan Receit (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Tammy Ashley Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 14369-0131984 12/24/2014 11:56:23 AM LOAN AGREEMENT DATE: 10/24/2014 3:16:37 PM if you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: \$560.00 Crystal Mata TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$560.00 \$0.00 CHARGES PAID: FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$560.00 BALANCE DUE ON LOAN: \$4,017.85 **NEXT SCHEDULED DUE DATE:** 1/22/2015 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

Customer Re ipt/Repayment Plan Rece t (210 day loan)

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NAME AND ADDRESS OF THE LICENSEE Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C	:	PAYMENT MADE ON BEHALF OF OR BY: Tammy Ashley
Henderson, NV 89011		
LOAN AGREEMENT IDENTIFICATION NO 14369-0131984		DATE/TIME OF RECEIPT OF PAYMENT: 11/26/2014 10:49:47 AM
LOAN AGREEMENT DATE: 10/24/2014 3:16:37 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$560.00	AGENT RECEIVI Crystal Mata	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$560.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$560.00	
BALANCE DUE ON LOAN:	\$4,055.56	·····
NEXT SCHEDULED DUE DATE:	12/23/2014	
☐ Account paid in full by rescission.		
☐ Account paid in full.☐ Title Returned Upon Payment in Full	.	
Vehicle's Title to you.	. By signing below, y	you acknowledge that upon repayment in full, we returned the
☐ Repayment Plan Agreement.☐ Grace Period Plan Agreement		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you as represent that the information previously provi	cknowledge that the ded on the Covered	e payment information noted above is accurate. You further I Borrower Identification Statement is still accurate.
	h	· Ciala
Printed Name	Signature	y Colley

itl ax of Nevada, Inc. d/b/a TitleN 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 (702)558-6199 2/3/2015

Tammy Ashley 7882 Wishing Well Rd Las Vegas, NV 89123

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 10/24/2014 3:16:37 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/26/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/23/2015 ("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 2/22/2015 : (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 \$956.53. The total of payments or the remaining balance on the original transaction is \$4,782.64. You made the following payment(s) on the loan:

Date:

11/26/2014

Amount:

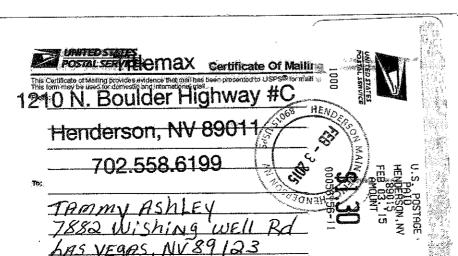
\$560.00

Date:

12/24/2014

Amount:

\$560.00



>fore 2/22/2015 will be \$956.53.

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

APP 002099 ROA 000505

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14369-0131984

Customer Name: Tammy Ashley Address:

7882 Wishing Well Rd Las Vegas, NV 89123

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: 2006 Chevrolet 3500 1GCJK 33216F132848

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 10/24/2014 ("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 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	\$559.60	11/23/2014
2	\$559.60	12/23/2014
3	\$559.60	1/22/2015
4	\$559.60	2/21/2015
5	\$559.60	3/23/2015
6	\$559.60	4/22/2015
7	\$559.60	5/22/2015
8	\$571.43	6/21/2015
9	\$571.43	7/21/2015
10	\$571.43	8/20/2015
11	\$571.43	9/19/2015
12	\$571.43	10/19/2015
13	\$571.43	11/18/2015
14	\$571.42	12/18/2015
The total amount paid after making all payments under the under the terms of the Grace Period	\$7,917.20	
Payments Deferment Agreement:		

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.

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.

Customer's Signature		LICENSEE: TitleMax of Nevada, I	nc. d/b/a TitleMax
	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 Clark Title Loan Agreement No.: 14369-00131984 Date: 10-24-2014 Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: Tammy Ashlev Address: Address: 7882 Wishing Well Rd. Las Vegas NV 89123 1210 N. Boulder Highway #C Co-Borrower Name: Henderson NV 89011 Address: Vehicle Information: VIN: 1GCJK33216F132848 Make: Chevrole Model: 3500 Color: Grev Year: 2006 License Plate State and No: 553PBM 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 contract of title or the legal purpose of a vehicle or any similar decument instead or representation. 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, Tammy Ashley , 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.

Co-Borrower Signature:

Personal Information

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☐ Self-Employed								
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	Co-Applicant Info	ormati	on 🦳	\				
Date	State Issued ID Number	Date of	Birth	Social Security	<i>j</i> #		Princeto	
Last Name	First Name			Middle Name			Jan	
Home Phone	Cell Phone†			Email Address	(optional)††		olizario del composito del com	
Best time to call?	Which number do y							
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Pay Frequency: (check one)			Next Payday	Current a	nd Expected Gross	Work S	Shift 1	
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ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Saw Store

Postcard

Television

Other:

Yellow Pages

Repeat Custome

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.

TConsent 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-Billey 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 Opta reference.

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Friend/Referral Name of referrer?

internet

Billboard

†Cellular Phone Calis: 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 alt 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.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 arbitration shall not conduct class arbitration. 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:

By signing below and submitting this Customer Application, you are verifying that all of the interpretation in this Customer Application is accurate and correct, including the personal references, contact information, employment of source of income, and current and ROA 000512

months relating to (i) your employn	nent or source of income, and	(ii) current and expected gross monthly income and obligations. `ements, including the Arbitration Provision.	
Applicant Signature	ahley	10-24-14 Date	

expected gross monthly income and obligations. You agree that you have told us about any changes you expect within the next 14

Date

Co-Applicant Signature

CERTIFICATE OF TITLE

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STEVERADO

NV05/187313

DATE ISSUED: 08/25/2014

SALES TAX PD

VEHICLE COLOR

CODOMETER BRAND ACTUAL MILES

OWNER(S) NAME AND ADDRESS ASHLEY BENJANIA F

LAS VEGAS NV 89123-2013

ASHLEY TAMMY KAY 7882 WISHING WELL RD

LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA DEA TITLEMAX 1210 N. BOULDER HIGHWAY C HENDERSON NV -89811

LIENTION DER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TULLE IS HEREBY BELEASED.

SIGNATURE OF AUTHORIZED AGENT. DATE



PRINTED NAME OF AGENT AND COMPANY

FEDERAL AND STATE LAW RECORDES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSPER OF OWNERSHIP, FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISOMMENT.

The Landerscreet revery certifies the vehicle described in this other handsterred to the following bayer(s):

Printed Full Legal Name of Suyer

Printed Full Legal Name of Buye

certify to the best of my knowledge the octometer re

WARNING ODONETER DISCREPANCY.

ODOMETER READING

are old

Signature of Setter(s)/Agent/Dealership

Printed Name of Seller(sy/Agent/Dealership

Signature of Buyer

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

CONTROL NO.

2095678C

VP-2 (Rev. 8/10).

(THIS IS NOT A TITLE NO.)

Printed-Full Legal Name of Buyer

ALTERATION OR ERASURE VOIDS THIS TITL

Centact Information

10/29/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: Laura.farris@titlemax.biz

Notes

Vehicle Info For 2006 Chevrolet Silverado 3500 LT Crew Cab 4WD

MSRP: \$33,400

VIN: 1GCIK33216F132848

Adj. State: National

Fin Adv: \$22,775

UVC: 2006160794 MPG: --/-

Mileage: 0

Equip Ret: \$38,035 Tire Size: 215/85R16

Mileage Cat: D

Base HP: 300 @ 4400

Weight: 9900 Fuel Type: Diesel

Cylinders: 8 Transmission: A

Taxable HP: 52.7

Wheelbase: 167.0

Drive Train: 4WD

Model Number: CK35943

Price Includes: AT AC 8CY

End of Term 0

End of Term 0

Months:

Mileage:

Wholesale Black Book values as of 10/29/2014

X-CL		Clean	Rough			
Base	N/A	\$18,550	\$15,200	\$12,800		
Options	N/A	\$4,300	\$4,300	\$4,300		
Mileage	N/A	N/A	N/A	N/A		
Region	N/A	\$0	\$0	/ + \$0		
Totai	N/A	\$22,850	\$19,500	\$17,100		

Trade In Black Book values as of 10/29/2014

	X-CL	Clean	Average	Rough
Base _	N/A	\$18,815	\$15,465	\$12,095
Options	N/A	\$4,300	\$4,300	\$4,300
Mileage 🗌	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$23,115	\$19,765	\$16,395

Retail Black Book values as of 10/29/2014

X-CL Clean Average Rough

APP 002109

•	X-CL	Clean	Average	Rough	
Base	N/A	\$21,975	\$18,325	\$15,225	
Options	N/A	\$4,300	\$4,300	\$4,300	
Mileage	N/A	TV/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
Total	N/A	\$26,275	\$22,625	\$19,525	
- BEET ON THE CALL AND A BY THE TABLE OF THE CALL WITH THE WASHINGTON THE TABLE	INFONCE MEMBER + MINIMONY, NUMBER 6105 MAY 523 MICHOLOGY	contract fraction of the second contract of t	d April militaria Mingram i de Stambaros e prusentes per una me conseguaz. Pre	CELACOTO LA CONTRACTO CONT	

Residual Black Book values as of 10/29/2014

4	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A							
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A							
Total	N/A							

Black Book Add/Deducts

8100 V8 0

Cab & Chassis -100

Chrome Package +100

▼ Duramax Diesel +4300

Entertainment System +100

Flat Dump +1700

Flat/Stake Bed +900

Hydrlc Hook Wrecker +2700

Landscape Body +600

Leather +600

Liftgate +600

Power Sunroof +250

Pwr/Htd/Lth Seats +1400

Refrigerated Body +2000

Rollback Wrecker +4000

Util/Work Body +900

Van/Box Body +600

w/o AT - Exc Diesel -850

w/o Dual Rear Wheels -200

 $\mathop{\rm APP}_{\mathop{\sf ROA}} \, \, \underset{\scriptstyle{10/29/2014}}{002110}$

Ability to Pay Summary

Loan Number	14369-0131984
Customer Name	Tammy Ashley
Is Customer a Covered Borrower	No
Requested Loan Amount	\$4,000.00
Title Fee	\$0
MLV Amount	\$9,200
Gross Monthly Income	\$1,860.00
Current and Expected Monthly Obligations	\$500.00
Other TitleMax Loan Payment	\$386.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$974.00

210 INS	TALLMENT RATE STRUCT	URE
Tien		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	\$	4,178
Vehicle Value - Max. Loan Amount Inc. Thie Fee	\$	9,200
Interest Rate		13.99%
Max Cash to Customer Amount	\$	4,178.00
Actual Cash to Customer Amount	\$4r	4,000.00
Title Fee Amount	\$	-
Total Loan Amount	\$	4,000
Amortized Loan Payment		\$932.48
Total Payback Amount		\$6,527.39
Minimum Payment to Extend		\$559.60
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$571.43

CHOOSE THIS CASHWISE LOAN TYPE

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

Cash Advance Snapshot Report Filter (Location: 14369 Loan: 14369-0131984 Ordered by Date)

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

10/24/201	<i>12412</i> 0	1	4
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Orig. Date	Customer Nam				. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
9-0131984 10/24/2014	Ashley, Tamm				,527.41	\$4,000.00	\$3,357.60	\$2,800.00	\$4,557.60	(
Transaction # Type	Trans. Date	New Due Date		Rev?		Principal	Fees	Amt Paid	Due	
14369-0131984-1 NEL	10/24/2014 3:		Х	-		\$4,000.00	\$0.00	\$0.00	\$4,000.00	
14369-0131984-2 LOG	11/21/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-3 FEE	11/23/2014		Х	-		\$0.00	\$559.60	\$0.00	\$559.60	
14369-0131984-4 PMT	11/26/2014 1	12/23/2014	Х	-		\$0.00	\$55.96	\$560.00	(\$504.04)	
14369-0131984-5 FEE	12/23/2014 7:		Х	-		\$0.00	\$503.64	\$0.00	\$503.64	
14369-0131984-6 PMT	12/24/2014 1	1/22/2015	Х	-		\$0.00	\$18.65	\$560.00	(\$541.35)	
14369-0131984-7 FEE	1/22/2015 7:4		Х	-		\$0.00	\$540.95	\$0.00	\$540.95	
14369-0131984-8 L O G	1/23/2015 9:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-9 LOG	1/23/2015 9:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-10 PMT	2/6/2015 2:45	2/21/2015	Х	-		\$0.00	\$279.80	\$560.00	(\$280.20)	
14369-0131984-11 FEE	2/21/2015 4:5		Х	-		\$0.00	\$279.80	\$0.00	\$279.80	
14369-0131984-12 LOG	2/23/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-13 LOG	2/26/2015 5:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-14 LOG	3/5/2015 6:06		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-15 PMT	3/6/2015 1:25	3/23/2015	Х	-		\$0.00	\$242.49	\$560.00	(\$317.51)	
14369-0131984-16 FEE	3/23/2015 7:2		Х	-		\$0.00	\$317.11	\$0.00	\$317.11	
14369-0131984-17 LOG	3/24/2015 3:2		Х	-		\$0.00	\$0. 0 0	\$0.00	\$0.00	
14369-0131984-18 LOG	4/3/2015 1:28		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-19 PMT	4/9/2015 3:07	4/22/2015	Х	-		\$0.00	\$317.11	\$560.00	(\$242.89)	
14369-0131984-20 LOG	4/9/2015 6:34		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-21 LOG	4/21/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-22 FEE	4/22/2015 7:1		Х	-		\$0.00	\$242.49	\$0.00	\$242.49	
14369-0131984-23 LOG	5/4/2015 7:19		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984-24 LOG	5/8/2015 7:02		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0131984 Totals:	1					\$4,000.00	\$3,357.60	\$2,800.00	\$4,557.60	
1/2014 Totals: 1	0.1000				5.527.41	\$4,000.00	\$3,357.60	\$2,800.00	\$4,557.60	

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				. 3		Confidential					15-2008	Revised 10-15-2008
1_										5343.30	PERIOD DEFERMENT \$5343.30	GKACE PERIOD DE
Ŀij		14 di transmissione di Contra di Con									445	NRS.604A.210 AND 445
				MMENTS:	OTHER CON	CEPTIONS/	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER CO	T/SNOITA	VIOL/			
	d? YES	iods: Are receipts filed?	Extensions: Tide-6 add'l periods: D/D & High Int Loans - 90 days	. 0	How many times?	NO Ho	or renewed?	en extended	Has the loan been extended or renewed?	NO	account?	Is the loan a collection account?
	YES		aults, pursuant to N	ıstomer def	T plan if the cu	ı REPAYMEN	nity to enter into a	the opportu	osure regarding	lude a disclo	agreement inc	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		04A.410 (2e)?	suant to NRS 6	PAY the loan, pur	ner to PRE-	ht of the custor	close the rig	agreement dis	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e,
			YES	•	504A.410 (2d)?	rsuant to NRS c	IND the loan, pu	ner to RESC	ht of the custor	close the rig	agreement dis	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d
<u> </u>		NO		NRS 604A.445 (2)?		ditional periods	Has the title loan been extended for more than six additional periods, pursuant to	extended for	title loan been	Has the	Loans Only) (5(2)	(Applies to Title Loans Only) NRS 604.445(2)
						's? NO	Does the original term of the title loan exceed 30 days?	of the title lo	e original term	Does the	Loans Only) 45(1)	(Applies to Title Loans Only) NRS 604A.445(1)
0	\$7,525.00	Fair Market Value:	NO Fair M	?	curing the loan	f the vehicle sec	Does the loan amount exceed the fair market value of the vehicle securing the loan?	exceed the fa	e loan amount e	Does the	Loans Only) 50(1)	(Applies to Title Loans Only) NRS 604A.450(1)
		N/A	•			1 35 days?	Does the original term of the HIL not exceed 35 days?	al term of t	Does the <i>origin</i>		(Applies High-Int Loans) NRS 604A.408(1)	(Applies H
L	-	N/A	1thly income?	l gross mor	wer's expected	5% of the borre	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	ily payment	Does the month		High-Interest Loan NRS 6044.425(1b)	(Applies to High-Interest Loans Only) NRS 6044.425(1b)
		N/A			?	exceed 35 days?	Does the original term of the D/D Loan not exceed 35	ial term of t	Does the <i>origir</i>		(Applies to D/D Loans) NRS 604A.408(1)	(Applies t
لـــا		N/A	·	ss monthly	s expected gro	of the customer	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	ed deposit l	Does the defen		0 Deferred Deposit NRS 604A.425(Ia)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
		Other:	☐ Affidavit	Paystub	ed? YES	s income verific	Was the borrower's income verified?	\$3,800 \		oss monthly i	expected gro	What is the borrower's expected gross monthly income?
	fected? N/A	If secured by a vehicle title, is it filed and perfected?	ecured by a vehicle t	If se			If so, what is the collateral? 2002 MERCEDES ML320	al? 2002 M	nt is the collater	If so, wha	YES	Is the loan secured?
D.			Purpose of loan: N/A	Purpose (<	Title Loans	High-Int Loans 🔲	High-I		Deferred Deposit	Deferre	Loan Type:
<u></u>	YES	133.71%	640.68/640.71	→	6 & 1	\$1,464.79	10/21/2015	00 .	\$3,020.00	2015	3/25/2015	14369-0157667
	Is the APR correct?	APR Quoted Is the 1	Payment Amount A	iber of uts	Total Number of Payments	Finance Charge	Maturity Date		Amount of Loan	Origination Date	Originat	Account Number
00		Examiner: EC/DV	Exam						INT	KATHRYN ANN SAINT		Borrower Name & Address:
<u> </u>		Exam as of: <u>5/15/2015</u>	Exam a				NV 89012	ERSON, N	1210 N. BOULDER HWY, HENDERSON,	OULDERI		Licensee Address:
<u> </u>		Start Date: 5/15/2015	Exam Start Date:				MAX	BA TITLE	une & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX	X OF NEV	& TITLEMA	Licensee Name & DBA:
		and the second s			KSHEET	VIEW WOR	604A LOAN REVIEW WORKSHEET	60				

Title Loan Agreement

Date: 3/25/2015

								Number: 14369-0157667
Customer & Co-Cust	omer Information	ACCOUN	T NUMBER	: 14369-	0157667			
FIRST NAME Kathryn	LAST NAME Saint			CO-CUSTOMER	FIRST NA	ME	CO-CUSTOME	R LAST NAME
-				CO-CUSTOMER	SSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
631 N. Stephanie St.				CO-CUSTOMER	STREET A	ADDRESS		
City Henderson	STATE NV	ZIP CODE 89011		CO-CUSTOMER	CITY	CO-CUSTON	MER STATE	CO-CUSTOMER ZIP CODE
HOME DHOME	DATE OF BU	DTU.		CO-CUSTOMER	HOME PH	IONE	CO-CUSTO	MER DATE OF BIRTH
motor vernore d Informa				OF OPERATION: A.M. to 7:00 P.M.,		10:00 A.M. to 4:00	P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc. of			NSEE PHON 558-6199	IE NUMBER				
LICENSEE STREET ADD 1210 N. Boulder Hwy, Sui	te C		1 -	LICENSEE CITY Henderson		LICENSEE STAT		ICENSEE ZIP CODE 9011
VEHICLE IDENTIFICATION 4JGAB54E42A316866			LICE 989V	NSE PLATE VNA				
VEHICLE YEAR 2002	VEHICLE MAKE Mercedes		VEHICLE M ML320	MODEL	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 \$3,020.00 ("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 10/21/2015 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 DISCLOS

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$1,464.79

Amount Financed

The amount of credit provided to you or on your behalf.

\$3,020.00

Total of Payments

The amount you will have paid after you have made all payments as scheduled.

\$4,484.79

Your payment schedule will be Number of Payments	Amount of Payments	When Payments are Due
6	\$640.68	4/24/2015 and each 30 days thereafter
1	\$640.71	10/21/2015

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\$3,020.001. Amount given to you directly:\$3,000.002. Amount paid on your account:\$0.003. Amount paid to public officials:\$20.004. 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 def process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

on the loan, we must offer a Repayment Plan to

n before we commence any civil action or

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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. 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: (1) 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.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment. That 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.

- ing into this Arbitration Provision: 2. You acknowledge and agree that by €
 - (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, definue, 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.

- benefits you, your respective heirs, successors ar signs. The Arbitration Provision is binding upon and 8. This Arbitration Provision is binding upon 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	Its Authorized Agent	3/25/2013 Date
Co-Customer's Signature	 Date		•

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: KATHRYN ANN SAINT TitleMax of Nevada, Inc. d/b/a TitleMax 631 N. Stephanie St., Henderson, NV, 89011 1210 N. BOULDER HWY, Henderson, Nevada 89011. DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 20157667-14369 05/16/2015 16:00:03 LOAN AGREEMENT DATE: 03/25/2015 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 335.00 AGENT RECEIVING PAYMENT: Michael Burton TODAY'S PAYMENT ITEMIZATION \$ 0.00 PRINCIPAL PAID: \$335.00 INTEREST PAID: \$ 0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$335.00 £ 184.97 LINPAID INTEREST: **\$** 3204.97 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 05/24/2015 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. THOUN & Saint

APP 002120

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14369-0157667

Customer Name: Kathryn Saint

Address: 631 N. Stephanie St. Henderson, NV 89011

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: 2002 Mercedes ML320 4JGAB54E42A316866

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 03/25/2015 ("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 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	\$331.90	4/24/2015
2	\$331.90	5/24/2015
3	\$331.90	6/23/2015
4	\$331,90	7/23/2015
5	\$331.90	8/22/2015
6	\$331.90	9/21/2015
7	\$331.90	10/21/2015
8	\$431.43	11/20/2015
9	\$431.43	12/20/2015
10	\$431.43	1/19/2016
11	\$431.43	2/18/2016
12	\$431.43	3/19/2016
13	\$4 31.43	4/18/2016
14	\$431.42	5/18/2016
The total amount paid after making all payments under the under the Grace Period Payments Deferment Agreement:	\$5,343.30	

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 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,

Page 2 of 4

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 dally rate of 0,3863% 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 Titla 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 TilleMax
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 First Name Cell Phone Which number do you prefer that we call? □ Home Phone Source of Income holeson Next Payday Current and Expected Work Shift Gross Gross Pay Frequency: (check one) Monthly Monthly ☐ 1st 2-15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) Income Obligatio 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

Are you Are you currently in bankruptcy? - yes Phone # State Zip Personal References Level Cell " Jenkebesk Relationship To You

> APP 002125 ROA 000531

Co-Applicant Information Social Security # State Issued ID Number Date of Birth Date Middle Name First Name Last Name Email Address (optional)†† Cell Phonet Home Phone Which number do you prefer that we call? Best time to call? ☐ Home Phone □ Cell Phone Apt # Physical Address (Street Number & Name) County State Zio City Mailing Address (If different from physical address) Zip State Employer Address (Street Number & Name) Employer * (Source of Income) Time at Job? Zip State .City Supervisér Job Title Work Phone # Work Shift Current and Expected Next Payday Gross Gross Pay Frequency, (check one) Monthly Monthly □ 1st & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks) Income 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.

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Saw Store

Postcard

Billboard

Repeat Customer

Yellow Pages

Te<u>levis</u>ion

Other

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.

ti 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 TO YOU IN ELECTRONIC FORM, (4) COINSEIN TO BOING BOOKES. YOU may request any of the EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request any of the EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. reference. ROA 000532

Are you currently in bankruptcy?
yes
How did you hear about us? (Circle one.)

Friend/Referral Name of referrer?

Internet

†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 arbitraton 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.iamsadr.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

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:_____

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 of income, and correct, including the personal references, contact information, employment of income, and correct, including the personal references, contact information, employment of income, and correct, including the personal references, contact information, employment of income, and correct i

expected gross monthly income and obligations. You agree that you have to months relating to (i) your employment or source of income, and (ii) current agree that you have read and understood all the above statements, inc	and expected gross monthly income and obligations. You
Applicant Signature	Date Date
Co-Applicant Signature	Date

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 14369-0157667 Date: 3-25-2015

Customer Name: Kathryn Ann Saint Address: 1050 W. Whitney Ranch

Henderson NV 89074 Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address:

1210 N. Boulder Highway #C

Vehicle Information: VIN: 4JGAB54E42A316866

License Plate State and No: 989WNA

Color: White Year: 2002

Make: Mercede Model: ML320

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 level owners of a vehicle or one similar downership issued pursuant to the laws of another invisidation. 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, Kathryn Ann Saint , 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, AFFLANT SAYETH NOT.

Customer Signature

Co-Borrower Signature:

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES IN

CERTIFICATE OF TITLE TITLE NUMBER VEHICLE BODY MODEL NV007615750 MAKE YEAR T4W ₩1320 MERZ GROSS WT EMPTY WT 2002 SALES TAX PD 4JGAB54E42A316866 FUEL TYPE ODOMETER MILES 5999 DATE ISSUED BRANDS 03/11/2015 VEHICLE COLOR ODOMETER BRAND EXEMPT OWNER(S) NAME AND ADDRESS TISA KATHRYN ANN 1050 W WHITNEY RANCH HENDERSON NV 89074 LIENHOLDER NAME AND ADDRESS NEVADA TITLE AND PAYDAY LOANS, INC 1708 N BOULDER HWY ENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED: HENDERSON NV 89015 DATE Nevada Title and Payday Loans, Inc. 1708 North Boulder Hwy Henderson, NV 89015 PHINTED 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): Neveda Driver's License Number or Identification Number Printed Full Legal Name of Buyer Nevada Oriver's License Number or Identification Number Printed Full Legal Name of Buye Zip Code the actual mileage of the vehicle unless one of the following statements is checked. d is in excess of its mechanical limits Address i certify to the best of I Exempt - Model year over 9 years old: ODOMETER READING Printed Name of Seller(s)/Agent/Deale Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent.

Dealer's License Number Printed Full Legal Name of Buye CONTROL NO. 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. 2458873C (THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

VP-2 (Rev. 8/10)

Contact in	nformation			3/25/2015	5			
	Co	mnany Title	max (314391	١		.,		Telephone: 404-542-6618
		Contact: Lau		,				Fax:
								1 000
		E-Man: Lau	ra.famis@title	max.diz				
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Vehicle in	nfo For 2002	Mercedes-B	enz M Class	ML320 4D Ut	ility			
				-				
	MSRP: \$36,	300		VIN: 4JGA	B54E42A316866	Adj. State	National	
	Fin Adv: \$5,1	25		UVC: 20025	60078	Mileage	0	
	quip Ret: \$43,			MPG: 15/19		Mileage Cat		
	Tire Size: 255/		,	Weight 4786		Cylinders		
				-				
	Base HP: 215	_		Type: Gas		Transmission		
Tax	kable HP: 30.1		Whe	elbase: 111.0		Drive Train		
Madel	Number: ML3	20	End o	of Term o		End of Tem Mileage	'n	
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Options	N/A	\$0	\$0	\$0	3]			
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Base "	N/A!	\$5,280			5]			
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32	Committee of the second		10.11 Oct. 200 15. 15.11.11.11.11.11.11		==			
Mileage	N/A	N/A	, rir are riskimaminest	THE PROPERTY OF THE PARTY OF TH				
Region	N/A	\$0						
Total	N/A	\$5,280	\$3,080	\$1,86	0			
Retail B	lack Book va	lues as of	3/25/2015					
	X-CL	Clean	Average	Rough	and the second s	and discount for the second		
Base [N/A	\$7,525	\$4,725	\$3,30	Ô			
Options	N/A	\$0	- Comment - Comment	d learn, commerce (compa, see see				
Miteage	N/A	NA	(ABDIELDAGISTORISISSES					
Region	N/A	\$0	Manager of the last of the las					
Total	N/A	\$7,525	,					
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****			non response programme the Marine St. of the Marine	to the district of the Company of th	th 40 Month CA	Month Sod Of 1	Term	
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Options	\$0	\$0	\$ Ω		\$0 \$0	\$0	N/A	
Mileage	N/A	N/A	N/A		VA N/A	N/A	N/A	
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k			energia andraren associaren esp ^{ort} ia es	************************	napa paman pija danang a mad amad ik 1 180 tin 1811 sesa	where weeks or street, and the		restriction in a many and a dealer and a many management is a single distriction of the first state of the section of the sect
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	Sunroof -100							
								And the second s

Cash Advance Snapshot Report

Filter (Location: 14369 Loan: 14369-0157667 Ordered by Date)

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

03/25/2015

ID#	Orig. Date	Customer Name	Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14369-0157667 Transactio	03/25/2015 n # Tvoe	Saint, Kathryn Anı Trans. Date Ne	n A3 w Due Date	Pro? Rev	\$4,484.79	\$3,020.00 Principal	\$331.90 Fees	\$0.00 Amt Paid	\$3,351.90 Due	0
14369-0157		3/25/2015 2:5		X -	,	\$3,020.00	\$0.00	\$0.00	\$3,020.00	
14369-0157	667-2 LOG	4/23/2015 7:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0157	7667-3 LOG	4/24/2015 4:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0157	667-4 FEE	4/24/2015 7:2		Х -		\$0.00	\$331.90	\$0.00	\$331.90	
14369-0157	7667-5 LOG	5/7/2015 2:11		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0157	7667 Totals:	1				\$3,020.00	\$331.90	\$0.00	\$3,351.90	0
03/25/2015 Totals	e· 1				\$4,484,79	\$3,020,00	\$331.90	\$0.00	\$3,351.90	0

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

1210 N. BOULDER HWY Henderson, NV 89011 (702)558-6199 05/11/2015

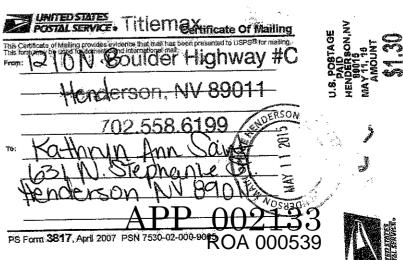
KATHRYN ANN SAINT 631 N. Stephanie St. Henderson NV 89011

Re: Opportunity to l	Enter into a Repaymer	nt Plan		
Dear Customer:				
nc. d/b/a <u>TitleMax</u> Deferment Agreemel Default") you default Grace Period Payme	_, and, if applicable, on nt with TitleMax of Neva ed on your payment obl ents Deferment Agreem Vehicle, we are offering	reement ("Loan Agreement N/A you entered a ada, Inc. d/b/a TitleMax gations under the Loan Agent. Before we attempt to enter an opportunity to enter TABLISH A REPAYMENT	Grace Period Payment On 04/25/2015 ("Date preement and, if applicate collect the outstanding er into a written AMENE	ts e of able, the balance OMENT
the Date of Default.	wment Plan vou must fo	Repayment Plan with a te	05/24/2015 : (1) return	to the
location in which you	i signed the Loan Agree	ement and, it applicable, th	e Grace Penod Payme	กเร
payment of \$ 707.99	The total of paym	e Repayment Plan we prep nents or the remaining bala	nce on the original tran	saction
is <u>\$ 2831.98</u> . Yo	u made the following pa	yment(s) on the loan:		
Date:	Amount \$	Date:	Amount \$	
Date:	Amount \$		Amount \$	
Date:	Amount \$		Amount \$	
Date:	Amount \$			
Date:	Amount \$	Date:	Amount \$	
Date:	Amount \$		Amount \$	
Date:	Amount \$	- · · · · · · · · · · · · · · · · · · ·	Amount \$	
Date:	Amount \$			
	Amount \$_			
Date:	Amount \$_		e _t	
Date		UNITED STATES. Title	MeXificate Of Mailing	Ž
The total amount du	ue if you enter into	This Certificate of Mailing provides evidence that had this formation by used for domestic and international Fragric A D V SOULO		POSTA GE VAID DERSON, NV 9019 11, 16 MOUNT

\$ 707.99

Under the terms of any Repayment P Repayment Plan not later than 30 day we will allow the period for repayment agree to a shorter term; and (3) we n percent of the total amount due under

TM.TB.NV.Opportunity.to.enter.into.repayment.pla



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.

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 \$3539.97; (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.

Ability	to	Pay	Summary

Loan Number	14369-0157667
Customer Name	Kathryn Saint
is Customer a Covered Borrower	No.
	\$3,000.00
Requested Loan Amount	S20
Title Fee	\$3,000
MLV Amount	
Gross Monthly Income	\$3,800.00
Current and Expected Monthly Obligations	\$1,400.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other ThleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$2,400.00

210 INS	TAILMENT RATE STRUCT	URE
Tier		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

	TTO MACHINE CONTRACTOR	
_	Income Based - Max. Loan Amount Inc. Title Fee	\$ 10,020
	Vehicle Value - Max. Loan Amount Inc. Title Fee	\$ 3,020
	Interest Rate Max Cash to Customer Amount	\$ 14.99% 3,000.00
-	Actual Cash to Customer Amount	\$ 3,000.00
Ь.	Title Fee Amount	\$ 20
	Total Loan Amount	\$ 3,020
	Amortized Loan Payment	\$725.67
		\$5.07 9.6 9

Total Payback Amount \$452.70 Minimum Payment to Extend Grace Period Plan # of Months (0% Interest) \$431.43 Grace Period Plan Payment (0%)

A GEORGE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car

14.99%

Transaction H	listory							
Customer								
Customer: Saint,	t, Kathryn		Cust	Nbr: 624077			Pay Frequency: Monthly	
Co-Borrower Nbr.			Colla	teral Type: VEHICLE			Is HitList Customer: No	
Income Amount:	1.00		Bank	ruptcy: N/A				
Is Co-Borrower o	on the Contract: No		ls Co	-Borrower is an Additi	onal Owner: No		Owner Ship Type: N/A	
Loan				•			,	
Loan Nbr: 2015	7567		Loon	Date: 03/25/2015			Due Date: 05/24/2015	
Loan Amt: 3020				Fee: 0.00			Due Date: 03/24/2015	į
Daily Interest: 1							Life and Barry 192 71	u de la composition della comp
1	11.0631		LOT	Status: LOT 1			Interest Rate: 133.71	
EMLV: 0	.4-6 45							
Payment & Ou	-							
Principal Paid To				est Paid To Date: 335			Penalty Fees Paid To Date: 0.00	0
Principal Outstan	•		Eam	ed and Unpaid Interest	t: 251.35		Penalty Fees Due: 0.00	
li	e Remaining: 3020.00							
No. of Inst: 14			in s t .	Amt: 640.68			APR %: 133.71	
Amount Due Toda	lay: 3271.35							
Other Info.								
Key Capture: No			Title	Status: Sent to DMV			Certificate #: 007615750	
Refinance: (Y/N)	N		Refir	nanced Loan Nbr:				
Add-On Amount:	0		Opt-	out of Arbitration (Y/N)	: N		Opt-out of Privacy Policy (Y/N):	N
ll 								
Vehicle Inform	mation				,		Custon Income	
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	7667 05/11/2015 Printed OERP			-519.97 0.00 0.00 0		0.00 0.00 0.00 0.0	00 0.0 Mata, Crystal	
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Saint, Kathryn Ann		iA		នាងមនុង 3000.0		Kepr⊪ Yes	nt_Check	
DMV		IA		20.00	-	Yes		
Installment Sun	nmary							
Installment	Installment Date	Payment Date			Amount	Installment !	Status	
1	04/24/2015	05/16/2015			331.90	PAID		
2	05/24/2015	05/24/2015			331.90	OPEN		
3 4	06/23/2015 07/23/2015	06/23/2015 07/23/2015			331.90 331.90	OPEN OPEN		
5	08/22/2015	08/22/2015			331.90	OPEN		
6	09/21/2015	09/21/2015			331.90	OPEN		
7 8	10/21/2015 11/20/2015	10/21/2015 11/20/2015			331.90 431.43	OPEN OPEN		
9	12/20/2015	12/20/2015			431.43	OPEN		
10	01/19/2016	01/19/2016			431.43	OPEN		
11 12	02/18/2016 03/19/2016	02/18/2016 03/19/2016			431.43 431.43	OPEN OPEN		
13	04/18/2016	04/18/2016			431.43	OPEN		
14	05/18/2016	05/18/2016			431.42	OPEN		
Other Payments	s			335				
1								
Original Schedu	ule							
Pmt#	Pmt Date	Days	Pmt	New Interest	Matured Interest	Unpaid Interest		Salance
Pmt#	Pmt Date 04/24/2015	30	640.68	331.9000	331.9000	331.9000	308.78	2711.22
Pmt#	Pmt Date						308.78 2 342.72 2	

-	00/23/2015							
5	08/22/2015	30	640.68	172.1000	172.1000	172.1000	468.58	1097.35
6	09/21/2015	30	640.68	120.6000	120.6000	120.6000	520.08	577.27
7	10/21/2015	30	640.71	63.4400	63.4400	63.4400	577.27	0.00
Title Tracking	Status							
Title Status				Transactio	n Date			
New Loan				2015-03-25	5 00:00:00.0			
Sent to DMV				2015-04-10	0.00:00:00			
Title Charge C	off.							
Charge Off Stat	us			Transactio	on Date			
Document Info	rmation							
4	SNO	Document Description		Document Nan	ne	Di	ate Created	
	1	Receipt with signature	Sc	an14318132982558409	973481.pdf	(05/16/2015	
	2	Opportunity to Enter into a Repayment Plan	Sca	an14321513035882136	074983.pdf	(05/20/2015	

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		,		2	Confidential				15-2008	Revised 10-15-2008
	-							-		
			1-70	- Perduration	1			\$6,831.20	ERMENT	GRACE PERIOD DEFERMENT \$6,831.20
						W 6/2			.45	NRS.604A.210 AND 445
			COMMENTS:	VOTHER	XCEPTIONS	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER CO	VIOLATIONS/			
ed? YES	Are receipts filed?	Extensions: Title-6 add't periods; D/D & High Int Loans - 90 days	0	How many times?	NO I	ed or renewed?	Has the loan been extended or renewed?	NO	account?	Is the loan a collection account?
YES	604A.410 (2f)?	customer defaults, pursuant to NRS 604A.410 (2f)?		NT plan if	a REPAYME	lunity to enter into	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the	nclude a disclo	greement ir	Does the written loan a
		YES	, ,	604A.410	ırsuant to NRS	:-PAY the loan, pi	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e,	isclose the righ	greement d	Does the written loan a
		YES)?	S 604A.410	ursuant to NR	CIND the loan, p	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d,	isclose the righ	ıgı eement d	Does the written loan a
		45 (2)? NO	nt to NRS 604A.445 (2)?	ds, pursua	dditional peric	or more than six a	Has the title loan been extended for more than six additional periods, pursuant to		oans Only 5(2)	(Applies to Title Loans Only) NRS 604.445(2)
					ys? NO	loan exceed 30 da	Does the original term of the title loan exceed 30 days?		Joans Only (5(1)	(Applies to Title Loans Only) NRS 604A.445(1)
\$6,800.00	cet Value:	NO Fair Market Value	e loan?	securing the	of the vehicle	fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loan?		oans Only	(Applies to Title Loans Only) NRS 6044.450(1)
	N/A				ed 35 days?	f the HIL not exce	Does the original term of the HIL not exceed 35 days?		ies High-Int Loai NRS 604A.408(1)	(Applies High-Int Loans) NRS 604A.408(I)
	N/A	thly income?	pected gross mon	rrower's ex	25% of the bo	it amount exceed	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?		High-Interest Los NRS 604A.425(1b)	(Applies to High-Interest Loans Only) NRS 604A. 425(1b)
	N/A			ys?	t exceed 35 da	f the D/D Loan no	Does the original term of the D/D Loan not exceed 35 days?		(Applies to D/D Loans) NRS 604A.408(1)	(Applies to NRS 60
		income? N/A	ed gross monthly	er's expecte	of the custom	t loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?		o Deferred Depos NRS 604A.425(Ia)	(Applies to Deferred Deposit Only) NRS 604A.425(Ia)
	Other:	☐ Affidavit □	YES Paystub	fied?	r's income ver	Was the borrower's income verified?	ncome? \$3,500	ross monthly in	expected g	What is the borrower's expected gross monthly income?
rfected? N/A	, is it filed and pe	If secured by a vehicle title, is it filed and perfected?	If se		Œ	NISSAN TITAN X	If so, what is the collateral? 2006 NISSAN TITAN XE	If so, what	YES	Is the loan secured?
,		Purpose of loan: N/A	Purpose o	ns ·	Title Loans	High-Int Loans	High	Deferred Deposit	Defer	Loan Type:
YES	133.71%	640.68/640.71	6&1		\$1,464.79	10/21/2015	\$3,020.00	2/3/2015	2/3	14369-0149756
Is the APR correct?	APR Quoted Is the	Payment APF	Total Number of Payments	Tota P	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Origin	Account Number
	Examiner: EC/DV	Examine)N	ES DAVIDSON	Name & Address: CHARLES	Borrower Name & Address:
	Exam as of: 5/15/2015	Exam as c				NV 89012	1210 N. BOULDER HWY, HENDERSON, NV 89012	BOULDER H	: 1210 N.	Licensee Address:
	Start Date: 5/15/2015	Exam Start Date:	-			EMAX	me & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX	AX OF NEV	: TITLEM	Licensee Name & DBA:
			ET.	RKSHEE	VIEW WO	604A LOAN REVIEW WORKSHEET	6			
				San						

Title Loan Agreement

2/3/2015 Date:

VEHICLE YEAR

2006

VEHICLE MAKE

NISSAN

Customer & Co-Customer Information Number: 14369-0149756 ACCOUNT NUMBER: 14369-0149756 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME Charles CO-CUSTOMER LAST NAME Davidson DRIVERS LIC./STATE ID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. NO STREET ADDRESS CO-CUSTOMER STREET ADDRESS 215 Zinc St Apt A City STATE ZIP CODE CO-CUSTOMER CITY Henderson CO-CUSTOMER STATE ΝV CO-CUSTOMER ZIP CODE 89015 CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH lotor venicle & Licensee LICENSEE'S HOURS OF OPERATION: Information 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 LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax (702)558-6199 LICENSEE STREET ADDRESS LICENSEE CITY 1210 N. Boulder Hwy, Suite C LICENSEE STATE LICENSEE ZIP CODE Henderson VEHICLE IDENTIFICATION NUMBER (VIN). 89011 LICENSE PLATE 1N6AA07A06N570458

In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it "Licensee", "we", "us" and "our" Terms. 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.

COLOR

SILVER

375-LPV

VEHICLE MODEL

TITAN

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 \$4,020.00 ("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 09/01/2015 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 Lean 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

FEDERAL TRUTH-IN-LENDING DISCLOS

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$1,464.79

Amount Financed

The amount of credit provided to you or on your behalf.

\$3,020.00

Total of Payments

The amount you will have paid after you have made all payments as scheduled.

\$4,484.79

Your navment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$640.68	4/24/2015 and each 30 days thereafter	
1	\$640.71	10/21/2015	

Security:

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

Filling 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	\$3,020.00
Amount given to you directly:	\$3,000.00
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 on loan, we must offer a Repayment Plan to you b process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

we commence any civil action or

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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> 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 organization you have selected or whether you desire to select a local arbitrator. If you demand arbitration, you must inform us in your demand of the arbitration organization 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.

 $\stackrel{ ext{APP}}{ ext{PP}} \stackrel{ ext{OO}}{ ext{143}}_{ ext{age}}$ 4 of 5

- 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 fun 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
- 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.

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

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	
Choule Dan	2-3-15
Customer's Signature	Date
Co-Customer's Signature	 Date

A ffidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 14369-0149 Date: 2-3-2015

Loan Agreement.

Customer Name: CHARLES JAMES DAVIDSON

Address: 215 ZINC ST APT A HENDERSON, NV 89015

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax

Henderson NV 89011

ROA 000550

Customer R Selpi	⊭kepaymen	t Plan Re 31pt (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: Charles Davidson
LOAN AGREEMENT IDENTIFICATION NO. 14369-0149756		DATE/TIME OF RECEIPT OF PAYMENT: 05/05/2015 05:36:24 PM
LOAN AGREEMENT DATE: 2/3/2015 7:11:36 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	·
AMOUNT PAID: \$330.00	AGENT RECEIVI Michael Burton	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$330.00	·
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$330.00	
BALANCE DUE ON LOAN:	\$3,325.95	
NEXT SCHEDULED DUE DATE:	6/3/2015	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you a	cknowledge that th	you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.

Signature

Printed Name

Customer K-ceipt/Repayment Plan Re_eipt (210 day loan)

arroberline.	t Plattine Letpt (2 to day todit)
	PAYMENT MADE ON BEHALF OF OR BY: Charles Davidson
-	DATE/TIME OF RECEIPT OF PAYMENT: 04/02/2015 11:39:52 AM
s applied to the	
AGENT RECEIVI Crystal Mata	NG PAYMENT:
\$0.85	
⁻ \$329.15	
\$0.00	
\$0.00	
´\$330.00	·
\$3,293.97	
<u>5/4/2015</u>	
acknowledge that th	you acknowledge that upon repayment in full, we returned the see payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
	s applied to the AGENT RECEIVI Crystal Mata \$0.85 \$329.15 \$0.00 \$0.00 \$330.00 \$3,293.97 5/4/2015

Signature

Printed Name

Customer Ruse, JRepayment Plan Receip (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Henderson Nv #3 Charles Davidson 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 LOAN AGREEMENT IDENTIFICATION NO DATE/TIME OF RECEIPT OF PAYMENT: 14369-0149756 03/03/2015 04:11:45 PM LOAN AGREEMENT DATE: 2/3/2015 7:11:36 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$1,100.00 Michael Burton **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$725.18 INTEREST PAID: \$374.82 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$1,100.00 BALANCE DUE ON LOAN: \$3,294.82 **NEXT SCHEDULED DUE DATE:** 4/4/2015 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

unales Daviosa

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14369-0149756

Customer Name: Charles Davidson Address: 215 Zinc St Apt A

Henderson, NV 89015

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: 2006 NISSAN TITAN 1N6AA07A06N570458

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 02/03/2015 ("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 offening you a "Grace Period" and you are voluntarily accepting such offer after entening 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.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Account Number: 14369-0149756 Date:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: Charles Davidson Address:

1210 N. Boulder Hwy, Suite C

Henderson, NV 89011

215 Zinc St Apt A Vehicle Information: 2006 NISSAN TITAN 1N6AA07A06N570458 Henderson, NV 89015

Co-Borrower Name:

Address:

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.

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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.

Grace Periods Payments Deferment Schedule

1

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$401.60	3/5/2015
2	\$401.60	4/4/2015
3	\$401.60	5/4/2015
4	\$401.60	6/3/2015
5	\$401.60	7/3/2015
6	\$401.60	8/2/2015
7	\$401.60	9/1/2015
8	\$574.29	10/1/2015
9	\$574.29	10/31/2015
10	\$574.29	11/30/2015
11	\$574.29	12/30/2015
12	\$574.29	1/29/2016
13	\$574.29	2/28/2016
14	\$574.26	3/29/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		,

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.

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

Customer Application

Personal Information

Date 2-15		. 00-00-00		
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City Henderson		State NV	Zip 890	S County
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Co-Applicant Information

Date	State Issued ID Number	Date o	f Birth	Social Se	ecurity #	
Last Name	First Name		·····	Middle N	lame	
Home Phone	Cell Phone†			Email Ac	dress (optional)††	
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How did you hear about us? (Circle one.) Friend/Referral Name of referrer?	Saw Store		relevision	Yel	low Pages	Repeat Customer
internet Sillboard	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.flc.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 o

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:

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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

Co-Applicant Signature

Date

#### Affidavit

STATE OF NEVADA COUNTY OF Clark  Title Loan Agreement No.: 14369-0119756 Date: 2-3-2015	
Customer Name: CHARLES JAMES DAVIDSON Address: 215 ZINC ST APT A HENDERSON, NV 89015 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>Titlemax</u> Address:  1210 N Boulder HWY Suite C Henderson NV 89011

Vehicle Information: VIN: 1N6AA0/A06N5/0458
License Plate State and No: 375-LPV
Color: SILVEYear: 2006
Make: NISSAN Model: TITAN XE

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, CHARLES JAMES DAVIDSON, 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:



/ DEPARTMENT OF MOTOR VEHICLES /

## CERTIFICATE OF TITLE

1N6AA07A06N570458

2006 NISS ODOMETER MILES

YEAR

MAKE MODEL TITAN XE/S FUEL TYPE SALES TAX PD

VEHICLE BODY TITLE NUMBER NV007586569 TCW EMPTY WT GROSS WT **GVWR** 4711 5999

BRANDS

DATE ISSUED 02/27/2015 VEHICLE COLOR

138183 ODOMETER BRAND ACTUAL MILES

OWNER(S) NAME AND ADDRESS DAVIDSON CHARLES JAMES 265 VIA DI CITTÀ DR HENDERSON NV 89011-0848

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA DBA TITLEMAX 1210 N BOULDER HWY STE C HENDERSON NV 89011-5314

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

SIGNATURE OF AUTHORIZED AGENT



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

1		AND
	╗	OR

Driver's License Number or Identification Number

Zip Code

iding is the actual mileage of the vehicle unless one of the following statements is checked. certify to the best of my knowledge the odometer re The mileage stated is in excess of its mechanical limits.
The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

Exempt - Model year over 9 years old:

Signature of Seller(s)/Agent/Declership

Printed Name of Seller(s)/Agent/Dealership

i em aware of the above odometër certification made by the seller/agent. 🗌 🔻 Dealer's License Number

Signature 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. 24729796

Printed Pull Logal Name of Buyer

(THIS IS NOT A TITLE NO.) VP-2 (Rev. 8/10)

Contact Information

2/3/2015

Company: Titlemax (314391)

E-Mail: Laura.farris@titlemax.biz

Contact: Laura Farris

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2006 Nissan Titan XE Crew Cab

MSRP: \$26,250

Fin Adv: \$9,075 Equip Ret: \$28,111

Tire Size: 245/75R17 Base HP: 305 @ 4900

Taxable HP: 35.3 Model Number: 21516 VIN: 1N6AA07A06N570458

UVC: 2006640262 MPG: 14/19

Weight: 6422 Fuel Type: Gas

Wheelbase: 139.8 End of Term 0 Months:

Price Includes: AT AC 8CY

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8 Transmission: A

Drive Train: RWD

End of Term 0 Mileage:

Wholesale Black Book values as of 2/3/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$9,100	\$6,800	\$4,950
Options	N/A	\$0	\$0.	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$9,100	\$6,800	\$4,950

#### Trade In Black Book values as of 2/3/2015

	X-CL	Clean	Average	Rough		
Base	N/A	\$9,280	\$6,980	\$4,700		
Options	N/A	\$0	\$0	\$0		
Mileage	N/A	N/A	N/A	N/A		
Region	N/A	\$0	\$0	\$0		
Total	N/A	\$9,280	\$6,980	\$4,700		

#### Retail Black Book values as of 2/3/2015

	X-CL	Clean	Average	Rough		
Base	N/A	\$11,850	\$9,075	\$6,700		
Options	N/A	\$0	\$0	\$0		
Mileage	N/A		N/A	N/A		
Region	N/A	\$60	\$0	\$0		
Total	N/A	\$11,850	\$9,075	\$6,700		
			J. D. III . I			

#### Residual Black Book values as of 2/3/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month (	Month 0	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

Alloy Wheels +100

ROA 000565

# Cash Advance Snapshot Report Filter ( Location: 14369 Loan: 14369-0149756 Ordered by Date)

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

02/03/2015

ID#	Orig.	Date	Customer Nam	1e	Туре		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14369-0149756	02/03	/2015	Davidson, Cha		A2		\$5,778.20	\$4,020.00	\$1,065.95	\$1,760.00	\$3,325.95	0
Transactio	n#	Type	Trans. Date	New Due	Date F	ro? Rev	7	Principal	Fees	Amt Paid	Due	
14369-0149	756-1	NEL	2/3/2015 7:11			Х -		\$4,020.00	\$0.00	\$0.00	\$4,020.00	
14369-0149	756-2	PMT	3/3/2015 4:11	4/4/2015		Х -		(\$725.18)	\$374.82	\$1,100.00	(\$725.18)	
14369-0149	756-3	FEE	3/5/2015 7:31			Х -		\$0.00	\$21.94	\$0.00	\$21.94	
14369-0149	756-4	PMT	4/2/2015 11:3	5/4/2015		Х -		(\$0.85)	\$307.21	\$330.00	(\$22.79)	
14369-0149	756-5	FEE	4/4/2015 4:22			Х -		\$0.00	\$21.94	\$0.00	\$21.94	
14369-0149	756-6	FEE	5/4/2015 7:37			Х -		\$0.00	\$329.07	\$0.00	\$329.07	
14369-0149	756-7	PMT	5/5/2015 5:36	6/3/2015		Х -		\$0.00	\$10.97	\$330.00	(\$319.03)	
14369-0149	756 To	itais:	1					\$3,293.97	\$1,065.95	\$1,760.00	\$3,325.95	0
02/03/2015 Totals	s· 1						\$5,778,20	\$3,293,97	\$1.065.95	\$1,760,00	\$3,325,95	0

Ability to Pay Summa	Bry
Loan Number	14369-0149756
Customer Name	Charles Davidson
is Customer a Covered Borrower	₩ No
Requested Loan Amount	\$4,000.00
Title Fee	\$20
MLV Amount	\$4,000
Gross Monthly Income	\$3,500.00
<b>Current and Expected Monthly Obligations</b>	\$1,200.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$2,300.00

210 ME	TALLMENT RATE STRUCT	UNE
Tied		ifate.
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 BREAK					
Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020			
Vehicle Value - Max. Loan Amount inc. Title Fee	\$	4,020			
Interest Rate Mar Cash to Customer Amount	\$	9.99% 4, <b>000.00</b>			
Actual Cash to Customer Amount	\$	4,000.00			
Title Fee Amount	\$	20			
Total Loan Amount	\$	4,020			
Amortized Loan Payment		\$825.46			
Total Payback Amount		\$5,778.21			
Minimum Payment to Extend	\$40				
Grace Period Plan # of Months (0% Interest)		7			
Grace Period Plan Payment (0%)		\$574.29			

						L			

NV 210 Day Multi-Car 9.99%

A - 19

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TITLEMAX OF NEVADA INC. DBA TITLEMAX  Date: 5/4/2015
Date: 5/4/2015
1210 N BOULDER HWY BLDG CHENDERSIN NV 89011
Exam as of: 5/4/2015
Wile Samane 416 Hall St. Handaman New Social
Examiner: Dean Ventura
Origination Date   Amount of   Finance   Total Number of   Payment   Control of   Payment   Control of   Payment   Control of   Payment   Control of   Control of
Origination Date Amount of Loan Maturity Date Charge Payments Amount APR Onoted its the App Company
2/17/2015 \$5,020,00 9/15/2015 \$2.424.62
Deferred Denocit 7,107,2013   \$2,434.83   6&1   1064.98/1064.95   13371.29%
Figh-Int Loans Title Loans Putpose of loan: N/A
If so, what is the collateral? 2004 Ford East Con-
If secured by a vehicle title, is it filed and perfected?
\$4,000 Was the borrower's income verified?
a deferred dome it is a state of the state o
or the customer's expected gross monthly income?
Does the original term of the D/D Loan not exceed 35 days?
Does the monthly payment amount exceed 250/ 250-1
industrial incomes
Does the original term of the HIL not exceed 35 days?
Does the loan amount exceed the fair market value of the vehicle securing the loan?
Does the original to the fall of the fall
Has the title loan been extended for more than six additional periods, pursuant to NRS 604A 445 (2)?
,
Does the written loan agreement include a disclosure regarding the opportunity to enter into a DEDAYX TO TO TO TO THE OPPORTUNITY OF THE OPPORTUNI
2.7. The area of Men I the customer defaults, pursuant to NRS 604A.410 (2f)?
N/A Has the loan been extended or renewed? N/A How many times? 0 Extensions: Title-6 add't periods:   Are receipts filed?
SARAN AND AND AND AND AND AND AND AND AND A
VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER CO
Tolation 604A AAS 210 CDA good on a

### Title Loan Agreement

Date: 2/17/2015

Number: 14369-0151831

Customer & Co-Custom	er Information	ACCOUNT N	UMBE	R: 14369-	0151831			
FIRST NAME Mile	LAST NAME Samanc			CO-CUSTOMER FIRST NAME CO-		CO-CUSTOME	CO-CUSTOMER LAST NAME	
	1			CO-CUSTOMER	RSSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 416 Hull St				CO-CUSTOMER	R STREET #	ADDRESS		
City ST Henderson N\	ATE /	ZIP CODE 89015		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
· :: :: :: :::::::::::::::::::::::::::	okas an kila ang kina ang mara ya maja ya nanay ang majakas			CO-CUSTOMER	R HOME PH	IONE	CO-CUSTON	MER DATE OF BIRTH
Motor Vehicle & Licensee LICENSEE'S HOURS OF OPERATION: Information Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday				Sunday				
LICENSEE NAME TitleMax of Nevada, Inc. d/b/	a TitleMax	LICENSE (702)558-		ONE NUMBER				
LICENSEE STREET ADDRE 1210 N. Boulder Hwy, Suite (				LICENSEE CITY Henderson		LICENSEE STA NV	· -	CENSEE ZIP CODE 9011
VEHICLE IDENTIFICATION 1FTNW20F24ED40739	NUMBER (VIN)			CENSE PLATE 1LPD				
VEHICLE YEAR 2004	VEHICLE MAKE Ford		HICLE 50 Sup	MODEL per	COLOR 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.

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,020.00 ("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 09/15/2015 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.

# EDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

# **FINANCE CHARGE**

The dollar amount the credit will cost you.

\$2,434,83

# **Amount Financed**

The amount of credit provided to you or on your behalf.

\$5,020.00

## **Total of Payments**

The amount you will have paid after you have made all payments as scheduled.

\$7.454.83

Your payment	schedule will be:

			_
Number of Payments	Amount of Payments	When Payments are Due	_
6	\$1,064.98	3/19/2015 and each 30 days thereafter	-
	\$1,064.95	9/15/2015	-
Security You are			-

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  1. Amount given to you directly:  2. Amount paid on your account:  3. Amount paid to public officials:  4. Amount paid to on your behalf:	\$5,020.00 \$5,000.00 \$0.00 \$20.00
on your benan:	<b>\$</b> 0. <b>00</b>

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 lowe. 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

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 of 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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> 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 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 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 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 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
- 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 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 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
- 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 box its you, your respective heirs, successors and assign. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in turn 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, Atm: 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

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 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		ì
M. Sece C Customer's Signature	2/17/15 Date	Its Authorized Agent Date
Co-Customer's Signature	Date	

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEF PAYMENT MADE ON BEHALF OF OR BY: TitleMax of Nevada, Inc. d/b/a TitleMax MILE SAMANC 1210 N. BOULDER HWY, Henderson, Nevada 89011. 416 Hull St, Henderson, NV, 89015 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT 20151831-14369 05/18/2015 13:00:28 LOAN AGREEMENT DATE: 02/17/2015 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: 552.00 AGENT RECEIVING PAYMENT: Crystal Mata TODAY'S PAYMENT ITEMIZATION £3.91 PRINCIPAL PAID: \$ 548.09 INTEREST PAID: CHARGES PAID: \$ 0.00 \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$552.00 \$ 0.00 UNPAID INTEREST: \$ 5016.09 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 06/17/2015 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.

Customer K ceipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Mile Samanc Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/24/2015 03:04:43 PM 14369-0151831 LOAN AGREEMENT DATE: 2/17/2015 12:48:42 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Crystal Mata \$552.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$552.00 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$552.00 \$5,126.74 BALANCE DUE ON LOAN: 5/18/2015 **NEXT SCHEDULED DUE DATE:** 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

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Mile Samanc Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 14369-0151831 03/20/2015 12:21:14 PM LOAN AGREEMENT DATE: 2/17/2015 12:48:42 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: \$555.00 Crystal Mata TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$555.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$555.00 BALANCE DUE ON LOAN: \$5.035.09 **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

# Personal Information Date Last Name First Name Middle Name Home Phone Email Address (optional)†† Which number do you prefer that we call? □ Home Phone Celi Phone County 890/3 State Source of Income CHYLONG BEACH Zip Superv ork Shift Pay Frequency: (check one) Gross Gross $\Box$ 1st & 15th of month $\Box$ 15th & end-of month $\Box$ Biweekly (every 2 weeks). Monthiy Monthly Income Obligatio Weekly Monthly (last day) Monthly (1st day) Monthly (3st 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? pes **Credit References** Phone # City State Zip Personal References Phone 2901Z Relationship To You Phone Address (Street Number & Name) City State Zip

Phone

APP 002172 ROA 000578

Relationship To You

	0	o-Applicant into	Ji ii lauc	/ /	,		
Date	St	ate Issued ID Number	Date of B	irth	Social Securi	ty#	
Last Name		First Name	I		Middle Name	•	<del></del>
Home Phone		Cell Phone [†]			Email Addres	s (optional)††	
Best time to call?		Which number do you Home Phone	ou prefer that				
Physical Address (street Number & Nat	me						
City	ine)				Apt	#	
:			State	Zip	County		
Mailing Address (if different from physic	cal address)					and the state of t	No. of the last of
City			State	Zip			
Employer * (Source of Income)		Empl	J Oyer Addres	S (Street Numi	ber & Name)		
City		State		Zip	Time a	t Job?	
Work Phone #		Job Title	S	upervisor			
Pay Frequency: (check one)			Ne	xt Payday		nd Expected	Work Shift
☐ 1st & 15th of month ☐ 15th & e					Gross Monthly	Gross Monthly	
☐ Self-Employed		Monthly (3 rd day)			Income	Obligations	
*Alimony, child support or separate	te maintenance income need	not be revealed if you do	not wish to	hava ta a -	\$	\$	
Are you currently in bankruptcy?	□ yes □ no	r: court order c writt	en agreeme	naventcor nt □ orai	i understandin	asis for repayin g.	g this obligation.
How did you hear about us? (Circl	,-		***************************************	•			
Friend/Referral Name of ref	errer?	Saw Store	Tele	<i>r</i> ision	Yeilow P	ages	Repeat Customer
(Internet	Billboard	Postcard		er			

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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

#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-Billey 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 anses 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 total and total to fell it for future

†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) <a href="http://www.adr.org">http://www.adr.org</a> or JAMS (1-800-352-5267) <a href="http://www.iamsadr.com">http://www.adr.org</a> 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 <a href="https://www.adr.org">shall</a> 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 organizati

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:

By signing below and submitting this Customer Application, you are verifying that all of the income 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 months relating to (i) your employment or source of income, and (ii) c agree that you have read and understood all the above statemen	UITENT and expected gross monthly income and obligations. Val
Applicant Signature	2/17/15 Date
Co-Applicant Signature	 Date

## GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3/20

Account Number: 14369-0151831

Customer Name: Mile Samanc Address: 416 Hull St

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1210 N. Boulder Hwy, Suite C

Henderson, NV 89011

Vehicle Information: 2004 Ford F250 Super 1FTNW20P24ED40739

Co-Borrower Name:

Henderson, NV 89015

Address:

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 02/17/2015 ("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	\$551.70	3/19/2015
2	\$551.70	4/18/2015
3	\$551.70	5/18/2015
4	\$551.70	6/17/2015
5	\$551.70	7/17/2015
6	\$551.70	8/16/2015
7	\$551.70	9/15/2015
8	\$717.1 <del>4</del>	10/15/2015
9	\$717.14	11/14/2015
10	\$717.14	12/14/2015
11	\$717.14	1/13/2016
12	\$717.14	2/12/2016
13	\$717.14	3/13/2016
1:4	\$717.16	4/12/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$8,881.90	

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.

M. Seunc	3/20/15
Customer's Signature	Date
Co-Borrower's Signature	

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

ts Authorized Agent

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OWNER(S) NAME AN	ID:ADDDECC				·	
SAMANC MILE	ID ADDITESS					
416 HULL ST				3	112	
HENDERSON NV 8	39015-5606					
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LIENHOLDER NAME TITLEMAX OF NEV 1210 N. BOULDER HENDERSON NV 8	VADA DBA TITLEMAX R HIGHWAY C	(				
LIENHOLDER RELEA	ASE - INTEREST IN TH	E VEHICLE DI	ESCRIBED ON TH	IS TITLE IS HE	REBY RELEA	ASED:
SIGNATURE OF AUT	THORIZED AGENT	DATE				
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			Nevada Driver's Licens		ication Number	☐ AND ☐ OR
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Printed Full Legal Name of	Buyer		Nevada Driver's Licen	se Number or Identif	ication Number	
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ALTERATION OR ERASURE VOIDS THIS TITLE

#### Contact Information

#### 2/17/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: Laura.farris@titlemax.biz

#### Notes

### Vehicle Info For 2004 Ford F250SD Lariat Crew Cab

MSRP: \$33,315

Fin Adv: \$14,000

Equip Ret: \$34,665

Tire Size: 235/85R16 Base HP: 260 @ 4500

Taxable HP: 44.8

Model Number: W20

Price Includes: AT AC

VIN: 1FTNW20P24ED40739

UVC: 2004300586

MPG: 14/18

Weight: 8800

Fuel Type: Diesel

Wheelbase: 172.0

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

#### Wholesale Black Book values as of 2/17/2015

	X-CL	Ciean	Average	Rough
Base	N/A	\$11,000	\$8,700	\$6,900
Options	N/A	\$3,100	\$3,100	\$3,100
Mileage	N/A	N/A	N/A	NA
Region	N/A	\$0	\$0	\$0
Total	N/A	\$14,100	\$11,800	\$10,000

## Trade In Black Book values as of 2/17/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$11,135	\$8,835	\$6,555
Options	N/A	\$3,100	\$3,100	\$3,100
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$14,235	\$11,935	\$9,655

#### Retail Black Book values as of 2/17/2015

	X-CL	Clean	Average	Rough
Base			Trylings y	The state of the s

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	X-CL	Clean	Average	Rough
*	N/A	\$13,900	\$11,200	\$8,850
Options	N/A	\$3,100	\$3,100	\$3,100
Mileage	N/A]	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Tetal	N/A	\$17,000	\$14,300	\$11,950

# Residual Black Book values as of 2/17/2015

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

#### Black Book Add/Deducts



5.4L V8 -100

√ 6.0L Turbo Diesel +3100

Cab & Chassis -100

Centennial Edition +100

Flat Dump +1500

Flat/Stake Bed +750

Hydric Hook Wrecker +2500

Landscape Body +500

Liftgate +500

Power Moonroof +150

Refrigerated Body +1800

Rollback Wrecker +3300

Util/Work Body +750

Van/Box Body +500

w/o AT - Exc Diesel -700

w/o Factory Air -225

Ability to Pay Summ	Ability to Pay Summary				
Loan Number	14369-0151831				
Customer Name	Mike Samanc				
is Customer a Covered Borrower	No				
Requested Loan Amount	\$5,000.00				
Title Fee	\$20				
MLV Amount	\$5,000				
Gross Monthly Income	\$4,000.00				
Current and Expected Monthly Obligations	\$1,450.00				
Other TitleMax Loan Payment	\$0.00				
Rate Match/Rate for Other TitleMax Loan					
Add-On to Current Loan or Multi-Car					

III-	TALLMENT RATE STRUC	
Tier		a d make Raid
100.00	999.99	17.99%
1000.00	1999.99	15.99%
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

\$2,550.00

Residual Monthly Income

 Income Based - Max. Loan Amount Inc. Title Fee	ς	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	5.020
 Interest Rate Max Cash to Customer Amount	( <b>\$</b> %)	10.99% 5,000.00
Actual Cash to Customer Amount	Ś	5,000.00
Title Fee Amount	\$	20
Total Loan Amount	\$	5,020
Amortized Loan Payment		\$1,064.98
Total Payback Amount		\$7,454.84
Minimum Payment to Extend		\$551.70
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$717.14

#### CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

Customer												
Customer: Samano, Mile	<b>a</b>		Cust N	br: 650557						Pay Free	quency: Mo	inthiv
Co-Borrower Nbr:	<del>-</del>			ral Type: VEHICLE						_	t Customer:	
Income Amount: 1.00				ptcy: N/A						is i iii.cia	t oustonier.	140
Is Co-Borrower on the C	continuet. No			orrower is an Additional	LOwner N	lo.				Ourne S	Ship Type: 1	M/A
	ontract: NO		IS CO-E	orrower is all Additional	i Owner. N	*0				Owners	sinp Type: 1	WH.
Loan												
Loan Nbr: 20151831				late: 02/17/2015						Due Dat	e: 06/17/	2015
Loan Amt: 5020.00				ee: 0.00								
Daily Interest: 18.3754	4		LOTS	atus: LOT 1						Interest	Rate: 133.	71
EMLV: 0												
Payment & Outstan	nding											
Principal Paid To Date:	3.91		Interes	t Paid To Date: 1655.0	19					Penalty	Fees Paid T	o Date: 0.00
Principal Outstanding:	5016.09		Earned	l and Unpaid Interest: 7	73.50					Penalty	Fees Due:	0.00
Principal Balance Remai	ining: 5016.09											
No. of Inst: 14			Inst Ar	mt: 1064.98						APR %	133.71	
Amount Due Today: 50	189.59											
Other Info.												
Key Capture: No			Title S	tatus: Title Received						Certific	ate#: 007	597978
Refinance: (Y/N) N			Refina	nced Loan Nbr:						,		
Add-On Amount: 0			Opt-ou	nt of Arbitration (Y/N): N	I					Opt-out	of Privacy	Policy (Y/N): N
Vehicle Information	1								······································			Customer Income Information
Make	Model	Vin		Year		5er	ies			BlackB Value	ook Grade	Gross Income
Ford	F250 Super	1FTNW	/20P24ED4073	39 2004		TRU	ICK			0	Averag	MANAGEME
Loc Loan T	rans DateTransact	ion Trans Tender Amt type	Principal Amt Inte	CSODMV Orig NS erest Fee Fee Fee Fe		Late 1					d Emp Na:	me Paid By
Nbr Nbr 14369201518310 14369201518310 14369201518310	5/18/2015 Paymer	nt -552.00 Cash nt -552.00 Cash nt -555.00 Cash	Amt Inte -3.91 -54 0.00 -55 0.00 -55	erest Fee Fee Fee Fe 8.09 0.00 0.00 0.00 0.0 2.00 0.00 0.00 0.00 0.0 5.00 0.00 0.00 0.00 0.0 00 0.00 0.00 0.0	F NSF E Fee 00 0.00 00 0.00 00 0.00	Late 1 Fee 0.00 0.00 0.00 0.00	Late Wa Fee f 0.00 0 0.00 0	.00   .00   .00   .00	Fee Fee 0.00 0.00 0.00 0.00 0.00 0.00	Amt 0 0.0 0 0.0 0 0.0 0 0.0	Emp Na: Mata, Cry System,	stal Customer ILX Customer ILX Customer
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	1	Receipt with signature		Scan1431975130957580		0	5/18/2015	
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Title Received				2015-03-12	0.00:00:00			***************************************
Sent to DMV					0.00:00:00			
New Loan				2015-02-17	00:00:00:0			
Title Status				Transactio	n Date			
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7	09/15/2015	30	1064.95	105.4500	105.4500	105.4500	959.50	0.0
6	08/16/2015	30	1064.98	200.4600	200.4600	200.4600	864.52	959.5
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2	04/18/2015	30	1064.98	495.2900	495.2900	495.2900	569.69	3937.0
1	03/19/2015	30	1064.98	551.7000	551.7000	551.7000	513.28	4506.7

**A - 20** 

#### Title Loan Agreement

Number: 14369-0132359 10/27/2014 Date: ACCOUNT NUMBER: 14369-0132359 Customer & Co-Customer Information CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Shannon McCartney CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 212 Alaska Jade St CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE CO-CUSTOMER CITY ZIP CODE STATE City Henderson NV 89074 CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME (702)558-6199 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE LICENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89011 Henderson ΝV 1210 N. Boulder Hwy, Suite C LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN)

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 Ioan 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.

COLOR Silver

337LZS

VEHICLE MODEL

**Grand Crew** 

2D4RN5DG7BR679290 VEHICLE YEAR

2011

VEHICLE MAKE

Dodge

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 \$7,820.00 ("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 0.3663% from the date of this Loan Agreement until 05/25/2015 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

The cost of your credit as a vearly rate.

## FINANCE CHARGE

The dollar amount the credit will cost you.

#### **Amount Financed**

The amount of credit provided to you or on your. behalf.

### **Total of Payments**

The amount you will have paid after you have made all payments as scheduled.

133.7129 %

\$3,792.92

\$7,820.00

\$11,612.92

Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,658.99	11/26/2014 and each 30 days thereafter	
1	\$1,658.98	5/25/2015	

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	\$7,820.00
1. Amount given to you directly:	\$7,800.00
2. Amount paid on your account:	\$0.00
8. Amount paid to public officials:	\$20.00
4. Amount paid to on your behalf:	\$0.00

We use the simple interest method to calculate the interest. We Calculation of Interest, Application of Payments and Security Interest. 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.

You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day. Right to Rescind and Prepayment. 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.

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to Grace Period. 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.

he loan, we must offer a Repayment Plan to yo fore we commence any civil action or Repayment Plan Disclosure: If you default 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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. 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 offening 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, iess 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.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment. 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 overtums 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; (q) 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 to 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, definue, 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 hefits you, your respective heirs, successors and archives. 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 <u>only</u> 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		$\wedge$	
Customer's Signature	10/27/14 Date	Its Authorized Agent	10\27\2010 Date
Ço-Customer's Signature	Date		

# Customer Ceipt/Repayment Plan Receipt (210 day loan)

	9 . 35	
NAME AND ADDRESS OF THE LICENSEE	<b>:</b>	PAYMENT MADE ON BEHALF OF OR BY:
Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C		Shannon McCartney
Henderson, NV 89011		
LOUIS OFFICE TO THE STATE OF TH		
LOAN AGREEMENT IDENTIFICATION NO 14369-0132359	١.	DATE/TIME OF RECEIPT OF PAYMENT: 05/01/2015 05:33:58 PM
14309-0132339		03/01/2013 03:33:36 FIM
LOAN AGREEMENT DATE: 10/27/2014 5:24:38 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID:	AGENT RECEIVI	NG PAYMENT:
\$860.00	Crystal Mata	
TODAY'S PAYMENT ITEMIZATION	<b>.</b>	
PRINCIPAL PAID:	\$0.00	
NITTO TO	****	
INTEREST PAID:	\$860.00	<del></del>
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<del></del>
TOTAL AMOUNT PAID TODAY:	\$860.00	
BALANCE DUE ON LOAN:	\$7,971.56	<del></del>
NEXT SCHEDULED DUE DATE:	5/25/2015	
£		
☐ Account paid in full by rescission.		
☐ Account paid in full.		
Title Returned Upon Payment in Fu Vehicle's Title to you.	II. By signing below,	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
•		
		ne payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
\$	^	
JM Cartney		DLAT-
Printed Name	Signature	_ ( )

# Customer K ceipt/Repayment Plan R eipt (210 day loan)

	e.copayo.	
NAME AND ADDRESS OF THE LICENSES Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011	≣:	PAYMENT MADE ON BEHALF OF OR BY: Shannon McCartney
LOAN AGREEMENT IDENTIFICATION NO. 14369-0132359		DATE/TIME OF RECEIPT OF PAYMENT: 04/16/2015 05:20:15 PM
LOAN AGREEMENT DATE: 10/27/2014 5:24:38 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$860.00	AGENT RECEIVING PAYMENT: Crystal Mata	
TODAY'S PAYMENT ITEMIZATION	V	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$860.00	
CHARGES PAID:	\$0.00	· · · · · · · · · · · · · · · · · · ·
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$860.00	<u> </u>
BALANCE DUE ON LOAN:	\$8,403.46	
NEXT SCHEDULED DUE DATE:	<u>4/25/2015</u>	
Vehicle's Title to you.  ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.  Acknowledgments. By signing below, you	acknowledge that th	you acknowledge that upon repayment in full, we returned the see payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
Printed Name	Signature	

# Customer Receipt/Repayment Plan Receipt (210 day loan)

rasmine versib	nwehaamen	it riail iscicibi (Fio ada ioail)		
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: Shannon McCartney		
LOAN AGREEMENT IDENTIFICATION NO. 14369-0132359		DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 05:12:58 PM		
LOAN AGREEMENT DATE: 10/27/2014 5:24:38 PM	•			
If you have multiple loans, this payment was loan number identified above.	applied to the			
AMOUNT PAID: \$860.00	AGENT RECEIVING PAYMENT: Crystai Mata			
TODAY'S PAYMENT ITEMIZATION				
PRINCIPAL PAID:	\$0.00			
INTEREST PAID:	\$860.00			
CHARGES PAID:	\$0.00			
FEES PAID:	\$0.00			
TOTAL AMOUNT PAID TODAY:	\$860.00			
BALANCE DUE ON LOAN:	\$8,37 <b>8</b> .72			
NEXT SCHEDULED DUE DATE:	3/26/2015			
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul>	I. By signing below,	you acknowledge that upon repayment in full, we returned the		
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.				
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 $APP \underset{\mathsf{ROA}}{002195}$ 

Customer Recent/Repayment Plan Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Shannon McCartney Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/30/2015 02:46:27 PM 14369-0132359 I OAN AGREEMENT DATE: 10/27/2014 5:24:38 PM if you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Michael Burton \$860.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$860.00 INTEREST PAID: \$0.00 CHARGES PAID: -\$0.00 **FEES PAID:** \$860.00 TOTAL AMOUNT PAID TODAY: \$7,954.42 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 2/24/2015 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.

APP 002196

Shannon McCartney

Customer Receipt/Repayment Plan Rece. t (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Shannon McCartney Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/16/2015 05:06:26 PM 14369-0132359 LOAN AGREEMENT DATE: 10/27/2014 5:24:38 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Michael Burton \$860.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$860.00 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: \$860.00 TOTAL AMOUNT PAID TODAY: \$8,414,86 BALANCE DUE ON LOAN: 1/25/2015 **NEXT SCHEDULED DUE DATE:** 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.

APP 002197

Printed Name

## Customer Receipt/Repayment Plan Receipt (210 day loan)

customer kecalpi	лераушен	t Plair Nece. Pt (2 io day ioaii)
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: Shannon McCartney
LOAN AGREEMENT IDENTIFICATION NO. 14369-0132359		DATE/TIME OF RECEIPT OF PAYMENT: 11/25/2014 05:13:19 PM
LOAN AGREEMENT DATE: 10/27/2014 5:24:38 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$860.00	AGENT RECEIVI Crystal Mata	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$29.23	
INTEREST PAID:	\$830.77	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$860.00	<del></del>
BALANCE DUE ON LOAN:	\$7,790.77	
NEXT SCHEDULED DUE DATE:	12/26/2014	
<ul> <li>☐ Account paid in full by rescission.</li> <li>☐ Account paid in full.</li> <li>☐ Title Returned Upon Payment in Full Vehicle's Title to you.</li> </ul>	I. By signing below,	you acknowledge that upon repayment in full, we returned the
☐ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you a represent that the information previously provi	acknowledge that the rided on the Covere	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Shannon McCartne Printed Name	Signature	1c Cartney

#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14369-0132359

Customer Name: Shannon McCartney Address:

> 212 Alaska Jade St Henderson, NV 89074

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: 2011 Dodge Grand Crew 2D4RN5DG7BR679290

**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 10/27/2014 ("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 address 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.

#### **Grace Periods Payments Deferment Schedule**

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$859.42	11/26/2014
2	\$859.42	12/26/2014
3	\$859.42	1/25/2015
4	\$859.42	2/24/2015
5	\$859.42	3/26/2015
6	\$859.42	4/25/2015
7	\$859.42	5/25/2015
8	\$1,117.14	6/24/2015
9	\$1,117.14	7/24/2015
10	\$1,117.14	8/23/2015
11	\$1,117.14	9/22/2015
12	\$1,117.14	10/22/2015
13	\$1,117.14	11/21/2015
14	\$1,117.16	12/21/2015
The total amount paid after making all payments under the under the under the Grace Period Payments Deferment Agreement:		

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.

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.

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, I	nc. d/b/a TitleMax
Customer's Signature	Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date		

### Personal Information

Date   State   State		Doto of	Dieth .	Social Security #	
027 2014 NV=	First Name (			Middle Name	_
McCartney	5	<u>nannon</u>		Email Address (option	e e e e e e e e e e e e e e e e e e e
Home Phone		****			
Best time to call?  OUN UTIME	Which number of Home Photographic	no you preter triat we call?			e de la composição de l
- darry me					Anna ann
Physical Address (street Number & Name)				Apt#	
Physical Address (street Number & Name) 212 Alaska Jade City.,	<u>St.                                    </u>	State	Zip	County	\
Henderson		MY	7P890	74	Lark
Mailing Address (if different from physical address)					
City		State	Zip		an i (Appenden
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		Source of Inco	me		
Employer * (Source of Income)	Empl	oyer Address (Street Number	r & Name) ,	#100	
City	State	, Zip	) 3	Time at Job	7+ Months
las Vegas	12	l s	upervisor	1	(T NOULTRS
	Famin	. Asst.	. Mani	d Kner Jurrent and Expected	Work Shift
Pay Frequency: (check one)			G	ross Gross	THE STATE OF THE S
☐ 1st & 15th of month 🛱 15th & end of mo				ionthly Monthly ocome Obligation	
☐ Weekly ☐ Monthly (last day) ☐ Month	iy (1st day) □ Monti	nly (3™ day)	1, 15/14	4,000 ns	100
			1	8000	
*Alimony, child support or separate mainted Alimony, child support, or separate mainteg	nance income need i nance received under	not be revealed if you do no :   court order   written	ot wish to have it cons agreement □ oral	sidered as a basis for re understanding.	epaying this obligation.
Are you currently in bankruptcy?   yes	no				
<u></u>		Credit Reference	ces		
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Address (Street Number & Name)	City		State	Zip	
Rusingga Nome		1 20			
THE ALL ALL ALL ALL ALL ALL ALL ALL ALL AL			( 0)		
Address (Street Number & Name)	City		State	Zip	
		Personal Refere	nces		
Name			Zp Texo	<u> </u>	
Relationship To You		Bhana			
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Relationship To You	ne september 1980 en 1	Phone		Cell	variable varia
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Friend Co-Worke	Iress (Street Number & Na	ame) taiv	Julia Zip		
		N. Las Ve	<u> 2905, "NV</u>		
Relationship to you CO. Work	ex İ	Phone		Cell	

APP 002203

Co-Applicant	Information
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Date	State Issued ID Number	Date o	f Birth	Social Secu	rity#		- International
Last Name	First Name	<u></u>		Middle Nan	e		
Home Phone	Cell Phone†			Email Addre	ss (optional)††		Antikkrytin
Best time to call?	Which number do y		that we call	!?			ana primary i resta A
			· · · · · · · · · · · · · · · · · · ·				The second secon
Physical Address (Street Number & Name)				A	ot#		The state of the s
City		State	Zip	County			riorinianhwish
Mailing Address (if different from physical address)		1				***************************************	
City		Stat	e Zip				A A A A A A A A A A A A A A A A A A A
Employer * (Source of Income)	Emp	oloyer Ado	Iress (Street N	(umber & Name)			Water Day
City	State		Zí	p Time	at Job?		E AND
Work Phone #	Job Title		Superviso	or I			energy in a second
Pay Frequency: (check one)			Next Payd	ay Curren Gross	and Expected	Work Sh	ifit
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biwee	kly (every 2 weeks)			Monthly	Monthly		
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	☐ Monthly (3 rd day)			Income	Obligations		Liverage
□ Self-Employed				\$	\$		e de la companya de l
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy?   yes  no	need not be revealed if you under:   court order   wr	do not wis tten agre	sh to have it ement □	considered as oral understan	a basis for repayi ding.	ng this obli	gation.
How did you hear about us? (Circle one.)							
Friend/Referral Name of referrer?	Saw Store		Television	Yellov	v 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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

ttConsent 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 for future reference.

Page 2 of 4

†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 WAVING 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) <a href="http://www.adr.org">http://www.adr.org</a> or JAMS (1-800-352-5267) <a href="http://www.jamsadr.com">http://www.jamsadr.com</a>, and we will advance all of the expenses associated with the arbitration, including the filling, 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 <a href="https://www.adr.org">shall</a> be resolved by binding arbitration. The arbitration shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration according to 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 entening 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:

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 of source of incorrect and current and

months relating to (i) your employment or source of income, and (ii) of	
agree that you have read and understood all the above statemer	ts, including the Arbitration Provision.
Applicant Signature	10/27/2014 Date
Co-Applicant Signature	Date

#### Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 14369-0132359 Date: 10-27-2014

Customer Name: Shannon McCartney

Address: 212 Alaska Jade St.

Las Vegas NV 89074

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address:

1210 N. Boulder Highway #C

Henderson NV 89011

Vehicle Information: VIN: 2D4RN5DG7BR679290

License Plate State and No: 337LZS

Color: Silver Year: 2011

Make: Dodge Model: Grand Crew

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 <u>TitleMax</u>, 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 Shannon McCartney , 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:

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1]/14/2014 SES WENCE CRUSH CRESSESSION ACTUAL O		•	******	
OBBEES) WANT AND ARBURESS MUCAUSTIEV SEAMBON MORTEN 217 ACASKA-ZADE 57				
MENDERSON NV 29074/2092				
USSELLE THE MANY AND AUGUS				
TITLEMAL OF MENADA DEAT				
LENHOLDER RELEASE - MITERE	gt na trin Wericket			
THERE IS ALTHURNOS AS	ENT CATE			
CHANTED HAMME OF AGENT AND	77 (Mariday) 			
				Salak Ula lisi absartosA
				. *** ****

Contact Information 10/29/2014 Company: Titlemax (314391) Telephone: 404-542-6618 Contact: Laura Farris E-Mail: Laura.famis@titlemax.biz Notes Vehicle info For 2011 Dodge Grand Caravan Crew Wagon MSRP: \$28,695 VIN: 2D4RN5DG7BR679290 Adj. State: National Fin Adv; \$15,725 UVC: 2011240222 Mileage: 0 Equip Ret: \$30,725 MPG: 17/25 Mileage Cat B Tire Size; 225/65R17 Weight 6050 Cylinders: 6 Base HP: 283 @ 6400 Fuel Type: Flex Transmission: A Taxable HP: 34.3 Wheelbase: 121,2 Drive Train: FWD End of Term 0 End of Term 0 Months: Model Number: RTKP53 Mileage: Price Includes: AT AC 6CY Wholesale Black Book values as of 10/29/2014 X-CL Clean Average Rough \$15,100 \$12,500 \$16,300 \$15,100 \$12,5 Total \$10,375 Trade In Black Book values as of 10/29/20 Average Base N/A \$15,400 \$13,150 \$9,800 Option N/A Mileage N/A Region N/A \$15,400 \$13,150 Tota N/A \$9.B00 Retail Black Book values as of 10/29/2014 X-CL Clean Average Rough Region \$19,575 \$18,175 \$12,525 \$15,200 Residual Black Book values as of 10/29/2014 12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term \$6,325 \$7,125 \$8,975 \$5,550 \$4,925 \$4,300 \$3,325 N/A N/A \$0 N/A N/A N/A N/A N/A N/A N/A Black Book Add/Deducts 5 Passenger -500 Appearance Package +175 Heated Seat Package +125 Leather +875 Navigation System +550 Power Liftgate +150

Ability to Pay Summary			
Loan Number	14369-0132359		
Customer Name	Shannon McCartney		
Is Customer a Covered Borrower	No		
Requested Loan Amount	\$7,500.00		
Title Fee	\$20		
MLV Amount	\$7,820		
Gross Monthly Income	\$4,000.00		
Current and Expected Monthly Obligations	\$2,066.00		
Other TitleMax Loan Payment	\$0.00		
Rate Match/Rate for Other TitleMax Loan			
Add-On to Current Loan or Multi-Car			

210 INS	TALLMENT RATE STRUC	TURE
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	15.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	2 5 10.99%

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\$1,934.00

\$1,117.14

Residual Monthly Income

Grace Period Plan Payment (0%)

Income Based - Max. Loan Amount inc. Title Fee	\$	9,116
Vehicle Value - Max, Loan Amount Inc. Title Fee	\$	7,840
Interest Rate		10.99%
 Max Cash to Customer Amount	. \$	7,805.00
Actual Cash to Customer Amount	\$1	7,800.00
 Title Fee Amount	\$	20
Total Loan Amount	\$	7,820
Amortized Loan Payment		\$1,658.99
Total Payback Amount		\$11,612.91
Minimum Payment to Extend		\$859.42
Grace Period Plan # of Months (0% Interest)		7

#### CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

# Cash Advance Snapshot Report Filter ( Location: 14369 Loan: 14369-0132359 Ordered by Date)

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

) #	Orig.	Date	Customer Nam	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT
	10/27	/2014 Type	McCartney, Sh Trans. Date	annon M A3 New Due Date	Pro?		\$11,612.92	\$7,820.00 Principal	\$5,311.56 Fees	\$5,160.00 Amt Paid	\$7,971.56 Due	
14369-01323	,	NEL	10/27/2014 5:		X	<u></u>		\$7,820.00	\$0.00	\$0.00	\$7, <b>8</b> 20.00	
14369-01323		PMT	11/25/2014 5:	12/26/2014	Х	-		(\$29.23)	\$830.77	\$860.00	(\$29.23)	
14369-01323		FEE	11/26/2014 7:		Х	-		\$0.00	\$28.54	\$0.00	\$28.54	
14369-01323		LOG	12/16/2014 5:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323		FEE	12/26/2014 7:		Х	-		\$0.00	\$856.21	\$0.00	\$856.21	
14369-01323		LOG	1/2/2015 11:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323		LOG	1/2/2015 3:39		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323		LOG	1/15/2015 4:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323		PMT	1/16/2015 5:0	1/25/2015	Х	-		\$0.00	\$599.34	\$860.00	(\$260.66)	
14369-01323		FEE	1/25/2015		Х	-		\$0.00	\$256.86	\$0.00	\$256.86	
14369-01323			1/27/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			1/27/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			1/27/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			1/28/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			1/28/2015 11:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			1/30/2015 2:4	2/24/2015	Х	-		\$0.00	\$142.70	\$860.00	(\$717.30)	
14369-01323			2/24/2015 6:5		Х	-		\$0.00	\$713.50	\$0.00	\$713.50	
14369-01323			2/25/2015 6:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			2/26/2015 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			2/26/2015 5:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			2/27/2015 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			2/27/2015 6:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			2/28/2015 3:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			3/2/2015 3:30		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			3/3/2015 10:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323	_		3/3/2015 1:28		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			3/16/2015 5:1	3/26/2015	Х	-		\$0.00	\$5 <b>7</b> 0.80	\$860.00	(\$289.20)	
14369-0132			3/16/2015 5:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-01323			3/26/2015 7:1		Х	-		\$0.00	\$285.40	\$0.00	\$285.40	•
14369-0132			3/28/2015 2:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	1
14369-0132			4/16/2015		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0132			4/16/2015 9:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0132			4/16/2015 5:2	4/25/2015	Х	-		\$0.00	\$599.34	\$860.00	(\$260.66)	
14369-0132			4/25/2015 4:4		Х	-		\$0.00	\$256.86	\$0.00	\$256.86	
14369-0132			4/27/2015 6:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0132			4/29/2015 1:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0132			5/1/2015 5:33	5/25/2015	Χ	_		\$0.00	\$171.24	\$860.00	(\$688.76)	
14369-0132			1					\$7,790.77	\$5,311.56	\$5,160.00	\$7,971.56	

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Is the loan a collection account? 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)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Is the loan secured? Violation: 604A.445, .210 GPA = 8881.90 Orig = 7454.83What is the borrower's expected gross monthly income? Title Loan Active Loan Type: Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 1210 N BOULDER HWY BLDG C HENDERSIN NV 89011 14369-0142064 (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Name & (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.450(1) NRS 604A.445(1, Address: Barbara Simpson, 230 Red Horzon Ter, Henderson, NV 89015 NRS 604A.408(1) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 12/19/2014 If so, what is the collateral? 2007 Saturn Sky Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2): Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? N/A Has the loan been extended or renewed? Does the original term of the D/D Loan not exceed 35 days? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$5,020.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$6,310 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 7/17/2015 N/A \$2,434.83 Finance Title Loans N/A How many times? 4 Total Number of **Payments** YES 6&1 Paystub Purpose of loan: N/A 0 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add't periods; D/D & High Int Loans - 90 dtys 1064.98/1064.95 YES YES Z Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: Dean Ventura APR Quoted Date: 5/4/2015 **4** 133.71% Other: Are receipts filed? N/A NA N/A Is the APR correct? N/A YES \$9,900.00 YES YES

ROA 000619

#### Title Loan Agreement

12/19/2014 Date:

1G8MB35B67Y109382

VEHICLE YEAR

2007

VEHICLE MAKE

Saturn

14369-0142064 **ACCOUNT NUMBER: Customer & Co-Customer Information** CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Simpson Barbara CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN DRIVERS LIC /STATE ID NO CO-CUSTOMER STREET ADDRESS STREET ADDRESS 230 Red Horzon Ter. CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE ZIP CODE CO-CUSTOMER CITY STATE City NV 89015 Henderson CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE Ή LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME (702)558-6199 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE LICENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89011 Henderson 1210 N. Boulder Hwy, Suite C VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE

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.

COLOR

Green

Temp

VEHICLE MODEL

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise Term, Principal, Interest, Charges and Payment. agreed in writing \$5,020.00 ("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 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.

Number: 14369-0142064

#### FEDERAL TRUTH-IN-LENDING DISCLOSURE

#### ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

#### FINANCE CHARGE

The dollar amount the credit will cost you.

#### **Amount Financed**

The amount of credit provided to you or on your behalf.

#### **Total of Payments**

The amount you will have paid after you have made all payments as scheduled.

\$5,020.00

\$7,454,83

133,7129 %

\$2,434.83

Your navment echedule will he

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,064.98	1/18/2015 and each 30 days thereafter
1	\$1,064.95	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	\$5,020.00
1. Amount given to you directly:	\$5,000.00
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

We use the simple interest method to calculate the interest. We Calculation of Interest, Application of Payments and Security Interest. 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.

You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, Right to Rescind and Prepayment. 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.

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to Grace Period. 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.

fore we commence any civil action or he loan, we must offer a Repayment Plan to yo Repayment Plan Disclosure: If you default process of alternative dispute resolution, or perore 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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. 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.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment 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 arbitration. 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 overtums 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 proadest 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, ansing 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 to 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 attomeys' 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 junsdiction. 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 efits you, your respective heirs, successors and as s. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in all 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 <u>only</u> 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.

Customer R Leipi	ıkepayınen	t Plan ine sipe (2 to day todil)
NAME AND ADDRESS OF THE LICENSEE:		PAYMENT MADE ON BEHALF OF OR BY:
Tm Henderson Nv #3		Barbara Simpson
1210 N. Boulder Hwy, Suite C		
Henderson, NV 89011		<u></u>
LOAN AGREEMENT IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT:
14369-0142064		04/30/2015 01:41:36 PM
	i	
LOAN AGREEMENT DATE:		
12/19/2014 7:29:16 PM		
if you have multiple loans, this payment was	applied to the	
loan number identified above.		
AMOUNT PAID:	AGENT RECEIVI	NG PAYMENT:
\$560.00	Crystal Mata	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
_		
INTEREST PAID:	\$560.00	
CHARGES PAID:	\$0.00	<del></del>
FEEG BAID	\$0.00	
FEES PAID:	<u> </u>	
TOTAL AMOUNT PAID TODAY:	\$560.00	
_		
BALANCE DUE ON LOAN:	\$5,215.48	
	E (4.0./0.04.E	
NEXT SCHEDULED DUE DATE:	5/18/2015	
☐ Account paid in full by rescission.		
☐ Account paid in full.		
☐ Title Returned Upon Payment in Ful	II. 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	ne payment information noted above is accurate. You further
represent that the information previously pro	vided on the Cover	ed Borrower Identification Statement is still accurate.
•		4
Ba Lan C	A	bare Sempoor
BARBARA SIMPSON	_ for	vara sempor
Printed Name	Signature	•

Printed Name

## Customer Receipt/Repayment Plan Recept (210 day loan)

charaitei izereih	nizebažine	te idii ito pe (E io day iodii)				
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: Barbara Simpson				
LOAN AGREEMENT IDENTIFICATION NO 14369-0142064	•	DATE/TIME OF RECEIPT OF PAYMENT: 03/20/2015 02:05:19 PM				
LOAN AGREEMENT DATE: 12/19/2014 7:29:16 PM						
If you have multiple loans, this payment was loan number identified above.						
AMOUNT PAID: \$560.00	AGENT RECEIVI Crystal Mata	RECEIVING PAYMENT: al Mata				
TODAY'S PAYMENT ITEMIZATION						
PRINCIPAL PAID:	\$0.00	<del>, , , , , , , , , , , , , , , , , , , </del>				
INTEREST PAID:	\$560.00					
CHARGES PAID:	\$0.00					
FEES PAID:	\$0.00	· · · · · · · · · · · · · · · · · · ·				
TOTAL AMOUNT PAID TODAY:	\$560.00					
BALANCE DUE ON LOAN:	\$5,021.49					
NEXT SCHEDULED DUE DATE:	4/18/2015					
Vehicle's Title to you.	II. By signing below,	you acknowledge that upon repayment in full, we returned the				
<ul><li>☐ Repayment Plan Agreement.</li><li>☐ Grace Period Plan Agreement.</li></ul>						
Acknowledgments. By signing below, you represent that the information previously pro-	vided on the Covere	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.				
Burbara Simpson		ara Sempson				
Printed Name	Signature					

Customer Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Barbara Simpson Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/19/2015 06:00:40 PM 14369-0142064 LOAN AGREEMENT DATE: 12/19/2014 7:29:16 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Crystal Mata \$560.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$560.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$560.00 TOTAL AMOUNT PAID TODAY: \$5,048.18 BALANCE DUE ON LOAN: 3/19/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. 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. Barbara Sempson

Printed Name

## Customer Rec pt/Repayment Plan Recent (210 day loan)

customer kec p	urcepayınen	it Plan Rece Jt (210 day idan)
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: Barbara Simpson
LOAN AGREEMENT IDENTIFICATION NO 14369-0142064		DATE/TIME OF RECEIPT OF PAYMENT: 01/27/2015 05:45:28 PM
LOAN AGREEMENT DATE: 12/19/2014 7:29:16 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$552.00	AGENT RECEIVI Traci Vaught	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$552.00	· ·
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	<del>,</del> .
TOTAL AMOUNT PAID TODAY:	\$552.00	
BALANCE DUE ON LOAN:	\$5,185.21	
NEXT SCHEDULED DUE DATE:	2/17/2015	
<ul> <li>☐ Account paid in full by rescission.</li> <li>☐ Account paid in full.</li> <li>☐ Title Returned Upon Payment in Full Vehicle's Title to you.</li> </ul>	I. By signing below,	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
	_	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Barbara Simpso	BARKAI. Signature	2A Simpson
Darbara Simpson Printed Name	DARBAI Signature	2A Simpson

#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1/27/18 Account Number: 14369-0142064

Customer Name: Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Barbara Simpson Address: 1210 N. Boulder Hwy, Suite C
Henderson, NV 89011

230 Red Horzon Ter.

Vehicle Information: 2007 Saturn Sky 1G8MB35B67Y109382

Henderson, NV 89015

Co-Borrower Name:

Address:

**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 offening 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.

#### Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$551.70	1/18/2015
2	\$551.70	2/17/2015
3	\$551.70	3/19/2015
4	\$551.70	4/18/2015
5	\$551.70	5/18/2015
6	\$551.70	6/17/2015
7	\$551.70	7/17/2015
8	\$717.14	8/16/2015
9	\$717.14	9/15/2015
10	\$717.14	10/15/2015
11	\$717.14	11/14/2015
12	\$717.14	12/14/2015
13	\$717.14	1/13/2016
14	\$717.16	2/12/2016
The total amount pair after making a payments under the under the terms of the Grace Period Payments Deferme Agreement:	e e d	

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.

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 entening 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.

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 relief under any chapter of the United States Bankruptcy Code. You acknowledge that except as amended herein, all of the terms of the Title 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 ioan 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.

Barbara Jempson Customer's Signature	- 1/27/15 Date	LICENSEE: TitleMax of Nevada, Inc. d/o  lts Authorized Agent
Co-Borrower's Signature	Date	

#### Personal Information

	1 61301101 11110111101		
Date 12 - 19 1U. State Issued ID Nun	nber	Social	Security #
ast Name Sim 250N First	Name BARBARA	Middl	e Name Jouce
ome Phene	DHEDHER	Email	Address (optional)††
	on number do you preier that we call?		
ANY	Home Phone Cell Phone	The state of the s	
			Apt#
Physical Address (street Number & Name) 230 Red HORIZON	Terr		
Hender SOP	State	Zip 89015	County Clark
Mailing Address (if different from physical address)			
Dity San	State	Zip	
	Source of Incon	ne	
mplever * Guess et (seems)	Employer Address (Street Number		
City	State WU Zip 8912	12	Time at Job?
	2 2 3		
Work Phone # 30 9 000 13 %555	RPAYMON Speaklist	Next Payday   Current a	and Expected Work Shift
Pay Frequency: (check one)		Gross Monthly	Gross Monthly
☐ 1st & 15th of month ☐ 15th & end of month ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	Biweekly (every 2 weeks)	15/06/14 Income	Obligatio ns
☐ Self-Employed	y) = monding (# 1977	\$/0310	1.15 9137
*Alimony, child support or separate maintenance in	need not be revealed if you do no		1 3 = 2 - 1 - 2 1
*Alimony, child support or separate maintenance in Alimony, child support, or separate maintenance rec Are you currently in bankruptcy?   you see Sino	eived under:   court order   written	agreement 🗆 oral underst	anding.
Party you during manager and a second	Credit Reference	- AC	
Business M	Phone #	- 0 /	
		State	Zip 8440?
armoet sinos numera name.	oder Bhono#	<u>ut</u>	09901
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City	lewlenson	NO NO	89014
	Personal Refere	nces	
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	oot Number & Name) Sity	State Zip	1 DGUB
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Relationship To You	<i>N</i>	LASDEGAS	Cell
neracionship to tou Day Chappy			

 $\begin{array}{c} APP \quad 002227 \\ {\scriptstyle \mathsf{ROA}} \ 000633 \end{array}$ 

	Co-Appli	icant inf	ormat	ion	7 5				
Date	State Issued	ID Number	Date of	f Birth	So	cial Security	#		and the second of the second o
Last Name	First N	lame	<u>. L</u>		Mi	iddle Name			The state of the s
Home Phone	Cell P	hone†			Er	nail Address	(optional)††		THE COLUMN
Best time to call?	Which number do you prefer that we call?  □ Home Phone □ Cell Phone								
and the state of t							<u></u>		2011/100-0-0-0
Physical Address (street Number & Name)						Apt #			e de la company
City			State	Zip	)	County			VA Principal Control
Mailing Address (if different from physical address)	/								***************************************
City			Stat	e Zir	)				
Employer * (Source of Income)		· Em	ployer Add	iress (Stre	et Number	& Name)			
City		State			Zip	Time at	Job?		TO DESCRIPTION OF THE PROPERTY
Work Phone #	Job 7	itle		Super	visor				ppenb//ATTERACT
Day Evany Johns (start and				Next P	ayday	Current a	nd Expected Gross	Work S	hift
Pay Frequency. (check one)  □ 1st & 15th of month □ 15th & epo of month □ Biweekly (every 2 weeks)						Monthly Income	Monthly Obligations		The state of the s
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Self-Employed	□ Monthly (	3 rd day)				\$	\$		
hAli- and shill appropriate property maintenance income	e need not be re	vealed if you	do not wi	sh to hav	e it cons	idered as a	l pasis for repayir	g this ob	ligation.
Alimony, child support, or separate maintenance receive Are you currently in bankruptcy?   yes  no  no	d under: 🗆 cou	rt order 🗆 wr	ritten agre	ement	o oralı	understandin	· 		Account of the contract of the
How did you hear about us? (Circle one.)	7	/						Dans	Customa
Friend/Referral Name of referrer?		Saw Store		Television	on	Yellow P	ages	кереат	Customer

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Rostcard

Billhoard

Other:

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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

#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, EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request applications and the company of reference.

Page 2 of 4

Internet

†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 faise.

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 HS

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: ____ A) 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 of source of income, and current and ROA 000635 Page 3 of 4

expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) cur agree that you have read and understood all the above statements	including the Arbitration Provision.
Baubara Sumpsor Applicant Signature	19-14 Date
Co-Applicant Signature	Date

STATE OF NE	VADA
COUNTY OF	Clark

Title Loan Agreement No.: 14369-044206 Y

Customer Name: Barbara J. Simpson Address: 230 Red Horizon Ter.

Henderson NV 89015

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address:

1210 N. Boulder Highway #C

Henderson NV 89011

Vehicle Information: VIN: 1G8MB35B67Y109382

License Plate State and No: Temp

Color: Green Year: 2007

Make: Saturn

Model: Sky

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 least owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction. 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, Barbara J. Simpson , 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: Barbara Simpson

Co-Borrower Signature:

CERTIFICATE (	HILL	
1G8MB35B67Y109382 2007 STRN SH	DDEL (Y: XLES TAX PD	VEHICLE BODY TITLE NUMBER PRD NV 007527226 EMPTY WT GROSS WT GVWR BRANDS
OWNER(S) NAME AND ADDRESS SIMPSON DENNIS OLIVER SIMPSON BARBARA J 230 RED HORIZON TER HENDERSON NV 89015-2770	OR	
LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA DBA TITLEMAX 1210 N. BOULDER HIGHWAY C HENDERSON NV 89011	ADELY ON THE	CTILE IS VIEDEBY DELEASED.
CIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIPTION OF AUTHORIZED AGENT DATE  PRINTED NAME OF AGENT AND COMPANY		
FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/O The undersigned hereby certifies the vehicle described in this title has been transferred to it.  Printed Full Legal Name of Buyer Never	n (MPRESONMEN) re following buyer(s):	Mark Part Hotel St. Mark St. Mark St. House St. Mark St.
Address  Address I certify to the best of my knowledge the odometer reading is the actual mileage of	f the vehicle unless to excess of its me g is not the actual m	e Number of Identification Number  State Zie-Code cane of the following statements is checked, chemical limits ileage. WARNING: ODOMETER DISCREPANCY.
Signature of Seller(s)/Agent/Dealership  I am aware of the above odometer certification reade by the seller/agent.   Signature of Buyer  ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE	esler's License Nun	gal Name of Sever

Contact Information

12/22/2014

Company: Titlemax (314391) Contact: Laura Farris

Telephone: 404-542-6618

Fax:

E-Mail: Laura.farris@titlemax.biz

Notes

Vehicle Info For 2007 Saturn Sky Base 2D Roadster

MSRP: \$24,725 Fin Adv: \$7,350 Equip Ret: \$27,370

VIN: 1G8MB35B67Y109382 UVC: 2007820031 MPG: 20/28 Tire Size: 245/45R18 Weight: 2860 Base HP: 177 @ 6600 Fuel Type: Gas Taxable HP: 20.1 Wheelbase: 95.1 End of Term 0

Months:

Mileage: 0 Mileage Cat: C Cylinders: 4 Transmission: A Drive Train: RWD End of Term 0 Mileage:

Adj. State: National

Model Number: ZMB67

Price Includes: AT AC

Wholesale Black Book values as of 12/22/2014

X-CL		Clean	Average	Rough		
Base	N/A	\$7,450	\$5,900	\$4,450		
Options	N/A	\$0	\$0	\$0		
Mileage	N/A	N/A	N/A	N/A	_	
Region	N/A	\$0	\$0]	\$0		
Totai	N/A	\$7,450	\$5,900	\$4,450		

Trade In Black Book values as of 12/22/2014

X-CL		Clean	Average	Rough	
Base _	N/A	\$7,605	\$6,055	\$4,225	
Options	N/A	\$0	\$0	\$0	
Mileage	N/A	N/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
Totai	N/A	\$7,605	\$6,055	\$4,225	

Retail Black Book values as of 12/22/2014

X-CL		Clean	Average	Rough	
Base	N/A	\$9,900	\$7,975	\$6,075	
Options	N/A	\$0	\$0	\$0	
Mileage	N/A	N/A	N/A	N/A	
Region	N/A	\$9	\$ \$0	\$0	
Total	N/A	\$9,500	\$7,975	\$6,075	

Residual Black Book values as of 12/22/2014

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

Black Book Add/Deducts

Chrome Wheels +150 Leather +400

12/22/2014

Ability	to	Pav	Summan	
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Loan Number	14369-0142064
Customer Name	Barbara Simpson
is Customer a Covered Borrower	Nσ
Requested Loan Amount	\$5,000.00
Title Fee	\$20
MLV Amount	\$5,000
Gross Monthly income	\$6,310.00
Current and Expected Monthly Obligations	\$2,137.00
Other TitleMax Loan Payment	\$9.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	Muiti-Car
Residual Monthly Income	\$4,173.00

210 m	TALLMENT RATE STRUCT	TURE
Tien		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

225 1(16 1) 12211211 26 21 21		
 Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	<b>\$</b>	5,020
Interest Rate		10.99%
Max Cash to Customer Amount	nglide 😁 🕏 🗼 in mi	5,000.00
Actual Cash to Customer Amount	\$	5,000:00
 Title Fee Amount	\$	20
Total Loan Amount	\$	5,020
Amortized Loan Payment		\$1,064.98
Total Payback Amount		\$7,454.84
Minimum Payment to Extend		\$551.70
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$717.14

#### CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

# Cash Advance Snapshot Report Filter (Location: 14369 Loan: 14369-0142064 Ordered by Date)

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

2/19/2014 O# Orig. Date	Customer Name	Type	Coll, Value	Advanced	Fees.	Paid	Amt. Due	EXT's
4369-0142064 12/19/2014	Simpson, Barbara J.	A3	\$7,454.83	\$5,020.00	\$2,427.48	\$2,232.00	\$5,215.48	(
Transaction # Type	Trans. Date New Du	e Date Pro?	Rev?	Principal	Fees	Amt Paid	Due	
14369-0142064-1 NEL	12/19/2014 7:	Х	-	\$5,020.00	\$0.00	\$0.00	\$5,020.00	
14369-0142064-2 FEE	1/18/2015	X	-	\$0.00	\$551.70	\$0.00	\$551.70	
14369-0142064-3 LOG	1/19/2015 9:4	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-4 LOG	1/19/2015 4:3	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-5 LOG	1/20/2015 11:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-6 LOG	1/21/2015 10:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-7 LOG	1/22/2015 2:1	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-8 LOG	1/22/2015 4:0	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-9 LOG	1/22/2015 5:4	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-10 LOG	1/23/2015 6:1	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-11 LOG	1/26/2015 10:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-12 LOG	1/26/2015 12:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-13 LOG	1/27/2015 5:0	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-14 PMT	1/27/2015 5:4 2/17/20	15 X	-	\$0.00	\$165.51	\$552.00	(\$386.49)	
14369-0142064-15 LOG	1/27/2015 5:4	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-16 LOG	1/27/2015 5:5	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-17 FEE	2/17/2015 7:1	Х	-	\$0.00	\$386.19	\$0.00	\$386.19	
14369-0142064-18 LOG	2/18/2015 9:0	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-19 PMT	2/19/2015 6:0 3/19/20	15 X	-	\$0.00	\$36.78	\$560.00	(\$523.22)	
14369-0142064-20 LOG	3/19/2015 4:5	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-21 FEE	3/19/2015 7:2	Х	-	\$0.00	\$514.92	\$0.00	\$514.92	
14369-0142064-22 PMT	3/20/2015 2:0 4/18/20	15 X	-	\$0.00	\$18.39	\$560.00	(\$541.61)	
14369-0142064-23 FEE	4/18/2015 4:2	Х	-	\$0.00	\$533.31	\$0.00	\$533.31	
14369-0142064-24 LOG	4/20/2015 1:3	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-25 LOG	4/21/2015 12:	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
14369-0142064-26 PMT	4/30/2015 1:4 5/18/20	15 X	_	\$0.00	\$220.68	\$560.00	(\$339.32)	L
14369-0142064 Totals:	1			<b>\$5,02</b> 0.00	\$2,427.48	\$2,232.00	\$5,215.48	
2/19/2014 Totals: 1			\$7,4 <b>54.8</b> 3	\$5,020.00	\$2,427.48	\$2,232.00	\$5,215.48	

**A - 22** 

What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Violation: 604.445, .210 GPA = 12420.00 Orig = 10424.89Title Loan Active Is the loan a collection account? 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)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Account Number Borrower Name & (Applies to High-Interest Loans Only) 14369-0134959 Licensee Address: 1210 N BOULDER HWY BLDG C HENDERSIN NV 89011 (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.445(1) NRS 604A.450(1) Address: Derrick Soltero, 476 Punto Vallata Drive, Henderson, NV 89011 DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX NRS 604A.408(1) YES Origination Date Deferred Deposit 11/12/2014 If so, what is the collateral? 2007 Audi A4 Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? N/A Has the loan been extended or renewed? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$7,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$10,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 6/10/2015 N/A \$3,404.89 Charge Finance Title Loans N/A How many times? 4 Total Number of Payments YES Paystub 6&1Purpose of loan: N/A 0 If secured by a vehicle title, is it filed and perfected? Extensions: Title-6.add'l periods; D/D & High Int Loans - 90 days 1489.27/1489.27 YES 8 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: Dean Ventura Fair Market Value: APR Quoted Date: 5/4/2015 N/A NA < . 133.71% Other: Are receipts filed? N/A NA N/A Is the APR correct? YES N/A \$13,025.00 YES YES

APP 002237

Confidential

#### Title Loan Agreement

Date: 11/

11/12/2014

Number: 14369-0134959

Customer & Co-Custon	ner Information	ACCOUN	T NUME	BER: 14369-	0134959			
FIRST NAME	LAST NAME			CO-CUSTOMER	R FIRST NAM	ΛE	CO-CUSTOME	ER LAST NAME
Derrick	Soltero					<u>,</u>		
	DRIVERS LIC./ST NO.	ATE ID. NC	•	CO-CUSTOMEF	RSSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		LIC./STATE ID. NO.
STREET ADDRESS 476 Punto Vallata Dr				CO-CUSTOMER	R STREET A	DDRESS		
City S Henderson N	TATE V	ZIP CODE 89011		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF BU	771		CO-CUSTOMER	R HOME PH	ONE	CO-CUSTO	MER DATE OF BIRTH
			IRS OF OPERATION 9:00 A.M. to 7:00 P.M.		10:00 A.M. to 4:0	0 P.M., Closed	Sunday	
LICENSEE NAME		LICE	NSEE PI	HONE NUMBER				
TitleMax of Nevada, Inc. d/b	/a TitleMax	(702)	558-6199	9				
LICENSEE STREET ADDR	ESS		Ÿ	LICENSEE CITY		LICENSEE STA	TE L	ICENSEE ZIP CODE
1210 N. Boulder Hwy, Suite	С			Henderson		NV	8	9011
VEHICLE IDENTIFICATION	NUMBER (VIN)			ICENSE PLATE				
WAUAF48H87K018276		· .						
VEHICLE YEAR 2007	VEHICLE MAKE AUDI		VEHIC A4 CAI	LE MODEL BRIOL	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.

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$7,020.00 ("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 06/10/2015 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

The cost of your credit as a yearly rate.

**FINANCE CHARGE** 

The dollar amount the credit will cost you.

**Amount Financed** 

The amount of credit provided to you or on your behalf.

**Total of Payments** 

The amount you will have paid after you have made all payments as scheduled.

\$10,424.89

133.7129 %

\$3,404.89

\$7,020.00

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,489.27	12/12/2014 and each 30 days thereafter
1	\$1,489.27	6/10/2015

Security:

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

Filina 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	\$7,020.00
Amount given to you directly:	\$7,000.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$20.00
<ol><li>Amount paid to on your behalf:</li></ol>	\$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 he loan, we must offer a Repayment Plan to yo fore we commence any civil action or process of alternative dispute resolution, or pefore 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 to 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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> 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 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 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 applicabl
- 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 junsdiction 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.

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- 8. This Arbitration Provision is binding upon an effits you, your respective heirs, successors and a s. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and readed third parties. The Arbitration Provision continues in all 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 <u>only</u> 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

| All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All | All |

Customer Receip dRepayment Plan Receip (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Derrick Soltero Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/23/2015 03:13:34 PM 14369-0134959 I OAN AGREEMENT DATE: 11/12/2014 2:13:12 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Michael Burton \$800.00 TODAY'S PAYMENT ITEMIZATION \$611.15 PRINCIPAL PAID: \$188.85 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 **FEES PAID:** TOTAL AMOUNT PAID TODAY: \$800.00 \$6,408.85 BALANCE DUE ON LOAN: 5/11/2015 **NEXT SCHEDULED DUE DATE:** 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

Device Sokero Signature

Customer Receip dRepayment Plan Receip (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Derrick Soltero Tm Henderson Nv #3 1210 N. Boulder Hwv. Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/23/2015 03:05:28 PM 14369-0134959 LOAN AGREEMENT DATE: 11/12/2014 2:13:12 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Michael Burton \$800.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$800.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$800.00 TOTAL AMOUNT PAID TODAY: \$7,208.85 BALANCE DUE ON LOAN: 4/11/2015 NEXT SCHEDULED DUE DATE: 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.

Whit Solet

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customer Keceibi	Wehaaiieii	t i idii i tootipe (z i o tany
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: Derrick Soltero
LOAN AGREEMENT IDENTIFICATION NO. 14369-0134959		DATE/TIME OF RECEIRT OF PAYMENT: 02/18/2015 03:18:26 PM
LOAN AGREEMENT DATE: 11/12/2014 2:13:12 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$800.00	AGENT RECEIVI Michael Burton	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		•
PRINCIPAL PAID:	\$0.00	· · · · · · · · · · · · · · · · · · ·
INTEREST PAID:	\$800.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$800.00	
BALANCE DUE ON LOAN:	\$7,160.21	
NEXT SCHEDULED DUE DATE:	3/12/2015	
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Fu Vehicle's Title to you.</li> </ul>	II. By signing below	, you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
represent that the information previously pro	acknowledge that to vided on the Cover	he payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Printed Name	Signature	

Customer Rec pt/Repayment Plan Recc t (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Henderson Nv #3 Derrick Soltero 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 LOAN AGREEMENT IDENTIFICATION NO DATE/TIME OF RECEIPT OF PAYMENT 14369-0134959 01/19/2015 10:39:13 AM LOAN AGREEMENT DATE: 11/12/2014 2:13:12 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$800.00 Michael Burton **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$0.00 INTEREST PAID: \$800.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$800.00 BALANCE DUE ON LOAN: \$7,188,72 **NEXT SCHEDULED DUE DATE:** 2/10/2015 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. Ͳ 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.

Dervick Soltero
Printed Name

Signature

Customer R eipt/Repayment Plan Re ipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Derrick Soltero Tm Henderson Nv #3 1210 N. Boulder Hwy, Suite C Henderson, NV 89011 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/17/2014 03:35:29 PM 14369-0134959 LOAN AGREEMENT DATE: 11/12/2014 2:13:12 PM if you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: \$780.00 Crystal Mata TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 \$780.00 INTEREST PAID: \$0.00 **CHARGES PAID:** FEES PAID: \$0.00 \$780.00 TOTAL AMOUNT PAID TODAY: \$7,140.08 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 1/11/2015 Account paid in full by rescission.  $\Box$ 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.

Signature

APP 002247

Printed Name

### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14369-0134959

Customer Name: Derrick Soltero

Address:

476 Punto Vallata Dr Henderson, NV 89011

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: 2007 AUDI A4 CABRIOL WAUAF48H87K018276

**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 11/12/2014 ("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	\$771.50	12/12/2014
2	\$771.50	1/11/2015
3	\$771.50	2/10/2015
4	\$771.50	3/12/2015
5	\$771.50	4/11/2015
6	\$771.50	5/11/2015
7	\$771.50	6/10/2015
8	\$1,002.86	7/10/2015
9	\$1,002.86	8/9/2015
10	\$1,002.86	9/8/2015
11	\$1,002.86	10/8/2015
12	\$1,002.86	11/7/2015
13	\$1,002.86	12/7/2015
14	\$1,002.84	1/6/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		

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.

2		LICENSEE: TitleMax of Nevada, Inc. d/b/	a TitleMax
May Solde	2-18-15	Michael BURTON	2/18/15
Customer's Signature	Date	Its Authorized Agent	Date
Co Demonda Circolara	Date		
Co-Borrower's Signature	Date		

### **Customer Application**

### Personal Information

Date   17     State Issued ID	Number Date of B	Social Security #
Last Name <	irst Name	Middle Name
Home Phone	Derrick 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) 476	Ponto Vallata Dr State MV	Apt#
City Hein days on	State MI/	Zip 8901   County USA
Mailing Address (if different from physical address)		
City	State	Zip
Authorite annual		
	Source of Incon	10
Employer * (Source of Income)	Employer Address (Street Number 6	
City 1 1 1	State W Zip 89	Time at Job?
Work Phone #		pervisor
	Owener	Next Payday   Ouncil and Expedice   Front Orint
Pay Frequency: (check one)		Gross Gross
	,	15 th Monthly Income Obligatio
☐ Self-Employed	day)   Monthly (5° day)	\$11 MV DEM
		wish to have it considered as a basis for repaying this obligation.
Alimony, child support or separate maintenance Alimony, child support, or separate maintenance Are you currently in bankruptcy?   yes   no	received under: _ court order _ written a	greement oral understanding.
	Credit Referenc	<b>es</b>
Business Na	Phone #	
Address (street manper a manne)		State // Zip State
Business Name	Henderson Phone #	NV 89011
	1,5000	
Address (street Nullman, and	C: 1886	State W   Zip 89012
	<del>r ers</del> onal Referer	
Name . Address of	City City	State Zip Egott 89122
Rela	102	Cell
Nar		State Zip VV 89104
Relationship To You	Phone Las	Reggs NV 89104
Relationship To You		
Name		Kenath WA 98031
COUSING TO THE	Phone	Cell
	Stepot Number & Amme) . # City A	Lasvegas 8901
Relationship To You	Phone Phone	Cell Cell
Relationship To You		

### 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 y	ou prefer that we call?	,	
		S CONTITIONS		The state of the s
Physical Address (street Number & Name)			Apt#	
City		State Zip	County	
Mailing Address (if different from physical address)				
City		State Zip		
Employer * (Source of Income)	Emp	Nover Address (Street Nu	mber & Name)	
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor		
Pay Frequency (check one)		Next Payday	Controlle and Debactor	Work Shift
□ 1st & 15th of month □ 15th & end of month □ Biwe	ekiv (everv 2 weeks)		Gross Gross Monthly Monthly	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1. day)			Income Obligations	
□ Self-Employed	,,	***************************************	\$ \$	
*Alimony, child support or separate maintenance incom Alimony, child support, or separate maintenance receive Are you currently in bankruptcy?   yes **no	e need not be revealed if you of d under:   court order   writer	lo not wish to have it c tten agreement Door	onsidered as a basis for recay	ing this obligation.
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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

#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-Billey 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) <a href="http://www.adr.org">http://www.jamsadr.com</a>, and we will advance all of the expenses associated with the arbitration, including the filling, 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 <a href="https://www.adr.org">shall</a> be resolved by binding arbitration. The arbitration section 5 isted 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:

MO.	ALL SECTION OF THE SE
// O :	

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

#### Affidavit

STATE OF N	EVADA
COUNTY OF	Clark

Title Loan Agreement No.: 14369-012 Date: 11-12-2014

Customer Name: DERRICK SAMUEL SOLTERO

Address: 476 PUNTO VALLATA DR

HENDERSON, NV 89011

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax

1210 N Boulder HWY Suite C Henderson NV 89011

Vehicle Information: VIN: WAUAF48H8/K0182/6

License Plate State and No: KOM4

Color: WHITEYear: 2007

Make: AUDI

Model: A4 CABRIOL

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, DERRICK SAMUEL SOLTERO, 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:

### STATE OF NEVAD

DEPARTMENT OF MOTOR VEHICLES

### CERTIFICATE OF TITLE

WAUAF48H87K018276

MAKE YEAR

MODEL

VEHICLE BODY

THIE NUMBER

DATE ISSUED 12/04/2014

VEHICLE COLOR

2007 AUDI ODOMETER MILES

ACTUAL MILES

FUEL TYPE SALES TAX PD

A4 CABRIOL

PCV

NV007409699 EMPTY WE GROSS WT GVWR

59159 ODOMETER BRAND G

3759

OWNER(S) NAME AND ADDRESS

SOLTERO DERRICK SAMUEL 476 PUNTO VALLATA DR HENDERSON NV 89011-0845



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 BELEASED.

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 time has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number



Printed Full Legal Name of Buyer

Signature of Setter(s)/Agent/Dealership

I certify to the best of my know

ading is not the actual mileage. WARNING: ODOMETER DISCREPANCY

**ODOMETER READING** 

Printed Name of Seller(s)/Agent/Dealership

am aware of the above odometer certification made by the seller/agent. [2] Dealer's License Number

Signature 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.

2286513(

CONTROL NO.

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buye

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITL

Contact information

11/12/2014

Company: Titlemax (314391)

E-Mail: Laura.farris@titlemax.biz

Contact: Laura Farris

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2007 Audi A4 Base 2D Cabriolet 2.0

MSRP: \$39,100

Fin Adv: \$10,100

Equip Ret: \$44,286 Tire Size: 215/55R16 Base HP: 200 @ 6000

Taxable HP: 16.9 Model Number: 8HESEH

Price Includes: AT AC

VIN: WAUAF48H87K018276

UVC: 2007080127 · MPG: 24/32

Weight: 3759 Fuel Type: Gas Wheelbase: 104.3

End of Term 0 Months: Adj. State: National

Mileage: 0 Mileage Cat: C Cylinders: 4 Transmission: A

Drive Train: FWD End of Term Mileage:

Wholesale	Black	Book	values	25	of	11	/12/2014	
as illates or c		DOWN	7264	43	٠.		, <u>, , , , , , , , , , , , , , , , , , </u>	

	X-CL	Clean	Average	Rough
Base	N/A	\$10,250	\$8,600	\$6,500
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,250	\$8,600	\$6,500
AND HER POLICE PROPERTY OF	and the second s	Andrew Commence of the Commenc	And the second s	

Trade In Black Book values as of 11/12/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$10,415	\$8,765	\$6,175
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A			\$6,175

### Retail Black Book values as of 11/12/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$13,025	\$11,025	\$8,375
Options	N/A	\$Q	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	// \$0	\$0	\$0
Total	N/A	\$13,025	\$11,025	\$8,375

### Residual Black Book values as of 11/12/2014

1		12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
. E	ase [	N/A							
Opt	ions	\$0	\$0	\$0	50	\$0	\$0	\$0	N/A
1	age	ΛΙ/Δ	N/A						
1	- ,	N/A							
• •	otal	n/A	14) -	۱ ۱					

Black Book Add/Deducts

Navigation System +250

APP 00

002258

Ability	ta	Dav	Star	27227	25

Loan Number	14369-0134959
Customer Name	Derrick Soltero
Is Customer a Covered Borrower	No
Requested Loan Amount	\$7,000.00
Title Fee	520
MLV Amount	\$10,000
Gross Monthly Income	510,800.00
Current and Expected Monthly Obligations	\$3,500.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	5 (C. 185) (C. 185) (C. 185)
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$6,500.00

210 RB	TALLMENT RATE STRUCT	URE
Tier		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	it 15.99% - 6
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	\$	7,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	10,020
Interest Rate		10.99%
Max Cash to Customer Amount	\$	7,000.00
Actual Cash to Customer Amount	<b>98</b>	7,000.00
Title Fee Amount	\$	20
Total Loan Amount	\$	7,020
Amortized Loan Payment		\$1,489.27
Total Payback Amount		\$10,424.89
net-to Possessed Control		\$771.50

### CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

# Cash Advance Snapshot Report Filter ( Location: 14369 Loan: 14369-0134959 Ordered by Date)

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

### 11/12/2014 ID#

# Orig. Date	Customer Nan			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
4369 <u>-</u> 0134959 11/12/2014	Soltero, Derri			\$10,424.89	\$7,020.00	\$3,814.93	\$3,980.00	\$6,854.93	<u> </u>
Transaction # Type		New Due Date		/?	Principal	Fees	Amt Paid	Due	
14369-0134959-1 NEL	11/12/2014 2:		Х -		\$7,020.00	\$0.00	\$0.00	\$7,020.00	
14369-0134959-2 FEE	12/12/2014 8:		Х -		\$0.00	\$771.50	\$0.00	\$771.50	
14369-0134959-3 LOG			Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-4 LOG			Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-5 PMT	12/17/2014 3:	1/11/2015	Х -		\$0.00	\$128.58	\$780.00	(\$651.42)	
14369-0134959-6 FEE	1/11/2015		Х -		\$0.00	\$642.91	\$0.00	\$642.91	
14369-0134959-7 LOG			Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-8 LOG			Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-9 LOG	1/19/2015 10:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-10 PMT	1/19/2015 10:	2/10/2015	Х -		\$0.00	\$205.73	\$800.00	(\$594.27)	
14369-0134959-11 LOG	2/10/2015 6:5		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-12 FEE	2/10/2015 6:5		Х -		\$0.00	\$565.76	\$0.00	\$565.76	
14369-0134959-13 LOG	2/11/2015 11:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-14 LOG	2/11/2015 7:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-15 LOG	2/12/2015 12:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-16 LOG	2/12/2015 6:5		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-17 LOG	2/13/2015 4:2		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-18 LOG	2/17/2015 6:4		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-19 PMT	2/18/2015 3:1	3/12/2015	Χ -		\$0.00	\$205.73	\$800.00	(\$594.27)	
14369-0134959-20 FEE	3/12/2015 7:3		Х -		\$0.00	\$565.76	\$0.00	\$565.76	
14369-0134959-21 LOG	3/13/2015 9:5		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-22 LOG	3/13/2015 6:1		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-23 LOG	3/14/2015 3:3		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-24 LOG	3/16/2015 11:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-25 LOG	3/16/2015 6:4		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-26 LOG	3/17/2015 11:		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-27 LOG	3/17/2015 5:5		Х -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-28 LOG	3/18/2015 9:4	•	Χ -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-29 LOG	3/18/2015 7:3		Χ -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-30 LOG	3/19/2015 10:		Χ -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-31 LOG	3/19/2015 10:		Χ -		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
14369-0134959-32 LOG	3/19/2015 4:0		Χ -		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
14369-0134959-33 LOG	3/19/2015 6:4		X -		\$0.00	\$0.00	\$0.00	\$0.00	
14369-0134959-34 LOG	3/20/2015 1:5		X -		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
14369-0134959-35 LOG	3/20/2015 6:3		X -		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
14369-0134959-36 LOG	3/21/2015 11:		X -		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
14369-0134959-37 LOG	3/23/2015 10:		X -		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
14369-0134959-38 PMT	3/23/2015 3:0	4/11/2015	X -		\$0.00	\$282.88	\$800.00		
14369-0134959-39 PMT	3/23/2015 3:1		X -		(\$611.15)	\$0.00	\$800.00	(\$517.12)	
14369-0134959-40 FEE	4/11/2015 4:5		Χ -		\$0.00	\$0.00 \$446.08	\$0.00	(\$800.00)	
14369-0134959 Totals:	1	emonate.			\$6,408.85	\$3,814.93	\$3,980.00	\$446.08 \$6,854.93	
					2012000000	mand the second	₩₩9300±06	\$U,UU9.9J	
12/2014 Totals: 1				\$10,424.89	\$6,408.85	\$3,814.93	£3 090 00	fc 054 00	
				\$10,74T.03	ψυ, <del>τ</del> υυ.υσ	φ3,0 14.33	\$3,980.00	<b>\$6</b> ,8 <b>54</b> .93	- (

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Is the loan a collection account? NRS 604A 445 NRS 604A 210 GRAXCE PERIOD AGREEMENT 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 (29)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number (Applies to High-Interest Loans Only) Borrower Name & Licensee Address: 1225 E CHARLESTON BLVD LAS VEGAS NV 89104 (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Name & 12269-0134093 (Applies to Deferred Deposit Only) (Applies High-Int Loans)
NRS 604A.408(1) (Applies to D/D Loans) Address: LISSA RASMUSSEN NRS 604A.425(1b) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2007 TOYT RAV4 Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Has the loan been extended or renewed? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$3,000.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$10,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 6/4/2015 \$145.88 Finance Title Loans NO How many times? ζ I otal Number of Payments YES 6&1 Paystub Purpose of loan: If secured by a vehicle title, is it filed and perfected? ** Extensions: Title-6 add'l periods; *** D/D & High Int Loans - 90 days YES YES 30 657.14/657.12 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value Examiner: TD Z APR Quoted Date: 5/22/2015 4 145.88% Are receipts filed? Other: Ä/N N/A N/A Is the APR correct? YES YES \$7,300.00 YES

APP 002262

Date: 11/6/2014

Date: 170/20	114					, tutilbut. ILLuu u to juu		
Customer & Co	-Customer Information	ACCOUNT NUMBER	12269-0134093	3				
FIRST NAME LAST NAME Lisa Rasmussen		May 1 to the second	CO-CUSTOMER FIRST	NAME	CO-CUSTOM	CO-CUSTOMER LAST NAME		
			CO-CUSTOMER SSN	CO-CUSTO	MER'S DRIVERS	LIC./STATE ID. NO.		
STREET ADDRESS 10222 Country Flat		Co. Marking and the state of th	CO-CUSTOMER STREE	T ADDRESS				
City N Las Vegas	STATE NV	ZIP CODE 89135	CO-CUSTOMER CITY	co-cus	TOMER STATE	CO-CUSTOMER ZIP CODE		
	DATE OF RE	DATE OF BIDTH		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH		
*		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 PHON (702)382-1002	NE NUMBER					
LICENSEE STREET ADDRESS 1225 E. Charleston Blvd			LICENSEE CITY Las Vegas	LICENSEE S'		LICENSEE ZIP CODE 89104		
VEHICLE IDENTIFICATION NUMBER (VIN) JTMBK32V276013191		LICENSE PLATE 9600				4.1		
VEHICLE YEAR VEHICLE MAKE VEHICLE		VEHICLE N	MODEL COLO					

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 \$3,000.00 ("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 0.3997% from the date of this Loan Agreement until 06/04/2015 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.

Number 12260-0134003

### FEDERAL TRUTH-IN-LENDING DISCLOSURES

## ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

145.8783 %

### FINANCE CHARGE

The dollar amount the credit will cost you.

\$1,600.01

### Amount Financed

The amount of credit provided to you or on your behalf.

**Total of Payments** 

The amount you will have paid after you have made all payments as scheduled.

\$3,000.00 \$4,600.01

Your payment schedule will	be:				
Number of Payments Amount of Payments		When Payments are Due			
6	\$657.14	12/6/2014 and each 30 days thereafter			
1	\$657.17	6/4/2015			
Enter the second of the second					

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	\$3,000.00
Amount given to you directly:	\$3,0 <b>00</b> .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 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. 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 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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. 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 toan 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.

- You acknowledge and agree that by entering the this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE HELEGED 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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> 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 cont
- 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 it infits you, your respective heirs, successors and assistant and assistant and assigns, and related third parties. The Arbitration Provision continues in the 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 <u>only</u> 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	// /le/14 Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

As a comments of a perform may be denoted to a source Sorans at the following told from humber

### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Customer Name:

Lisa Rasmussen
Address:
10222 Country Flats Lane
N Las Vegas, NV 89135

Co-Borrower Name:

Address:

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 11/06/2014 ("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.055. 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 Parlod 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 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 as qualificate may be disacted to cluster or Skilly continuing dumber (800) 804-5368.