- 2. You acknowledge and agree that by enterinto this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO MAVE 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.
- 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 inding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE URBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER LEPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 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 rbitrate 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, ou 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 n attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the rbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to ection 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 erms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration in requirements of the arbitration will respond to 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 reganization 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 venty (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 roll roll parties or we demand arbitration, you must notify us within venty (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 roll roll parties or your desire to sel
- Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, earing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as itness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall one 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 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 ecide, 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. conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or oplicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award 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 ny 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 all 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 e 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 bitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.

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 risdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of 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 (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 medies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or junctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The stitution 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 bitration, including any counterclaim asserted.

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

This Arbitration Provision is binding upon and penefits you, your respective heirs, successors and a signs, and remed third parties. The Arbitration Provision continues and effect, even if your obligations have een prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any ransaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

. **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 ubject 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 levada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account umber, 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 oan Agreement.

cknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you cknowledge 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 to 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 elief 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 'chicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and imployment. You acknowledge that the loan does not require a balloon payment of any kind. You further acknowledge that you have read, inderstand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.

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

itleMax of Nevada, Inc. d/b/aTitleMax			
astorper's Signature	12/19/14 Date	Its Authorized Agent	12/19/12/ Date
o-Customer's Signature	Date		

Customer Receipt/Repayment Plan Receipt (210 day loan)

	citopayinci	it i idii iteceipi (210 day iodii)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	E:	PAYMENT MADE ON BEHALF OF OR BY: Kevin Mahoney
LOAN AGREEMENT IDENTIFICATION NO 12269-0141904 LOAN AGREEMENT DATE: 12/19/2014 1:17:05 PM		DATE/TIME OF RECEIPT OF PAYMENT: 02/07/2015 02:46:50 PM
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$550.00	AGENT RECEIVI Sonia Hernande	
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:	\$5,365.83	

- 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.

2/17/2015

Repayment Plan Agreement.

NEXT SCHEDULED DUE DATE:

Grace Period Plan Agreement.

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

rinted Name

Stanature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 2/7/15 Account Number: 12269-0141904

Customer Name: Kevin Mahoney Address:

> 3341 Seneca Dr Las Vegas, NV 89169

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: 2005 Ford F-150 1FTPX14585NA74363

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/19/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$549.50	1/18/2015
2	\$549.50	2/17/2015
3	\$549.50	3/19/2015
4	\$549.50	4/18/2015
5	\$549.50	5/18/2015
6	\$549.50	6/17/2015
7	\$549.50	7/17/2015
8	\$714.29	8/16/2015
9	\$714.29	9/15/2015
10	\$714.29	10/15/2015
11	\$714.29	11/14/2015
12	\$714.29	12/14/2015
13	\$714.29	1/13/2016
14	\$714.26	2/12/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$8,846.50	

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

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

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

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

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.

1 DD 2 2 2 1 1

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	2 - 7 - 15 Date	LICENSEE: TitleMax of Nevarda, Inc. d/b/a TitleMax 5 - 2 \- \frac{1}{2} Its Authorized Agent Date
Co-Borrower's Signature	Date	

Affidavit

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 12269- 77 4 9 6 4 Date: 12/19/2014	
Customer Name: Kevin Mahoney Address: 3341 Seneca Dr Las Vegas, NV 89169 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>Titlemax</u> Address: 1225 East Charleston Blvd Las Vegas, NV 89104
DALIA AND TELIMATE VENIA (1969)	
Vehicle Information: VIN: 1F1PX14585NA74363 License Plate State and No: 469-wdc Color: Green Year: 20	05 Make: Ford Model: F150
In this Affidavit ("Affidavit"), the words "affiant," customer," "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 titl identifies the legal owner of a vehicle or any similar document issued.	d pursuant to the laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income	
Pursuant to N.R.S. 604A.450-3, you are required to give us an affide true and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.	
The undersigned, Kan man, being first duly sworn, state	tes as follows:
1	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAY	YETH NOT.
Customer Signature:	2
Co-Borrower Signature:	

Ability to Pay Summ Loan Number	177120-01-41964
Customer Name	Kevin Mahoney
Is Customer a Covered Borrower	No
Requested Loan Amount	\$5,000.00
Title Fee	**************************************
MLV Amount	\$6,000
Gross Monthly Income	\$3,500.00
Current and Expected Monthly Obligations	\$1,500.00
Other TitleMax Loan Payment	\$143.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	\$1,857.00

Selection and the selection of the selec	TATWENT AT BUILD	
liet:		
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	16 009

income Based - Max. Loan Amount Inc. Title Fee	\$	8,753
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	6,000
Interest Rate		10.99%
Max Cash to Customer Amount	\$	6,000.00
Actual Cash to Customer Amount	89 666.28	5000.00
Title Fee Amount	\$	-
Total Loan Amount	\$	5,000
Amortized Loan Payment		\$1,060.73
Total Payback Amount		\$7,425.13
Minimum Payment to Extend		\$549.50
Conse Bealed Stee of Conservations		70.04
Grace Period Plan # of Months (0% Interest)		

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

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

1FTPX14585NA74363

YEAR 2005

MAKE FORD MODEL F150

VEHICLE BODY

TITLE NUMBER

DATE ISSUED

ODOMETER MILES

FUEL TYPE G

SALES TAX PD

T4C EMPTY WT

NV006673717 GROSS WT **GVWR**

7200

01/17/2014 VEHICLE COLOR

114000 ODOMETER BRAND **ACTUAL MILES**

BRANDS

OWNER(S) NAME AND ADDRESS MAHONEY KEVIN PATRICK 3341 SENECA DR LAS VEGAS NV 89169-3136

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 AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY



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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

AND
OR

Printed Full Legal Name of Buyer

Signature of Seller(s)/Agent/Dealership

Nevada Driver's License Number or Identification Number

Aridness

City

State

Zip Code

i cardify to the beat of my knowledge the odometer 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 **TENTHS**

ODOMETER READING

The odometer reading is not the actual mileage, WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old.

Printed Name of Seller(s)/Agent/Dealership

am aware of the above odometer certification made by the seller/agent.

Dealer's License Number

Date of Sale

Signature of Buye

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.

VP-2 (Rev. 8/10)

Printed Full Legal No CONTROL NO. JPP8454C

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 000889

				•
•		QUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF QWNERSHIP. TO OP PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. TEBY CEITIFIES 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
μ	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
萋占				
현종	Address Cir	> \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		
SS	I certify to the best of my knowledge the odor	neter reading is the actual mileage of the vehicle unless one of the following statements is checked.		
召出	1	NO The mileage stated is in excess of its mechanical tentre		
<u>"</u> "		The odometer reading is not the actual mileage. WARNING: ODOMETER DISCOL	EDANIC	~
FIRST REASSIGNMENT DEALER ONLY	ODOMETER READING	Exempt - Model year over 9 years old.		,
щ.	Signature of Seller(s)/Agent/Deatership			
	am eware of the above odometer certification	Printed Name of Setter(s)/Agent/Dealership		****
		n shade by the selfer/agent. Dealer's License Number Date of Sale		
	Signature of Buyer	Printed Full Legal Name of Buyer		
<u>~</u>		QUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. E OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT, eby certifies the vehicle described in this title has been transferred to the following buyer(s):		
		A CONTRACTOR OF THE PARTY OF TH	9 1	6 1 4 7 z
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		AND OR
SECOND REASSIGNMENT DEALER ONLY	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
	Address Cib		1.	
က္ကြင်	Unit			
X H.	real mily to the pest of the knowledge the odom	efer reading is the actual mileage of the vehicle unless one of the following statements is checked:		
# 7		NO LL The miteage stated is in excess of its mechanical limits		
COND	ODOMETER READING	The odometer reading is not the actual mileage. WARNING: ODOMETER DISCRE Exempt - Modal year over 9 years old.	PANC	Y
Ö	Signature of Selfer(s)/Agent/Dealership	Printed Name of Seller(s)/Agent/Dealership		
ļ	I am aware of the above odometer certification	made by the seller/agent. Dealer's License Number Date of Sele_		
j	Signature of Buyer	Printed Full Legal Name of Buyer		
>	FAILURE 10 COMPLETE	URRES 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):		<u> </u>
i			_	• • • • • • • • • • • • • • • • • • • •
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	_	AND OR
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
돌놀	Address			
2 8	Sig			
4 K	certify to the pest of my knowledge the odome	eter reading is the actual mileage of the vehicle unless one of the following statements is checked.		
DEALER ONLY		TENTHS The columeter reading is not the actual mileage. WARNING: ODOMETER DISCRE	PANC	بينون ب د لا
HIND HEANSIGNMEN DEALER ONLY	ODOMETER READING	Exempt - Model year over 9 years old.		•
- H	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/egent. Dealer's License Number Date of Sale		
ŀ	Signature of Buyer	Printed Full Legal Name of Buyer		
		LIENHOLDER TO BE RECORDED		
, l		FEIN		
E E	Printed Full Legal Name of Lienholder			
	Address	(if no fienholder write "NONE")		
	Street	City State Zip Code		·

Contact Information 12/19/2014 Company: Titlemax (314391) Telephone: 404-542-6618 Contact: Alalia Lundy E-Mail: tm-lasvegas-nv21@titlemax.biz Notes Vehicle Info For 2005 Ford F150 Lariat Supercab 4WD MSRP: \$34,080 VIN: 1FTPX14585NA74363 Adj. State: National Fin Adv: \$11,225 UVC: 2005300227 Mileage: 0 Equip Ret: \$35,390 MPG: 14/18 Mileage Cat: D Tire Size: 275/65R18 Weight: 7200 Cylinders: 8 Base HP: 300 @ 4750 Fuel Type: Gas Transmission: A Taxable HP: 40.3 Wheelbase: 145.0 Drive Train: 4WD End of Term 0 Months: Model Number: X14 End of Term 0 Mileage: 0 Price includes: AT AC Wholesale Black Book values as of 12/19/2014 X-CL Clean Average N/A \$11,350 \$8,700 \$6,800 Options N/A \$€ \$0 N/A N/A N/A Region N/A \$0 \$0 \$0 Total N/A \$11,350 \$8,700 \$6,800 Trade In Black Book values as of 12/19/2014 X-CL Clean Average Base N/A \$11,505 \$8,855 \$6,460 Option N/A \$0 \$0 \$0 N/A N/A N/A N/A \$0 \$0 N/A \$11,505 Retail Black Book values as of 12/19/2014 X-CL Clean Average Rough N/A \$14,250 \$11,200 \$8,750 Options N/A \$0 \$0 \$0 N/A N/A N/A N/A N/A ŝò \$0 Total N/A \$14,250 \$11,200 \$8,750 Residual Black Book values as of 12/19/2014 12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term N/A NA 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 Total N/A N/A N/A N/Α N/A N/A Black Book Add/Deducts Power Moonroof +200 W/o Factory Air -300

> APP002485 ROA 000891

Customer Recent/Repayment Plan Recent (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Kevin Mahoney Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/03/2015 06:49:37 PM 12269-0141904 LOAN AGREEMENT DATE: 12/19/2014 1:17:05 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Tony Rodrigues \$400.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$400.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$400.00 TOTAL AMOUNT PAID TODAY: \$5,273.25 BALANCE DUE ON LOAN: 4/18/2015 **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 money order (eccerved

APP002486

Customer Rece. t/Repayment Plan Recei (210 day loan)

		it Flan Receip (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: Kevin Mahoney
LOAN AGREEMENT IDENTIFICATION NO 12269-0141904	D.	DATE/TIME OF RECEIPT OF PAYMENT: 03/28/2015 03:50:06 PM
LOAN AGREEMENT DATE: 12/19/2014 1:17:05 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$150.00	AGENT RECEIVI Tony Rodrigues	· · · · · · · · · · · · · · · · · · ·
TODAY'S PAYMENT ITEMIZATION	J	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$150.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$150.00	
BALANCE DUE ON LOAN:	\$5, 5 63.35	

- 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.

3/19/2015

Repayment Plan Agreement.

NEXT SCHEDULED DUE DATE:

Grace Period Plan Agreement.

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

inted Name

APP002487

Customer Rece. t/Repayment Plan Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Kevin Mahoney Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/28/2015 03:47:18 PM 12269-0141904 LOAN AGREEMENT DATE: 12/19/2014 1:17:05 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Tony Rodrigues \$550.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$550.00 INTEREST PAID: **CHARGES PAID:** \$0.00 \$0.00 FEES PAID: \$550.00 TOTAL AMOUNT PAID TODAY: \$5,7<u>13.35</u> BALANCE DUE ON LOAN: 3/19/2015 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.

> APP002488 ROA 000894

Title Vax of Nevada, Inc. d/b/a Title Max
1225 E. Charleston Blvd
Las Vegas, NV 89104
(702)382-1002
1/30/2015

Kevin Mahoney 3341 Seneca Dr Las Vegas, NV 89169

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 12/19/2014 1:17:05 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/19/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 2/18/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$1,153.86. The total of payments or the remaining balance on the original transaction is \$5,769.30. You made the following payment(s) on the loan:

The total amount due if you enter into a Repayment Plan on or before 2/18/2015 will be \$1,153.86.

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



If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

We will prepare the written Repayment Plan and give you a copy of the written Repayment Plan.

Please return to our location in order to enter a Repayment Plan with us.

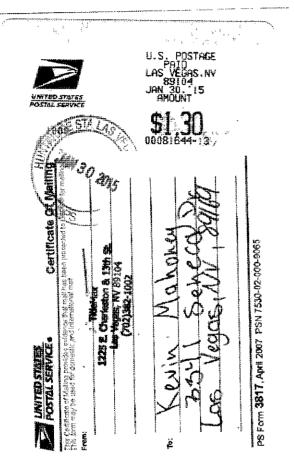
Sincerely,

General Manager FitteMax of Nevada, Inc. d/b/a TitleMax

Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(1) The amount of the debt is \$5,769.30; (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.



Cash Advance Snapshot Report Filter (Loan: 12269-0141904 Ordered by Date)

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

# Orig. Date	Customer Name	Туре			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT'
269-0141904 12/19/2014	Mahoney, Kevir		-		\$7,425.17	\$5,000.00	\$2,198.00	\$1,650.00	\$5,548.00	
Transaction # Type	Trans. Date	New Due Date	Pro?	Rev?		Principal	Fees	Amt Paid	Due	
12269-0141904-1 NEL	12/19/2014 1:		Х	-		\$5,000.00	\$0.00	\$0.00	\$5,000.00	
12269-0141904-2 FEE	1/18/2015		Х	-		\$0.00	\$549.50	\$0.00	\$549.50	
12269-0141904-3 LOG	1/19/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-4 LOG	1/20/2015 3:0		Χ.	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-5 LOG	1/21/2015 1:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-6 LOG	1/22/2015 11:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-7 LOG	1/24/2015 1:4		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-8 LOG	1/26/2015 11:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
									\$0.00	
12269-0141904-9 LOG	1/26/2015 5:4		Х	-		\$0.00	\$0.00	\$0.00		
12269-0141904-10 LOG	1/27/2015 1:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-11 LOG	1/27/2015 1:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-12 LOG	1/28/2015 2:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-13 LOG	1/28/2015 5:0		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-14 LOG	1/29/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-15 LOG	1/29/2015 5:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-16 LOG	1/30/2015 1:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-17 LOG	1/30/2015 5:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-18 LOG	2/2/2015 2:20		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-19 LOG	2/3/2015 5:02		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-19 LOG	2/4/2015 12:5		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
			Â.	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-21 LOG	2/5/2015 1:21							\$0.00	\$0.00	
12269-0141904-22 LOG	2/6/2015 12:1		X	-		\$0.00	\$0.00			
12269-0141904-23 LOG	2/6/2015 5:06		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-24 LOG	2/7/2015 12:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-25 PMT	2/7/2015 2:46	2/17/2015	Х	-		\$0.00	\$366.33	\$550.00	(\$183.67)	
12269-0141904-26 FEE	2/17/2015 7:1		Х	-		\$0.00	\$183.17	\$0.00	\$183.17	
12269-0141904-27 LOG	2/18/2015 2:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-28 LOG	2/18/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-29 LOG	2/19/2015 2:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-30 LOG	2/19/2015 5:0		χ.	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-31 LOG	2/20/2015 12:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-32 LOG	2/20/2015 5:1		X			\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-33 LOG	2/21/2015 1:0		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-34 LOG	2/23/2015 1:5		x			\$0.00	\$0.00	\$0.00	\$0.00	
			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-35 LOG	2/24/2015 1:4						\$0.00	. \$0.00	\$0.00	
12269-0141904-36 LOG	2/25/2015 12:		X	-		\$0.00	•			
12269-0141904-37 LOG	2/26/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-38 LOG	2/27/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-39 LOG	2/27/2015 5:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-40 LOG	2/28/2015 1:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-41 LOG	3/5/2015 6:52		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-42 LOG	3/7/2015 12:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-43 LOG	3/9/2015 3:32		Х			\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-44 LOG	3/10/2015 1:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-45 LOG	3/10/2015 5:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-46 LOG	3/11/2015 11:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-47 LOG	3/17/2015 12:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	3/19/2015 4:5		X.	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-48 LOG						\$0.00	\$549.50	\$0.00	\$549.50	
12269-0141904-49 FEE	3/19/2015 7:1		X	-			\$0.00	\$0.00	\$0.00	
12269-0141904-50 LOG	3/20/2015 12:		Х	-		\$0.00				
12269-0141904-51 LOG	3/20/2015 5:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-52 LOG	3/21/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-53 LOG	3/23/2015 3:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-54 LOG	3/23/2015 5:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-55 LOG	3/24/2015 1:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-56 LOG	3/25/2015 2:4		X.	-		\$0.00	\$0.00	\$0.00	\$0.00)
12269-0141904-57 LOG	3/25/2015 5:2		X	_		\$0.00	\$0.00	\$0.00	\$0.00)
12269-0141904-58 LOG	3/25/2015 5:3		X	_		\$0.00	\$0.00	\$0.00	\$0.00)
			· · ·							
12269-0141904-59 LOG	3/26/2015 11:		Х	_		\$0.00	APP	00^{50}	92\$0.00)

12/1	9	12	0	1	4
------	---	----	---	---	---

12/19/2014 Totals: 1

2/15/2014 O# Orig. Date	Customer Nam	ne Type		С	oll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
2269-0141904 12/19/2014		in Patrick B3						\$1,650.00		1
Transaction # Type		New Due Date	Pro?	Rev?		Principal	Fees	Amt Paid	<u>Due</u>	
12269-0141904-61 LOG	3/27/2015 2:0		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-62 PMT	3/28/2015 3:4	3/19/2015	Х	-		\$0.00	\$164.85	\$550.00	(\$385.15)	
12269-0141904-63 PMT	3/28/2015 3:5	3/19/2015	Χ	_		\$0.00	\$0.00	\$150.00	(\$150.00)	
12269-0141904-64 LOG	3/28/2015 3:5	0,10,20.0	X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-65 LOG	4/3/2015 6:39		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-66 PMT	4/3/2015 6:49	4/18/2015	X.	_		\$0.00	\$109.90	\$400.00	(\$290.10)	
12269-0141904-67 LOG	4/18/2015 3:2	4/10/2015	X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-67 LOG 12269-0141904-68 FEE	4/18/2015 3:5		X	_		\$0.00	\$274.75	\$0.00	\$274.75	
			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-69 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-70 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-71 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-72 LOG			x	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-73 LOG						\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-74 LOG			X			\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141904-75 LOG	4/27/2015 2:3		<u> </u>			\$5,000.00	\$2,198.00	\$1,650.00	\$5,548.00	
12269-0141904 Totals:	7					90,000.00	ψ±, 100.00	\$.,	72,314.44	
						4= 000 00	£2.400.00	£4 650 00	\$5,548.00	
2/19/2014 Totals: 1					\$7,425.17	\$5,000.00	\$2,198.00	\$1,650.00	φ ο,54 0.00	

Customer Application

Personal Information

Date S S			Socia	I Secu
Last Name Makenen	First Name		Midd	e Name
Home Phone	Cell Phone† < 44	<i>,</i> , , ,		PATRICIE
Best time to carr	Which number do you p	orefer that we call?	<u> </u>	,
7777	□ Home Phone	. cert mone		:
Physical Address (Street Number & Name)	11 5 1		· · · · · · · · · · · · · · · · · · ·	Apt #
City Las Veras	Seneca D(te nV	Zip 89168	County
Mailing Address (if different from physical address)		110		L/MVR
City	Sta	te	Zip	
			<u> </u>	
	Sou	rce of Income		
Employer * (Source (8			
City Las Vogas	State	Zip 89118		Time at Job?
Work Phone #	Title Server	Supervis	MARIONIE	
Pay Frequency: (check one)	_		Payday /Current an Gross	Gross
☐ 1st & 15th of month ☐ 15th & end of mo ☐ Weekly ☐ Monthly (last day) ☐ Monthly			Monthly Income	Monthly Obligatio
☐ Self-Employed	y (± 22)/ 12 monany (0 an	/	\$ 2500	14 ns
*Alimony, child support or separate mainten Alimony, child support, or separate maintena Are you currently in bankruptcy? yes	ance received under: 🗆 cour		have it considered as	a basis for repaying this obligation.
		lit References		
Business I	Olec	Phone #		
Address (s	City	Sta	te	Zip
Business Nam	Los Vages	Phone #	1	······································
Address (Street Number & Name)	City	Sta	te	Zip
	LAS VOJAS	nal References		
Nam			Zip 78169	
Relationship to rou	Pi			əll
Name Ad		tate OV	Zip 91530	
Relationship To You	1110110	<u> </u>	7,3,0	ell .
Name Addr	ess (Street Number & Name)	City State	Zip	
Relati	Phono		Co	eil
Name Addr	ess (Street Number & Name)	on, omb		
Relationship to You	Pho		C	ell l

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #	\neg
Last Name	First Name		Middle Name	_
Home Phone	Cell Phone†		Email Address (optional)††	\dashv
Best time to call?	Which number do y	ou prefer that we call?		4
	□ Home Phone	c Cell Phone		\dashv
Physical Address (Street Number & Name)			Aut#	
<u> </u>				
City		State Zip	County	
Mailing Address (if different from physical address)				ヿ
City		State Zip		\dashv
Employer * (Source of Income)	Emp	loyer Address (Street Num	nber & Name)	一
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor	<u> </u>	\dashv
Pay Frequency: (check one)		Next Payday	Tarrent and Expected	
☐ 1 4 & 15 th of month ☐ 15 th & end of month ☐ Biweek	ly (every 2 weeks)		Gross Gross Monthly Monthly	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	☐ Monthly (3 rd day)		Income Obligations	l
□ Self-Employed			\$ \$	
*Alimony, child support or separate maintenance income n Alimony, child support, or separate maintenance received u Are you currently in bankruptcy? yes no	eed not be revealed if you d inder: a court order a writ	o not wish to have it co ten agreement 😐 ora	nsidered as a basis for repaying this obligation. al understanding.	
How did you hear about us? (Circle one.)				
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages Repeat Customer	-
Internet Billboard	Postcard	Other:		

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

#Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-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.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

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 or source of income, and current and

expected gross monthly income and obligations. You agmonths relating to (i) your employment or source of incoragree that you have read and understood all the above	ree that you have told us about any changes you expect within the next 14 ne, and (ii) current and expected gross monthly income and obligations. You ve statements, including the Arbitration Provision.
Applicant Signature	Date / 9/14

Date

Co-Applicant Signature

A - 31

Confidential	Revised 10-15-2008
ferment Agreement \$2,078.57	604A.210 and 604A.445. Grace Period Payments Deferment Agreement \$2,078.57
VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:	VIO
Has the loan been extended or renewed? NO. How many times? 0 Extensions: Title-6 add! periods; Are receipts filed? YES	Is the loan a collection account? YES Has the loan
regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? YES	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT
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 cu
the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 60.
Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?	(Applies to Title Loans Only) Has the title loan be NRS 60A.445(2)
Does the original term of the title loan exceed 30 days? NO	(Applies to Title Loans Only) Does the original ter
Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$5,775.00	nly)
Does the original term of the HIL not exceed 35 days?	(Applies High-Int Loans) Does the ori
Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? N/A	Loans Only)
Does the original term of the D/D Loan not exceed 35 days?	oans)
Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A	(Applies to Deferred Deposit Only) Does the det
ne? \$1,200 Was the borrower's income verified? YES Paystub	What is the borrower's expected gross monthly income?
If so, what is the collateral? 1989 Chevy C1500 If secured by a vehicle title, is it filed and perfected? YES	Is the loan secured? YES If so, what is the colla
High-Int Loans Title Loans 🗸 Purpose of loan: Cash	Loan Type: Deferred Deposit
\$920.00 6/22/2015 \$769.14 7 \$1,689.14 218.88% YES	12269-0136907 11/24/2014 \$920
Amount of Loan Maturity Date Charge Total Number of Payment APR Quoted Is the APR Corrects	Account Number Origination Date Amount
Las Vegas, NV 89101	Borrower Name & Address: Luis Rodrigues 139 N 21st, Las
as Vegas, NV 89104 Exam as of: 5/15/2015 9.5	Licensee Address: 1225 E Charleston Blvd, Las Vegas,
Exam Start Date: 5/15/2015	Licensee Name & DBA: Titlemax
604A LOAN REVIEW WORKSHEET	

Title Loan Agreement

Date: 11/24/2	2014						Number:	12269-0136907
Customer & Co	o-Customer Information	ACCOUNT NUMBER	R: 12269-	0136907				
FIRST NAME Luis	LAST NAME Rodrigues		CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME				1E	
		TATE ID. NO	CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC		LIC./STATE I	D. NO.		
139 N 21St			CO-CUSTOMER	STREET A	DDRESS			
City Las Vegas	STATE NV	ZIP CODE - 89101	CO-CUSTOMER	CITY	CO-CUSTON	MER STATE	CO-CUSTO	OMER ZIP CODE
	PATEOE	PERTI	CO-CUSTOMER	HOME PHO	ONE	CO-CUSTOR	MER DATE O	F BIRTH
Motor Vehicle & Licensee LicensEE'S HOURS Information Monday to Friday 9:00			S OF OPERATION: 0 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday					
	ı, Inc. d/b/a TitleMax	LICENSEE PHOI (702)382-1002				• • • • • • • • • • • • • • • • • • • •		
LICENSEE STREE 1225 E. Charleston			LICENSEE CITY Las Vegas		LICENSEE STAT NV	1	CENSEE ZIP 9104	CODE
1GCDC14K4KZ212	ICATION NUMBER (VIN) 2067	1	ENSE PLATE YCY	·				
VEHICLE YEAR	VEHICLE MAKI	VEHICLE I	MODEL	COLOR			·	

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.

C 1500

1989

Chev

GRAY

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 \$920.00 ("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 0.5997% from the date of this Loan Agreement until 06/22/2015 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.

FEDERAL I KUTTHIN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

218.8771 %

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.

\$769.14 \$920.00

\$1,689.14

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$241.30	12/24/2014 and each 30 days thereafter
1	\$241.34	6/22/2015

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 \$920.00

1. Amount given to you directly: \$900.00

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.

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to rou 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 teferment 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 varier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation 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 defau! the loan, we must offer a Repayment Plan to yr efore we commence any civil action or process of alternative dispute resolution, ... 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 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") or 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:

I. 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, 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, pross-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 laim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, nanagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages ind/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 appresentative 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 ersonal information about you.

APPO 5 0 2 3 of 5

ROA 000908

- 2. You acknowledge and agree that by enter that this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO MAVE A TRIAL BY JURY TO RESOLVE ANY DISPURAL 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 pinding 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 erms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization 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 wenty (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 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 his Loan Agreement or the Arbitration Provision, inc
- 3. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, nearing 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 conor 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 notice that transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may fecide, 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 negative value of the arbitrator 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 he 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.
- 3. 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 unsdiction. 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 is (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 emedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or njunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The stitution 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 irbitration, including any counterclaim asserted.
- This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable adgment 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 irbitrate shall be governed by the arbitration law of the State of Nevada.

ATP B NV Islander Company of the 12.04.2014

ROA 000909

- 5. This Arbitration Provision is binding upon and enefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and penefits us, our successors and assigns, and regard third parties. The Arbitration Provision continues and 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 ransaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 3. 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 not 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 elief 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 /ehicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and amployment. 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			
) Lestomer's Signature	11/2 2/14 Date	Its Authorized Agent	11/24/14 Date
ю-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 12/26/14 Account Number: 12269-0136907

Customer Name: Luis Rodrigues Address:

139 N 21St Las Vegas, NV 89101

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:1989 Chev C 1500 1GCDC14K4KZ212067

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 11/24/2014 ("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 Disciosures 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.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$165.51	12/24/2014
2	\$165.51	1/23/2015
3	\$165.51	2/22/2015
4	\$165.51	3/24/2015
5	\$165.51	4/23/2015
6	\$165.51	5/23/2015
7	\$165.51	6/22/2015
8	\$131.43	7/22/2015
9	\$131.43	8/21/2015
10	\$131.43	9/20/2015
11	\$131.43	10/20/2015
12	\$131.43	11/19/2015
13	\$131.43	12/19/2015
14	\$131.42	1/18/2016
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 Penodic 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 Penod 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 0.5997% 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, Manne Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

		LICENSEE: TitleMax of Nevada, Inc.	d/b/a TitleMax
Customer's Signature	12-26. L4 Date	Its Authorized Agent	12/21/14 Date
Co-Borrower's Signature	Date		

Affidavit

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 12269-01 3690	
Customer Name: Luis Rodriguez Address: 139 N 21st st Las Vegas NV 89101 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>Titlemax</u> Address: 1225 E Charleston Blvd Las Vegas NV 89104
Vehicle Information: VIN: 1GCDC14K4KZ21206/ License Plate State and No: 283 YCY Color: GRAY Year: 19	89 Make: CHEV Model: C1500
In this Affidavit ("Affidavit"), the words "affiant," customer," "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 titl identifies the legal owner of a vehicle or any similar document issued	you" and "your" mean the customer who has signed it. The word d/b/a Titlemax, a provider of title loan service and regulated by the Nevada Financial Institutions Division, 406 I (5) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued pursuant to the laws of the State of Nevada the d pursuant to the laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income	r market value. Pursuant to N.R.S. 604A.450-2, we have reviewed, obligations and employment.
Pursuant to N.R.S. 604A.450-3, you are required to give us an affide true and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.	avit which states: (a) The customer has provided the licensee with igations, employment and ownership of the vehicle; and (b) The
The undersigned, LUIS RODRIGUEZ, being first duly sworn, state	tes as follows:
 You have provided us with true and correct information the vehicle; and 	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SA	YETH NOT.
Customer Signature:	7(
Co-Borrower Signature:	

DEPARTMENTAGEMENTALEMEN

CERTIFICATE OF TITLE

MODEL

VEHICLE BODY

TITLE NUMBER

1GCDC14K4KZ212067 DATE ISSUED

1989

CHEV FUEL TYPE

C1500 SALES TAX PD

TPK NV007424565 EMPTY WT GROSS WT GWWR

12/11/2014 VEHICLE COLOR

ODOMETER BRAND

G

MAKE

4114 BRANDS

5999

EXEMPT

OWNER(S) NAME AND ADDRESS

RODRIGUES LUIS 1727 SANTA PAULA DR APT B LAS VEGAS NV 89104-2464

LIENHOLDER NAME AND ADDRESS

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 AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY



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

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or identification Number

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Contify to the best of my tonowledge the odomater 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. TENTHS

The odometer reading is not the actual mileage, WARMING: ODOMETER DISCREPANCY.

Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

I am aware of the above odometer certification made by the seller/agent.

Dealer's License Number

Signature of Buyer

ODOMETER READING

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.

22777120

VP-2 (Rev. 9/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Suyer

 $APP0025\overline{1}$ ROA 000916

	3.			
	FAILURE TO COMPÉ	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNE RSHIP. ETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. hereby contiles the vehicle described in this tille 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
ENT	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
蒸길	Address	City State Zip Code		
FIRST REASSIGNMENT DEALER ONLY		dometer 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. TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCRI	EPANC	ΣΥ
HRST DE	ODOWETER READING	Exempt - Model year over 9 years old.		
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certific	Printed Name of Seller(s)/Agent/Dealership ation made by the seller/agent. Dealer's License Number Date of Sale		
	Signature of Buyer	Printed Full Legal Name of Buyer		
•	これ いかに てつ ぐのがき	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. ETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. hereby certifies the vehicle described in this title has been transferred to the following buyer(s):		
				AND
İ	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		OR
ENT	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
∑ ≻		City State Zip Code		
용물	Address	2 Oily		
ND REASSIGN! DEALER ONLY	I certify to the best of my knowledge the	cometer 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.		
분별		TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCF	REPAN	CY
SECOND REASSIGNMENT DEALER ONLY	ODOMETER READING	Exempt - Model year over 9 years old.		
SE	Signature of Seller(s)/Agent/Dealership i am aware of the above odometer certific	Printed Name of Seller(s)/Agent/Dealership Dealer's License Number Date of Sale		
	Signature of Buyar	Printed Full Legal Name of Buyer		
>	FEDERAL AND STATE LAW	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP EFFE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.		
-			П	AND
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		OR
Þ	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number		
≅ ≻		City State Zip Code		
5 2	Address	City State 2000- opcometer reading is the actual mileage of the vehicle unless one of the following statements is checked.		
REASSIGNMEN	The filly to the past of the knowledge and	NO The mileage stated is in excess of its mechanical limits. TENTHS The adorester reading is not the actival mileage: WARNING ODCIMETER DISC	REPAI	VCT
THINDIR	ODOMETER READING	Exempt - Model year over 9 years old.		
ĮΕ	Signature of Seller(s)/Agent/Dealership	Printed Name of Seiler(s)/Agent/Dealership		
	am aware of the above odometer certi	incation made by the seller/agent. Dealer's Ucense Number Date of Sale		
	Signature of Buyer	Printed Full Legal Name of Buyer		
-		LIENHOLDER TO BE RECORDED		
-		FEIN		
	Printed Full Legal Name of Lienholds	er (if no lienholder write "NONE")		
-	Address	(If no Behnolde: white Works)		
1	Street	City State Zip Code		

ALTERATION OR ERASURE VOIDS THIS TITLE

APP002511 ROA 000917

Ability to Pay Summ	ary
Loan Number	12200120176901
Customer Name	luis Rodriguez
is Customer a Covered Borrower	No
Requested Loan Amount	5980,00
Title Fee	\$20
MLV Amount	
Gross Monthly Income	\$1,200.00
Current and Expected Monthly Obligations	\$400.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	Limited () And () also per all
Residual Monthly Income	\$800.00

		SECTION SHARE PERSONS
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
--	-----------------	----------------

ZIO INSTALLIVIENT LOAN BREA	KDOANIA	
income Based - Max. Loan Amount Inc. Title Fee	\$	3,329
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	940
Interest Rate		17.99%
Max Cash to Customer Amount	\$	920.00
Actual Cash to Customer Amount	43	90000
Title Fee Amount	\$	20
Total Loan Amount	\$	920
Amortized Loan Payment		\$241.30
Total Payback Amount		\$1,689.13
Minimum Payment to Extend		\$165.51
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$131.43

THE PROPERTY OF THE PROPERTY O
是我们的时候就是一个时间,我们就是一个时间的时候,我们就是一个时间,我们就是一个时间,我们就是一个时间,我们就是这个时间,我们就是这个时间,我们就是一个时间,他

17.99%

Contact Information

11/24/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

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

Notes

Vehicle Info For 1989 Chevrolet C/K1500 Silverado Reg Cab

MSRP: \$10,335

VIN: 1GCDC14K4KZ212067

Adj. State: National

Fin Adv: \$3,575

UVC: 1989160151

Mileage: 0

Equip Ret: \$0

MPG: --/-

Mileage Cat: E

Tire Size: 225/75R15

Weight: 5600 Fuel Type: CNG Cylinders: 8 Transmission:

Base HP: Taxable HP: 51.2

Wheelbase: 131.5

Drive Train: RWD

Model Number: CC10903

End of Term O

End of Term Mileage: 0

Price Includes: AT AC 8CY

Wholesale Black Book values as of 11/1/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$3,600	\$1,925	\$1,325
)ptions [N/A	\$0	\$0	\$0
4ileage 🗌	N/A	N/A	N/A	JA77a
Region	N/A	\$0	\$0	\$0
Total	N/A	\$3,600	\$1,925	\$1,325

Trade In Black Book values as of 11/1/2014

,	X-CL	Clean	Average	Rough
Base	N/A	\$3,700	\$2,025	\$1,295
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$3,700	\$2,025	\$1,295

Retail Black Book values as of 11/1/2014

X-CL Clean Average Rough

	X-CL	Clean	Average	Rough
Base	N/A	\$5,775	\$3,525	\$2,675
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	- 1 0	\$ \$0	\$0
Total	N/A	\$5,775	\$3,525	\$2,675

Residual Black Book values as of 11/1/2014

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 (
-------	------	------	-----------

TitleMax of Nevada, Inc. d/b/a TitleMax
1225 E. Charleston Blvd
Las Vegas, NV 89104
(702)382-1002
5/5/2015

Luis Rodrigues 139 N 21St Las Vegas, NV 89101

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 11/24/2014 3:02:56 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/26/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 4/24/2015 ("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 5/24/2015 : (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 \$209.18. The total of payments or the remaining balance on the original transaction is \$1,045.89. You made the following payment(s) on the loan:

Date:	12/26/2014	Amount:	\$165.51
Date:	01/24/2015	Amount:	\$ 160.00
Date:	01/26/2015	Amount:	\$6.00
Date:	02/24/2015	Amount:	\$166.00
Date:	03/31/2015	Amount:	\$165.51

The total amount due if you enter into a Repayment Plan on or before 5/24/2015 will be \$209.18.

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

If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

We will prepare the written Repayment Plan and give you a copy of the written Repayment Plan.

Please return to our location in order to enter a Repayment Plan with us.

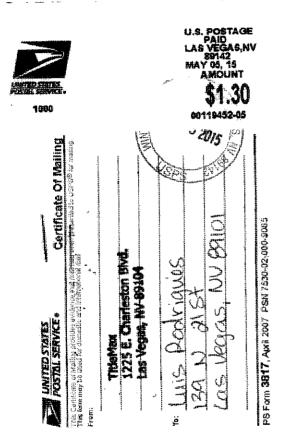
Sincerely,

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

Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(1) The amount of the debt is \$1,045.89; (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 Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Luis Rodriques Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/31/2015 10:05:42 AM 12269-0136907 LOAN AGREEMENT DATE: 11/24/2014 3:02:56 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Sonia Hernandez \$165.51 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$165.51 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$165.51 \$957.62 BALANCE DUE ON LOAN: 4/23/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. \supset Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the \Box Vehicle's Title to you. Repayment Plan Agreement. \Box \supset 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. Maj lua Cadua Printed Name

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #21 Luis Rodrigues 1225 E. Charleston Blvd Las Vegas, NV 89104 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 12269-0136907 02/24/2015 12:17:54 PM LOAN AGREEMENT DATE: 11/24/2014 3:02:56 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$166.00 Gabino Barrera TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$166.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$166.00 BALANCE DUE ON LOAN: \$930.04 **NEXT SCHEDULED DUE DATE:** 3/24/2015 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.

Halan Codin Period Name

Signature

Customer Receip Repayment Plan Receipt ≥10 day loan) ME AND ADDRESS OF THE LICENSEE PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #21 Luis Rodriaues 1225 E. Charleston Blvd Las Vegas, NV 89104 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 12269-0136907 01/24/2015 03:18:33 PM LOAN AGREEMENT DATE: 11/24/2014 3:02:56 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$160.00 Sonia Hernandez **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$0.00 INTEREST PAID: \$160.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$160.00 BALANCE DUE ON LOAN: \$931.02 **NEXT SCHEDULED DUE DATE:** 1/23/2015 Account paid in full by rescission. 3 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. J Repayment Plan Agreement. 3 Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further epresent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Signature

Roomisones

Customer Receip / Repayment Plan Receip (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: Luis Rodrigues
LOAN AGREEMENT IDENTIFICATION NO 12269-0136907	•	DATE/TIME OF RECEIPT OF PAYMENT: 12/26/2014 12:40:36 PM
LOAN AGREEMENT DATE: 11/24/2014 3:02:56 PM	:	
If you have multiple loans, this payment was loan number identified above.	applied to the	·
AMOUNT PAID: \$165.51	AGENT REC Sonia Herr	CEIVING PAYMENT: landez
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$165.5	1
CHARGES PAID:	\$0.00)
FEES PAID:	\$0.00	<u>) </u>
TOTAL AMOUNT PAID TODAY:	\$165.5	<u>51</u>
BALANCE DUE ON LOAN:	\$931.0	93
NEXT SCHEDULED DUE DATE:	1/23/20	015

- 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.
- I Grace Period Plan Agreement.

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

LOS ROD-1985 inted Name

Signature

Cash Advance Snapshot Report Filter (Loan: 12269-0136907 Ordered by Date)

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

//24/2014 #	Orig. Date	Customer Name	Type		Coll.	Value	Advanced	Fees.	Paid	Amt. Due	EXT'
269-0136907	11/24/2014	Rodrigues Lui	s A92		\$1,6	689.14	\$920.00	\$827.53	\$663.02 Amt Paid	\$1,084.51 <i>Du</i> e	(
Transaction		Trans. Date	New Due Date		Rev?		Principal	Fees		\$920.00	
12269-0136		11/24/2014 3:		X	-		\$920.00	\$0.00	\$0.00	\$165.51	
12269-0136		12/24/2014 3:		X	-		\$0.00	\$165.51	\$0.00	\$100.01	
12269-0136		12/26/2014 1		Х	-		\$0.00	\$0.00	\$0.00	-	
12269-0136		12/26/2014 1	1/23/2015	Х	-		\$0.00	\$11.03	\$165.51	(\$154.48)	
12269-0136		1/23/2015 8:2		X	-		\$0.00	\$154.47	\$0.00	\$154.47	
12269-0136		1/24/2015 11:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0136		1/24/2015 3:1	1/23/2015	Х	-		\$0.00	\$5.52	\$160.00	(\$154.48)	
12269-0136		1/24/2015 3:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0136		1/26/2015 3:2	2/22/2015	Х	-		\$0.00	\$11.03	\$6.00	\$5.03	
	5907-9 FWI 5907-10 FEE	2/22/2015	<u></u>	X	-		\$0.00	\$148.96	\$0.00	\$148.96	
	5907-10 FEE	2/23/2015 12:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
		2/24/2015 12:	3/24/2015	X	_		\$0.00	\$11.03	\$166.00	(\$154.97)	
	5907-12 PMT	3/23/2015 12:	3/24/2013	x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	5907-13 LOG			X.	_		\$0.00	\$154.47	\$0.00	\$154.47	
	6907-14 FEE	3/24/2015 11:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	6907-15 LOG	3/28/2015 10:		x	-		\$0.00	\$0.00	\$0.00	\$0.00	
	6907-16 LOG	3/30/2015 11:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	6907-17 LOG	3/30/2015 4:4	4100/0045		-		\$0.00	\$38.62	\$165.51	(\$126.89)	
	6907-18 PMT	3/31/2015 10:	4/23/2015	X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	6907-19 LOG	4/23/2015 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-013	6907-20 LOG	4/23/2015 6:1		Х	-		\$0.00	\$126.89	\$0.00	\$126.89	
	6907-21 FEE	4/23/2015 7:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-013	6907-22 LOG	4/24/2015 9:5		X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
12269-013	6907-23 LOG	4/24/2015 3:4		X	-		*	\$0.00	\$0.00	\$0.00	
12269-013	6907-24 LOG	4/27/2015 12:		Х	-		\$0.00	• -	\$0.00	\$0.00	
12269-013	6907-25 LOG	4/27/2015 5:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-013	6907-26 LOG	4/28/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	6907-27 LOG			Х	-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
12269-013	6907-28 LOG	4/29/2015 11:		Х	-		\$0.00	\$0.00			
	36907-29 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	36907-30 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	36907-31 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	36907-32 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12203-013	36907-33 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12203-013	36907-34 LOG	5/5/2015 3:45		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12209-01	36907-35 LOC	5/5/2015 5:17		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	36907-35 LOG 36907-36 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
				X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	36907-37 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	36907-38 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.00)
	36907-39 LOC			x	_		\$0.00	\$0.00	\$0.00	\$0.00)
	36907-40 LOC			x			\$0.00	\$0.00	\$0.00	\$0.00)
	36907-41 LOC		<u> </u>	^			\$920.00	\$827.53	\$663.02	\$1,084.51	
12269-01	36907 Totals:	1					\$0.25.00	¥	•		
								#co= ==	CCC2 C2	\$1,084.51	
11/24/2014 Tot	als: 1	······································			\$	1,689.14	\$920.00	\$827.53	\$663.02	⊅ i,∪04.5 i	

APP002522 ROA 000928

Customer Application

11/24/2014	F	Personal In	formation			
Date	State		Date of B	Social	Security#	
Last Name	First Name	1419		Middle	Name	
Home Phone	Cell Phonet			Email	Address (optiona	al)††
Best time to call?	Which number	do you prefer that	we câll?			
	□ Home Ph	one 🗆 Cell Pho	one			
Physical Address (Street Number & Nam				· · · · · · · · · · · · · · · · · · ·	A a t 4	
	" 139 N ZI	3) S	<u> </u>		Apt#	•
City 139 1 21 S	IST lasvega	S State NEVA	da 21p	39101	County	UE395
Mailing Address (If different from physica	il address)					
City		State	Žip			
	·					
		Source of				
	Emp					
Jasvegas	Siate 1	Zip	89119		Time at Job?	7
Mark Dhann I	CONSA	crtian	Supervisor	•		
Pay Frequency: (check one)	,		Next Payda	Current and Gross	Expected Gross	Work Shift
7 1 * & 15 th of month □ 15 th & €		• •	1	Monthly	Monthly Obligatio	. ,
Weekly □ Monthly (last day) (□ Self-Employed	」 Monthly (1 st day) □ Month	ıly (3™ day)	28	\$1200	ns	
•				i	\$400	
*Alimony, child support or separate Alimony, child support, or separate Are you currently in bankruptcy?	maintenance received under:					ing this obligation.
)	O				
Business N		Credit Ref	erences			
Address (Street Numbér & Name)	City		State		Zip	
,	- Oily					
Busir		Phone #				
Address (Street Number & Name)	City		State		<u>Z</u> ip	
		Personal R				
N	Address (Street Number & Na	^	h. Stata 7ig			
Relationship to You From	λ	Phone	0	Cel		
Name	Address (Street Number & Nar	ne) C	ty State Zip	·		
Relationship to rou		Phone		Cei		
TY Name	Address (Street Number & Nar	ne) C	ty State Zip			
	`	Phone		Cel	i	
Relationship To You	mond			- Cei		
Name ,	Address (Street Number & Nac	ne) C	ty Judie Zip			
Relationship To You	Govern	Phone ===		C Cel		

`	Co-	Applicant Int	ormat	ion 🔌	-				
Pate	State	Issued ID Number	Date of	Birth	Social	Securit	y #		
ast Name		First Name			Middle	e Name		· · · · · · · · · · · · · · · · · · ·	
Home Phone		Cell Phone†			Email	Address	s (optional)††	***************************************	784-1
Best time to call?		Which number do					,	A	
		☐ Home Phone	e □ Cel	Phone					
Physical Address (Street Number & Name)	$\overline{}$					Apt	#		
City			State	Zip	Co	unty		····	
Mailing Address (if different from physical address)									
City			State	Zip		,,			
Employer * (Source of Income)			pioyer Addi	'ess (Street No					
City		State	•	Zir)	Time	Job?	,	
Work Phone #		Job Titlé		Supervisor					
Pay Frequency: (check one)		<u> </u>		Next Payda		ırrent a	nd Expected Gross	Work 5	hift
☐ 1 st & 15 th of month ☐ 15 th & end of month					Mo	onthly come	Monthly Obligations	`	
□ Weekly□ Monthly (last day)□ Month□ Self-Employed	y(1scolay) ⊔ Mi	onthly (3™ day)			s	ZOI IIIC	\$		
*Alimony, child support or separate maintena	nce income need n	ot be revealed if you	do not wish	to have it	onsidere	dasat	asis for repayir	i ng this ob	ligation.
Alimony, child support, or separate maintenar. Are you currently in bankruptcy? yes n	ice received under:	□ court order □ wri	itten agree	ment B.	ral under	standin	g.		
How did you hear about us? (Circle one.)					7			-	
Friend/Referral Name of referrer?		_ Saw Store	T	elevision /	/ '	ellow P	ages	Repeat	Customer
Internet	Billboard	Postcard	_ \ (Other:					

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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 to retain for future PP002524reference.

†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.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 https://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing 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 org

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 or save property of the contact information in this Customer Application is accurate and correct, including the personal references, contact information, employment or save property of the contact information in this Customer Application is accurate and correct, including the personal references, contact information, employment or save property of the customer Application is accurate and correct, including the personal references, contact information, employment or save property of the customer Application is accurate and correct, including the personal references, contact information, employment or save property of the customer Application is accurate and correct, including the personal references, contact information, employment or save property of the customer Application is accurate and correct, including the personal references.

expected gross monthly income and obligations. You agmonths relating to (i) your employment or source of incomagree that you have read and understood all the above	ree that you have told us about any changes you expect within the next 14 ne, and (ii) current and expected gross monthly income and obligations. You re statements, including the Arbitration Provision
Applicant Signature	11/24/14 Date
Co-Applicant Signature	Date

A - 32

604A I OAN RHVIEW WORKSTEET	
Licensee Name & Fxam Start	n Start
TITLEMAX OF NEVADA INC DBA TITLEMAX	Date: 5/15/2015
Licensee Address: 1600 N. NELLIS BLVD., STE. 102, LAS VEGAS, NV 89115 Exam as of: 5/15/20	as of: 5/15/2015
Address: MARINA MONTES Examiner: EC/DV	miner: EC/DV
Account Number Origination Date Amount of Loan Maturity Date Charge Payment Amount APR Quoted	APR Quoted Is the APR correct?
Loan Type: Deferred Deposit [High-Int Loans [Title Loans [Purpose of loan: N/A	-
If so, what is the collateral? 2004 INFINITI G35 If secured by a vehicle title, is it filed and perfected?	title, is it filed and perfected? N/A
What is the borrower's expected gross monthly income? \$4,500 Was the borrower's income verified? YES Paystub 🔲 Affidavit 🖂 Other:	✓ Other:
(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A	N/A
(Applies to D/D Loans) Does the original term of the D/D Loan not exceed 35 days? NRS 604A.408(1)	N/A
(Applies to High-Interest Loans Only) Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? N/A	N/A
(Applies High-Int Loans) Does the <i>original term</i> of the HIL not exceed 35 days? N/A	N/A
(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value:	Market Value: \$4,500.00
(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? NO	,
(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? NO	NO
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)?	
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)?	NRS 604A.410 (2f)? YES
Is the loan a collection account? NO Has the loan been extended or renewed? NO How many times? O Extensions: Title-6 add 1 periods: D/D & High Int Loans - 90 days Are rece	days Are receipts filed? YES
VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:	
NRS.604A.210 AND 445	
GRACE PERIOD DEFERMENT \$7,510.92	
Revised 10-15-2008	-

Title Loan Agreement

Date: 11/12/2014 Number: 11969-0134997 **Customer & Co-Customer Information** ACCOUNT NUMBER: 11969-0134997 CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME FIRST NAME LAST NAME Montes Marina D. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER STREET ADDRESS STREET ADDRESS 4528 Arrowroot Ave CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE CO-CUSTOMER CITY STATE ZIP CODE City ΝV 89110 Las Vegas CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH Motor Vehicle & Licensee 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 Information LICENSEE PHONE NUMBER LICENSEE NAME (702)438-2499 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE LICENSEE CITY LICENSEE STATE LICENSEE STREET ADDRESS ΝV 89110 Las Vegas 1600 N. Nellis VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE

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.

COLOR

Green

996 LST

VEHICLE MODEL

JNKCV54E44M306696 VEHICLE YEAR

2004

VEHICLE MAKE

Infinity

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$4,420.00 ("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 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 DISCLOSUR®

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.

121.545 %

\$1,933.16

\$4,420.00

\$6,353.16

Your payment schedule will be:

	When Payments are Due
\$907.59	12/12/2014 and each 30 days thereafter
\$907.62	6/10/2015
-	

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	\$4,420.00
Amount given to you directly:	\$4,420.00
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 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 defar in the loan, we must offer a Repayment Plan to the before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

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

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

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

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

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

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

APB 1V in the language of 5 Property of 5 Property in the 2014 ROA 000937

- 2. You acknowledge and agree that by entrinito 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 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 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 junsdiction, 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.

ANTBIVING 12-5-30-4 of 5 ROA 000938

- 8. This Arbitration Provision is binding upon a enefits you, your respective heirs, successors and gns. 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.

Customer's Signature	. 11/17/24	All AoSS	[1-12-14]
	Date	Its Authorized Agent	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: Marina Montes Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/27/2015 03:39:03 PM 11969-0134997 LOAN AGREEMENT DATE: 11/12/2014 3:46:48 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Nathalie Ramirez \$442.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$442.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$442.00 TOTAL AMOUNT PAID TODAY: \$4,650.74 BALANCE DUE ON LOAN: 5/11/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. П 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 Recept/Repayment Plan Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Marina Montes Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/20/2015 01:54:36 PM 11969-0134997 LOAN AGREEMENT DATE: 11/12/2014 3:46:48 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Nathalie Ramirez \$442.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$442.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$442.00 \$4.533.43 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 4/11/2015_ Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.

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

Repayment Plan Agreement.

Grace Period Plan Agreement.

Signature

Customer Receipt	ukepaymen	it Plan Recei _{t -} (210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115		PAYMENT MADE ON BEHALF OF OR BY: Marina Montes
LOAN AGREEMENT IDENTIFICATION NO 11969-0134997		DATE/TIME OF RECEIPT OF PAYMENT: 02/17/2015 04:57:07 PM
LOAN AGREEMENT DATE: 11/12/2014 3:46:48 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$441.56	AGENT RECEIVI Marilynn Fraga	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$441.56	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$441.56	
BALANCE DUE ON LOAN:	\$4,519.15	
NEXT SCHEDULED DUE DATE:	3/12/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the

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

Customer Re_aint/Repayment Plan Receipt (210 day loan)

Oustomor (toos.p.	ar to buy	
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115		PAYMENT MADE ON BEHALF OF OR BY: Marina Montes
LOAN AGREEMENT IDENTIFICATION NO. 11969-0134997		DATE/TIME OF RECEIPT OF PAYMENT: 02/02/2015 10:51:04 AM
LOAN AGREEMENT DATE: 11/12/2014 3:46:48 PM		·
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$445.00	AGENT RECEIVI Antonio Silvas	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$445.00	· · · · · · · · · · · · · · · · · · ·
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$445.00	
BALANCE DUE ON LOAN:	\$4,739.93	
NEXT SCHEDULED DUE DATE:	2/10/2015	
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 ne payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate.
represent that the information previously pro	AIGEG OIL THE COACLE	/
Manuel Montes		111
Printed Name	Signature	

Customer Receipt/Repayment Plan Rece it (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Marina Montes Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 11969-0134997 12/18/2014 03:31:56 PM LOAN AGREEMENT DATE: 11/12/2014 3:46:48 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$442.00 Melanie Urquijo TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: INTEREST PAID: \$442.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$442.00 BALANCE DUE ON LOAN: \$4,507,87 NEXT SCHEDULED DUE DATE: 1/11/2015_ Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

Dripted Mama

Signature Man

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 12 1 5 1 1 H Account Number: 11969-0134997

Customer Name: Marina Montes Address:

4528 Arrowroot Ave Las Vegas, NV 89110

Co-Borrower Name:

Address:

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

Address: 1600 N. Nellis #102 Las Vegas, NV 89115

Vehicle Information: 2004 Infinity G35 JNKCV54E44M306696

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 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	\$441.56	12/12/2014
2	\$441.56	1/11/2015
3	\$441.56	2/10/2015
4	\$441.56	3/12/2015
5	\$441.56	4/11/2015
6	\$441.56	5/11/2015
7	\$441.56	6/10/2015
8	\$631.43	7/10/2015
9	\$631.43	8/9/2015
10	\$631.43	9/8/2015
11	\$631.43	10/8/2015
12	\$631.43	11/7/2015
13	\$631.43	12/7/2015
14	\$631.42	1/6/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$7,510.92	

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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



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

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

. 0	, ,	LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax		
Sustemer's Signature	1 <u>1</u> 18/14	Ys Authorized Agent	(M) 2/15/17 Date	
Co-Borrower's Signature	Date			

Personal Information

Date 11-12-14		S	ocial Security #				
Last Name	First Name	M	liddle Name				
Home Phone.	Cell Phone [†]						
-	Which number do you prefer that we ca	all?					
	☐ Home Phone 🌣 Cell Phone						
Physical Address (carea Number 8 desert)	, and the second						
Physical Address (Street Number & Name)	100+ AVE		Apt#				
LAS Vegas	State NV	Zip891/C	County				
Mailing Address (if different from physical address)							
City	State ,	Zip					
	Source of Inc	ome					
CAS VEIG	tate Zip 80	911	Time at Job?				
Mork Phone #	Title	Supervisor	7 420-5				
	Manager	Next Payday Curren	t and Expected Work Shift				
Pay Frequency: (check one) □ 1,4 & 1.5th of month □ 1.5th & end of mon	th D Riweekly (eveny 2 weeks)	Gross Monthl	Gross Monthly				
Weekly □ Monthly (last day) □ Monthly		11 14 14 Income	Obligatio				
□ Self-Employed		\$ 4 ,					
*Alimony, child support or separate maintena		not wish to have it considere	d as a basis for repaying this obligation.				
Alimony, child support, or separate maintena. Are you currently in bankruptcy? yes y		en agreement 🛮 🗆 oral under	standing.				
	Credit Refere	ncas					
Busine	Phone #	Tioes -					
Address (street Number & Name)	Dity ,	State	Zip				
Business Name	My Vegas						
	THORE						
	LAS Veggi	NO	89102				
Personal References							
Namo Addre	SS (Street Number & Name) City	State Zip	-				
Remaining to the	Phone .		Cell				
Name Addre	SS (Street Number & Name) City	State Zip					
Relationship to you	Ph	***************************************	Cell				
Name Addre	SS (Street Number & Name) City	State Zip					
Rela	Phese		L Cell				
Friend			OCH .				
Addre	SS (Street Number & Name)	r					
huSbrind	Phone /		Cell				
L CHEALAINE		***************************************	<u> </u>				

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #			
Last Name	First Name		Middle Name			
Home Phone	Cell Phone† Email Address (optional)††					
Best time to call?	Which number do you prefer that we call?					
Physical Address (street Number & Name)			Apt #			
City		State Zip	County			
Mailing Address (If different from physical address)						
City	\times	State Zip				
Employer * (Source of Income) Employer Address (Street Number & Name)						
City	State	Zip	Time at Job?			
Work Phone #	Job Title	Supervisor				
Pay Frequency: (check one)	1	Next Payday	Current and Expected Work Shift			
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweel	kly (every 2 weeks)		Gross Gross Monthly Monthly			
□ Weekly □ Monthly (last day) □ Monthly (1 st day) □ Monthly (3 rd day) Income Obligations						
□ 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? oral yes oral no						
How did you hear about us? (Circle one.)						
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages Repeat Customer			
Internet Biliboard	Postcard	Other:				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

thConsent 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 given 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 https://www.adr.org or JAMS (1-800-352-5267) https://www.adr.org or JA

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 or source of income, and current and



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, incl	and expected gross monthly income and obligations. You
Applicant Signature	Date Date

Date

Co-Applicant Signature

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 11969- 0134997 Date: 11/12/2014

Customer Name: Marina Montes Address: 4528 Arrowroot Ave

Las Vegas, NV 89110

Co-Borrower Name:

Address:

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

1600 N Nellis Blvd #102 Las Vegas, NV 89115

Vehicle Information: VIN: JNKCV54E44M306696

License Plate State and No: 996 LST

Color: Green Year: 2004

Make: Infinity Model: G35

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, Marina Montes , 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:

Mailing Address TITLE MAX OF NEVADA, INC. D/B/A TITLE MAX 1600 N NELLIS BLVD STE 102 LAS VEGAS NV 89115-3600

STATE OF NEVADA DEPARTMENT OF MOTOR VEHICLES CERTIFICATE OF TITLE

Body Type Title No. Model Year Make Vehicle Identification No. PCP NV007362949 G35 JNKCV54E44M306696 2004 INFI **GVWR Gross Wt** Sales Tax Paid Empty Wt Odometer Fuel Type **Issue Date** 3290 0 G 11/12/2014 **Odometer Remarks Brand** EXEMPT

Owner(s) Name and Address MONTES MARINA HERRERA 4528 ARROWROOT AVE LAS VEGAS NV 89110-5401

Lienholder TITLE MAX OF NEVADA, INC. D/B/A TITLE MAX 1600 N NELLIS BLVD STE 102 LAS VEGAS NV 89115-3600

This is not an original Title certificate

Print Date: 11/12/2014

CERT	IFICATE	OF TITL	Ē		eri Ver
VIN JNKCV54E44M306696 2004 DATE ISSUED 000METER MILES 03/11/2014 VEHICLE COLOR 000METER BRAND EXEMPT		MODEL G35 SALES TAX PD	VEHICLE BODY PCP EMPTY WT G 3290 BRANDS	NV006	NUMBER 791477 GVWR
OWNER(S) NAME AND ADDRESS CICALE ANTHONY ANDREW-LOUIS 4830 NARA VISTA WAY APT 202 LAS WEGAS NV 89103-4703					
LIENHOLDER NAME AND ADDRESS					
CIENHOLDER RELEASE - INTEREST IN THE ASSIGNATURE OF AUTHORIZED AGENT	VEHICLE DESC	PRIBED ON THIS	TITLE IS HER	EBY RELEAS	ED:
FEDERAL AND STATE LAW REQUIRES THAT YOU STATE T COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESU The undersigned hereby certifies the vehicle described in this title has Printed Full Legal Name of Buyer	been transferred to t	ONNECTION WITH TH OR IMPRISONMENT he following buyer(s): ada: Driver's License No			AND
certify to the best of my knowledge the adometer reading is the NO.	Neva	da Driver's License No Sta the vehicle unless one in excess of its mechan	unber or identification	on Number Zip Code temerits is check	
Signature of Seller(s)/Agent/Dealership I am awazerof the above odometer certification made by the sell Signature of Buyer Signature of Buyer	er/agent. □ Dea	Printed Name of Sel	no H n	ave te of Sale 1 on tes	
ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOT VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF TVEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN. VP-2 (Rev. 8/10)	THE STATE OF THE S	CONTROL NO. LYSEQUES (THIS IS NOT A TITE	不能压力 化二十二十二十二三十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十		

TATE OF NEVADA

APP002549 ROA 000955

>		UIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OR PROVIDING A FACSE STATEMENT MAY RESULT IN TIMES AND/OR IMPRISONMENT. by Dentifies the vehicle described in this title has been transferred to the following buyer(s):
	Printed Full Legal Name of Boyer:	Nevada: Driver's: License: Number or Identification: Number OR
FIRST REASSIGNMENT DEALER ONLY	Address ©	State Zip Code eter, reading is the actual mileage of the vehicle unless one of the following statements is checked.
DEALER	ODOMETER READING	The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt: Model year over 9 years old.
<u>. </u>	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification Signature of Boyer	Printed, Name of Seller(s)/Agent/Dealership Dealer's License Number Date of Sale Printed Full Legal Name of Buyer
>	FEDERAL AND STATE LAW RE	DIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP E'OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OF IMPRISORMENT THE CONTROL OF THE PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OF IMPRISORMENT THE CONTROL OF THE PROVIDING A FALSE STATEMENT OF THE PROV
	Printed Full Legat Name of Buyer Printed Full Legat Name of Buyer	Nevada Driver's Elective Mumber of Identification Number OR Nevada Driver's Elective Number of Identification Marber
REASSIGNMENT		ty State Zip Code: nearer, reading is the actual finite weblicle unless one of the following statements is checked: NO File. The mileage-stated is to excess of its mechanical limits.
SECOND REAS DEALER	ODOMÉTER READING	NO The interactive search of the actual tribute. WARNING: ODOMETER DISCREPANCY The odometer reading is not the actual tribute. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old. Printed Name of Seller(s)/Agent/Dealership
	Signature of Sellet(s)/Agent/Dealership, I am aware of the above odometer certificat Signature of Beyer	Printed-Full Legal Name of Boyer
>	FEDERAL AND STATE LAW R FAILURE TO COMPLE The undersigned in	OUTHES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. TE OR PROVIDING A FALSE STATEMENT MAY RESULT BY FINES AND/OR MAPRISONMENT Broby certifies the vehicle described in this title has been transferred to the following traveled: AND
L L	Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number ☐ OR Nevada Driver's License Number or Identification Number
EASSIGNMENTED ONLY		State Zip Code Injerer reading is the actival mileage of the vehicle unless one of the following statements is checked: No
THIRD REAL	GDOMETER READING Signature of Seller(s)/Agent/Dealership: 1-aru aware of the above-odometer certifica	Exempt: Model: year over 9: years old. Printed: Name of Sellens)/Agent/Dealership
	1 are aware of the above gooniete estuda	Printed Full Legal Name of Buyer LIENHOLDER TO BE RECORDED
E E	Printed Full Legal Name of Lienholder_	FEIN *(if no hienfolder write "NONE") City State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

 $\mathop{APP002550}_{\text{ROA 000956}}$

Contact Information 11/11/2014

> Company: Titlemax (314391) Contact: Alalia Lundy

E-Mail: Marisela.diez@titlemax.com

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2004 Infiniti G35 2D Coupe

MSRP: \$31,800 Fin Adv: \$8,050

Equip Ret: \$35,865 Tire Size: 225/50R18 Base HP: 280 @ 6000 Taxable HP: 32.2

Model Number: 99364

Price Includes: AT AC LTH SR

VIN: JNKCV54E44M306696

UVC: 2004400021 MPG: 18/26 Weight: 3435 Fuel Type: Gas

Wheelbase: 112.2 End of Term 0 Months:

Adj. State: National Mileage: 0

Mileage Cat: C Cylinders: 6 Transmission: A Drive Train: RWD End of Term D Mileage:

	X-CL	Clean	Average	Rough
Base	N/A	\$8,200	\$5,400	\$4,400
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,200	\$6,400	\$4,400

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

	X-CL	Ciean	Average	Rough
Base	N/A	\$8,305	\$6,505	\$4,180
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,305	\$6,505	\$4,180

Retail Black Book values as of 11/11/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$10,775	\$8,550	\$6,025
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Totaí	N/A	\$10,775	\$8,550	\$6,025

Residual Black Book values as of 11/11/2014

	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

6 Speed Transmission -300 Sport Package +250 w/o Leather -250

Cash Advance Snapshot Report

Filter (Location: 11969 Loan: 11969-0134997 Ordered by Date)

Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 (702)438-9553

11/12/2014

11/12/2014										
ID# Orig. Date	Customer Name				Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11969-0134997 11/12/2014	Montes, Marina				\$6,353.16	\$4,420.00	\$2,443.30	\$2,212.56	\$4,650.74	0
Transaction # Туре		New Due Date		Rev?		Principal	Fees	Amt Paid	Due	
11969-0134997-1 N EL	11/12/2014 3:		Х	-		\$4,420.00	\$0.00	\$0.00	\$4,420.00	
11969-0134997-2 LOG	12/12/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-3 FEE	12/12/2014 8:		Х	-		\$0.00	\$441.56	\$0.00	\$44 1.56	
11969-0134997-4 LOG	12/16/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-5 LOG	12/17/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-6 LOG	12/18/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-7 LOG	12/18/2014 3:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-8 PMT	12/18/2014 3:	1/11/2015	Х	-		\$0.00	\$88.31	\$442.00	(\$353.69)	
11969-0134997-9 LOG	1/10/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-10 FEE	1/11/2015		Х	_		\$0.00	\$353.25	\$0.00	\$353.25	
11969-0134997-11 LOG	1/12/2015 11:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-12 LOG	1/12/2015 2:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-13 LOG	1/12/2015 5:1		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-14 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-15 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-16 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-17 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-18 LOG						\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	
11969-0134997-19 LOG			Х	-						
11969-0134997-20 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-21 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-22 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-23 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-24 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-25 LOG	1/29/2015 5:3		Х	-		\$0.00	\$0.00	\$0.00	\$0:00	
11969-0134997-26 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-27 LOG	1/31/2015 9:2		Х	-		\$0.00	\$0,00	\$0.00	\$0.00	
11969-0134997-28 PMT	2/2/2015 10:5	2/10/2015	Х	-		\$0.00	\$323,81	\$445.00	(\$121.19)	
11969-0134997-29 FEE	2/10/2015 7:2		Х	-		\$0.00	\$117.75	\$0.00	\$117.75	
11969-0134997-30 LOG	2/11/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-31 LOG	2/11/2015 3:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-32 LOG	2/12/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-33 LOG	2/17/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-34 PMT	2/17/2015 4:5	3/12/2015	Х	-		\$0.00	\$103.03	\$441.56	(\$338.53)	
11969-0134997-35 LOG	3/12/2015 3:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-36 FEE	3/12/2015 6:5		Х	_		\$0.00	\$338.53	\$0.00	\$338.53	
11969-0134997-37 LOG	3/13/2015 9:5		Х			\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-38 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-39 LOG	· ·		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-40 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-41 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-42 LOG			x			\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-43 LOG			X			\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-44 LOG			x	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-45 PMT		4/11/2015	â	-		\$0.00	\$117.75	\$442.00	(\$324.25)	
11969-0134997-46 LOG		-7/11/2010	x	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-46 LOG			x	_		\$0.00	\$323.81	\$0.00	\$323.81	
			x	_		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
11969-0134997-48 LOG			x			\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
11969-0134997-49 LOG				-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
11969-0134997-50 LOG			X	-						
11969-0134997-51 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-52 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-53 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-54 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-55 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-56 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-57 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-58 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-59 LOC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134997-60 LOC	4/23/2015 12:		X			\$0.00	\$0.00	\$0.00	\$0.00	

11/12/2014

ID#	Orig. Date	Customer Name	е Туре		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11969-0134997	11/12/2014	Montes, Marina	a B2					\$2,212.56		0
Transactio	n# Type	Trans. Date	New Due Date	Pro7 F	Rev?	Principal	Fees	Amt Paid	Due	
11969-0134	997-61 LOG	4/24/2015 9:3		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134	997-62 LOG	4/24/2015 9:4		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134	997-63 LOG	4/24/2015 2:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134	997-64 LOG	4/25/2015 2:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134	997-65 LOG	4/27/2015 12:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0134	997-66 PMT	4/27/2015 3:3	5/11/2015	Х	-	\$0.00	\$235.50	\$442.00	(\$206.50)	
11969-0134	1997 Totals:	1				\$4,420.00	\$2,443.30	\$2,212.56	\$4,650.74	0
1/12/2014 Totals	e· 1			-	\$6,353.16	\$4,420.00	\$2,443,30	\$2,212,56	\$4,650.74	

A - 33

				Is the APR correct?	YES.		ected? N/A						\$10,925.00					YES	ed? YES				
	Exam Start Date: 5/15/2015	Exam as of: 5/15/2015	Examiner: EC/DV	APR Quoted Is the A	4 133.71%		If secured by a vehicle title, is it filed and perfected?	vit 🔽 Other:	N/A	N/A	N/A	N/A	Fair Market Value:		NO			tt to NRS 604A.410 (2f)?	rdd't periods; Are receipts filed?				
	EL .	Ex	Ι.	Total Number of Payment Payments Amount	& 1 852.83/852.84	Purpose of loan: N/A	If secured by a vel	YES Paystub	gross monthly income?		cted gross monthly income?		NO		to NRS 604A.445 (2)?	2d)? YES	e)? YES	into a REPAYMENT plan if the customer defaults, pursuant to NRS 6044.410 (2f)?	nes? 0 Extensions: Title-6 add't periods: D/D & High Int Loans -90 days	SOMMENTS:			
REVIEW WORKSHEET		5		Finance Total N Charge Payr	\$1,949.82 6 &	Title Loans	E CORVETTE	Was the borrower's income verified? Y	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	not exceed 35 days?	ed 25% of the borrower's expected gross monthly income?	sed 35 days?	Does the loan amount exceed the fair market value of the vehicle securing the loan?	ays? NO	Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?	written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	ursuant to NRS 604A.410 (2	o a REPAYMENT plan if th	NO How many times?	L EXCEPTIONS/ OTHER COMMENT			Confidential
604A LOAN RE	A TITLEMAX	LAS VEGAS, NV 89115		Loan Maturity Date	0 8/7/2015	High-Int Loans	1? 1996 CHEVROLETTE	\$6,000 Was the borrower	ed deposit loan exceed 25%	Does the original term of the D/D Loan no	Does the monthly payment amount exceed	Does the original term of the HIL not exceed 35 days?	xceed the fair market value	Does the original term of the title loan exceed 30 days?	extended for more than six a	ner to RESCIND the loan, p	ner to PRE-PAY the loan, p	the opportunity to enter into	Has the loan been extended or renewed?	VIOLATIONS/ TECHNICAL E			
	ame & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX	ILLIS BLVD., STE. 102,	Name & Adress: I YNETTE TIMMONS-HINTER	on Date Amount of Loan		Deferred Deposit	If so, what is the collateral? 1996 CHEVROLETT			Does the origin			Does the loan amount e	Does the original term	Has the title loan been	close the right of the custor	close the right of the custor	dude a disclosure regarding	NO Has the loan be	VIOI/		7,112.60	
	Licensee Name & DBA: TITLEMA	Licensee Address: 1600 N. NELLIS BLVD., STE. 102, LAS VEGAS,	Borrower Name & Address: I YNETTE	Account Number Origination Date			Is the loan secured? YES	What is the borrower's expected gross monthly income?	(Applies to Deferred Deposit Only)	(Applies to D/D Loans)	(Applies to High-Interest Loans Only)	(Applies High-Int Loans)	(Applies to Title Loans Only) NRS 6044.450(1)	(Applies to Title Loans Only)	(Applies to Title Loans Only)	Does the written loan agreement dis	Does the war ten loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	(written loan agreement include a disclosure regarding the opportunity to enter	Is the low of the second of the low of the l	55	NRSCOGATIO AND 445	GRACE PERIOD DEFERMENT \$7,112.60	Revised 10-15-2008

Little Loan Agreement

Date: 1/9/2015 Number: 11969-0145370 **Customer & Co-Customer Information** ACCOUNT NUMBER: 11969-0145370 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Lynette Timmons-hunter EID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. STREET ADDRESS CO-CUSTOMER STREET ADDRESS 2459 Cactus Hill Dr City STATE ZIP CODE CO-CUSTOMER STATE CO-CUSTOMER CITY CO-CUSTOMER ZIP CODE Las Vegas NV 89156 CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH totor vemcie a 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)438-9553 LICENSEE STREET ADDRESS LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE 1600 N. Nellis #102 Las Vegas ΝV 89115 VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE 1G1YY2251T5119644 506-LYU VEHICLE YEAR VEHICLE MAKE VEHICLE MODEL COLOR

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

GREEN

CORVETTE

1996

CHEVY

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 0.3663% from the date of this Loan Agreement until 08/07/2015 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.

133.7129 %

\$1,949.82

\$4,020.00

\$5,969.82

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$852.83	2/8/2015 and each 30 days thereafter	
1	\$852.84	8/7/2015	

Security:

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

Filing Fee:

\$20.00

Prepayment:

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

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

Itemization of Amount Financed of \$4,020.00

1. Amount given to you directly: \$4,000.00

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

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 Fian disclosure: if you detault — the loan, we must offer a kepayment Fian to you fore 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 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.

ATPP00255812.04.2014

- 2. Tod domiowiedge and agree that by effect to this Arbitration Frogiston:
 - (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 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 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.

ATPP002559t.2.04.2014

8. This Arbitration Provision is binding upon and etits 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 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.

Custoroer's Signature	N 1915 Date	Its Authorized Agent
Co-Customer's Signature	 Date	

1-9-15-Date

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #18 Lynette Timmons-hunter 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11969-0145370 05/06/2015 01:10:32 PM LOAN AGREEMENT DATE: 1/9/2015 10:34:42 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$440.00 Nathalie Ramirez TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$14.86 INTEREST PAID: \$425.14 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$440.00 BALANCE DUE ON LOAN: · \$3,853.61 **NEXT SCHEDULED DUE DATE:** 6/8/2015 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 Recipt/Repayment Plan Recipt (210 day loan) NAME AND ADDRESS OF THE LICENSEF PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #18 Lynette Timmons-hunter 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT 11969-0145370 04/06/2015 04:11:19 PM LOAN AGREEMENT DATE: 1/9/2015 10:34:42 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$450.00 Melanie Urquijo **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$9.59 INTEREST PAID: \$440.41 CHARGES PAID: \$0.00 FEES PAID: \$0.00 **TOTAL AMOUNT PAID TODAY:** \$450.00 BALANCE DUE ON LOAN: \$3,868.47 NEXT SCHEDULED DUE DATE: 5/9/2015 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 Rec (210 day loan) NAME AND ADDRESS OF THE LICENSEE. PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #18 Lynette Timmons-hunter 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11969-0145370 03/06/2015 06:09:57 PM LOAN AGREEMENT DATE: 1/9/2015 10:34:42 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$500.00 Nathalie Ramirez TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$79.56 INTEREST PAID: \$420.44 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$500.00 BALANCE DUE ON LOAN: \$3,878.06 **NEXT SCHEDULED DUE DATE:** 4/9/2015 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.

Timmons Hunter Byutto Din Hunter

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #18 Lynette Timmons-hunter 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT 11969-0145370 02/05/2015 01:55:01 PM LOAN AGREEMENT DATE: 1/9/2015 10:34:42 AM If you have multiple loans, this payment was applied to the loan number identified above AMOUNT PAID: AGENT RECEIVING PAYMENT \$460.00 Antonio Silvas **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$62.38 INTEREST PAID: \$397.62 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$460.00 BALANCE DUE ON LOAN: \$3,957.62 **NEXT SCHEDULED DUE DATE:** 3/10/2015 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. 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.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 2 5 15

Account Number: 11969-0145370

Customer Name:

Lynette Timmons-hunter

Address:

2459 Cactus Hill Dr Las Vegas, NV 89156

Co-Borrower Name:

Address:

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

Address: 1600 N. Neilis #102

Las Vegas, NV 89115

Vehicle Information:1996 CHEVY CORVETTE 1G1YY2251T5119644

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/09/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Penod" which is a gratuitous penod of payments deferment. You agree that we are offering you a "Grace Penod" 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.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$441.80	2/8/2015
2	\$441.80	3/10/2015
3	\$441.80	4/9/2015
4	\$441.80	5/9/2015
5	\$441.80	6/8/2015
6	\$441.80	7/8/2015
7	\$441.80	8/7/2015
8	\$574.29	9/6/2015
9	\$574.29	10/6/2015
10	\$574.29	11/5/2015
11	\$574.29	12/5/2015
12	\$574.29	1/4/2016
13	\$574.29	2/3/2016
14	\$574.26	3/4/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$7,112.60	

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.

Ametto Dond Customer's Signature	Juste 2/5/15 Date	LICENSEE: TitleMax of Nevada, Inc. affora Title Its Authorized Agent
Co-Borrower's Signature	Date	

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 08:51 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 11 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)

Deputy Attorney General State of Nevada Office of the Attorney General 555 East Washington Avenue Suite 3900 Las Vegas, Nevada 89101 (702) 486-3426 (phone) (702) 486-3416 (fax)
Email address(es)
wmckean@ag.nv.gov
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		

Repayment Plan Disclosure: If you default / he loan, we must offer a Repayment Plan to you fore we commence any civil action or process of alternative dispute resolution, or Lafore 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 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 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 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 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 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, repievin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

- 8. This Arbitration Provision is binding upon and benefits us, our successors and assigns, and relation parties. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and relation 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 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, Altn: 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

Date

Date

Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: //- 8 - / 4 Account Number: 12269-0129515

Customer Name: Keosha Goldman

Address:

1300 Dusty Creek St Las Vegas, NV 89128

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: 1999 Mercedes ML430 4JGAB72E6XA122085

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 10/08/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a 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.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$224.27	11/7/2014
2	\$224.27	12/7/2014
3	\$224.27	1/6/2015
4	\$224.27	2/5/2015
5	\$224.27	3/7/2015
6	\$224.27	4/6/2015
7	\$224.27	5/6/2015
8	\$188.57	6/5/2015
9	\$188.57	7/5/2015
10	\$188.57	8/4/2015
11	\$188.57	9/3/2015
12	\$188.57	10/3/2015
13	\$188.57	11/2/2015
14	\$188.58	12/2/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$2,889.89	

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 nerein. 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 (1) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

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

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

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.

Kuska Seldmom Customer's Signature	//· 8· /4/	LICENSEE: TitleMax of Nevada, Inc. d/b/a	b/a TitleMax
Co-Borrower's Signature	Date		

ROA 000736

Ability to Pay Summ Loan Number	17269-01245
Customer Name	Keosha Goldman
Is Customer a Covered Borrower	No
Requested Loan Amount	\$1,500.00
Title Fee	\$20
MLV Amount	\$2,000
Gross Monthly Income	\$1,500.00
Current and Expected Monthly Obligations	\$200.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	Land Committee Committee Committee Committee
Add-On to Current Loan or Multi-Car	
Residual Monthly income	\$1,300.00

Tiers		
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 <i>_</i> ≠	4999.99	13,99%
5000.00	10000.00	10.99%

Income Based - Max. Loan Amount inc. Title Fe	e \$	6,127
Vehicle Value - Max. Loan Amount Inc. Title Fe	e \$	2,020
Interest Rate		16.99%
Max Cash to Customer Amount	5	2,000.00
Actual Cash to Customer Amount	!!5	1,300.00
Title Fee Amount	\$	20
Total Loan Amount	\$	1,320
Amortized Loan Payment		\$336.43
Total Payback Amount		\$2,355.03
Minimum Payment to Extend		\$224.27
Grace Period Plan # of Months (0% interest)		7
Grace Period Plan Payment (0%)		\$188.57

NV 210 Day Multi-Car

16.99%

Affidavit

STATE OF NEVADA COUNTY OF Clark Title Loan Agreement No.: 12269- 0 29515 Date: 10/8/2014 Customer Name: Keosha Goldman Licensee Name: TitleMax of Nevada, Inc. d/b/aTitlemax Address: 1300 Dusty Creek St Address: Las Vegas, NV 89128 1225 East Charleston Blvd Co-Borrower Name: Address: Las Vegas, NV 89128 Vehicle Information: VIN: 4igab/2e6xa122085 Make: Merz Model: ML430 License Plate State and No: 775-YEA Color: Black Year: 1999 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 owners to be leave of another invidigition. 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 Ioan. The undersigned, Keoshe Goldman , 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: Krosher Not Imor

Co-Borrower Signature:

DEPARTMENT OF MOTORAVEHICLES

CERTIFICATE OF TITLE

YEAR 1999

MAKE

MODEL

VEHICLE BODY

TITLE NUMBER

4JGAB72E6XA122085 DATE ISSUED

ODOMETER MILES

MERZ FUEL TYPE G

ML430 SALES TAX PD

T4W EMPTY WT GROSS WT

NV007323200 **GVWR**

10/23/2014 VEHICLE COLOR

ODOMETER BRAND

EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS

GOLDMAN KEOSHA M 1300 DUSTY CREEK ST LAS VEGAS NV 89128-2160

LIENHOLDER NAME AND ADDRESS

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 AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY



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

The understaned hereby centilies the vehicle described in this tille has been transferred to the following buyer(s):

Printed Full Lagai Name of Buyer

Nevada Oriver's License Number or Identification Number

Printed Full Legal Name of Buyer

Signature of Selensy/Agent/Dealership

Hersda Oriver's License blumber or Identification Humber

is the actual mileage of the validale unless one of the following statements is checked.

certify to the best of my knowledge the

The miles of stated is in excess of its mechanical limits The occurrent reading is not the ectual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over il years old.

ODOMETER READING

Primed Name of Seller(s)/Agent/Dealership

Printed Full Legal Name of Buyer

I am aware of the above odometer 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. eelsesec

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

TERATION OR ERASURE VOIDS THIS TITLE

-			
•	FAILURE TO COMPI	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. EYE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Pereby certifies the vehicle described in this title has been transferred to the following buyer(s):	
E-PORTEGUES			
internation	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	AND OFR
TA.	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	
	Address	City State Ziry Code	***************************************
FIRST REASSIGNMENT DEALER ONLY	i certify to the best of my knowledge the o	cometer reading is the actual mileage of the vehicle unless one of the following statements is checked. NO The nileage stated is in excess of its mechanical limits.	
HST R	ODOMETER READING	TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPATE Exempt - Model year over 9 years old.	4CY
No.	Signature of Seller(s)/Agent/Dealership	Printed Name of Seller(s)/Agent/Dealership	
	I am aware of the above odometer certifica	Dealer's License Number Date of Sale	
	Signature of Buyer	Pentied Full Legal Name of Buyer	- in the last of t
b -	FEDERAL AND STATE LAW	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.	
	FAILURE TO COMPL	LITE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Thereby coeffes the visitide described in this title has been transferred to the following buyer(s):	د پذشید
	Control of the contro		unistant, president
_	Printed Full Legal Name of Suyer	Neveda Dilver's Lloense Number or Identification Number	AND OR
MEN	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	
NC.	ಕಿಕ್ಕಾಗಿಸಿಸಿ,	City State Zip Code	
ND REASSIGN DEALER ONLY	I pertify to the best of my incomedge the o	formeter 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. TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPAR	2000
SECOND REASSIGNMENT DEALER ONLY	ODOMETER READING	TENTHS The odometer reading is not the actual mileega. WARNING: COUMETER DISCREPART DISC	HE V
69	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certifics	Printed Name of Seller(s)/Agent/Declership tion made by the seller/agent. Dealer's License Number Date of Sele	
1	Signature of Buyer	Printed Fust Logal Name of Buyer	
>	FAILURE TO COMPL	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. ETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Rereby certifies the vehicle described in this tille has been transferred to the following buyer(s):	
1			AND
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	OR
MENT.	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	
0 2	Address	City State Zip Code	
ID REASSIGNM DEALER ONLY	I certify to the best of my knowledge the of	ometer reading is the actual mileage of the vehicle unless one of the following statements is checked. NO The release the actual mileage of the vehicle unless one of the recovered finite. TENTHS The odometer reading is not the actual mileage. WARNING ODOMETER DISCREPAI	
THIRD REASSIGNME DEALER ONLY	ODOMETER READING	Exempt - Model year over 9 years old.	401
	Signature of Seller(s)/Agent/Dealership I am aware of the above occreter certifica	Printed Name of Setter(s)/Agent/Dealership Dealer's License Number Date of Sale	
	Signature of Buver	Spanish William Co. 1 To Lond William Co. 1	
	one manus de la	Printed Full Legal Name of Buyer	<u> </u>
HITO CENTRAL		LIENHOLDER TO BE RECORDED	
Z.	المالية المعالم	F⊟I\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	*************
. =	Printed Full Legal Name of Lienholder	(if no lienholder write "NONE")	
1	Address Street	City State Zin Code	····

Contact Information

10/8/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

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

Notes

Vehicle Info For 1999 Mercedes-Benz M Class ML430 4D Utility

MSRP: \$43,750

VIN: 4JGAB72E6XA122085

Adj. State: National

Fin Adv: \$6,450

UVC: 1999560089

Mileage: 0

Equip Ret: \$45,440

MPG: 15/18

Mileage Cat: E

Tire Size: 275/55R17 Base HP: 268 @ 5500 Weight: 4552

Cylinders: 8
Transmission: A

Taxable HP: 58.9

Fuel Type: Gas Wheelbase: 111.0

Drive Train: AWD

Model Number: ML430

End of Term 0

End of Term ₀

Months: `

Mileage: ^U

Price Includes: AT AC LTH SR

Wholesale Black Book values as of 10/1/2014

X-CL		Clean	Average	Rough	
Base	N/A	\$6,500	\$4,500	\$2,800	
Options	N/A	\$0	\$0	\$0	
Mileage	N/A	N/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
Total	N/A	\$6,500	\$4,500	\$2,800	

Trade In Black Book values as of 10/1/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$6,620	\$4,620	\$2,685
Options	N/A	\$0,	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,620	\$4,520	\$2,685

Retail Black Book values as of 10/1/2014

	X-CL	Clean	Average	Rough
Base	**************************************	alternative of the same recovering the same	t i	

 $\mathop{\mathrm{APP002335}}\limits_{\scriptscriptstyle{\mathrm{on}}}$ ROA 00078 $_{\scriptscriptstyle{\mathrm{12014}}}$

	X-CL		Clean	Average	Rough
		N/A	\$9,025	\$6,600	\$4,350
Opt	ions	N/A	\$0	\$0	\$0
Mile	eage	N/A	N/A	N/A	N/A
Re	gion	N/A	\$0	\$0	\$0
1	Totai	N/A	\$ 9 ,025	\$6,600	\$4,350

Residual Black Book values as of 10/1/2014

	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	Ì
And the second of the second o	. 4

Customer Receipt/Repayment Plan Receip_ (210 day loan)

- Castomer Meceit	onschaymen	it riali Necelp- (2 to day loail)
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: Keosha Goldman
LOAN AGREEMENT IDENTIFICATION NO 12269-0129515).	DATE/TIME OF RECEIPT OF PAYMENT; 04/15/2015 01:18:37 PM
LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	-
AMOUNT PAID: \$100.00	AGENT RECEIVI Tony Rodrigues	
TODAY'S PAYMENT ITEMIZATION	4	
PRINCIPAL PAID:	\$0,00	
INTEREST PAID:	\$100.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$100.00	·
BALANCE DUE ON LOAN:	\$1,382.88	
NEXT SCHEDULED DUE DATE:	5/6/2015	
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 epayment information noted above is accurate. You further dispersion Borrower Identification Statement is still accurate.
Printed Name	Signature	SARANT WAY YOUR TO BE AND

mailee APP002337

Customer Rece , A	/Kehaymen	t Flair Necel (Floody loan)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #21 1225 E. Charleston Bivd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Keosha Goldman
LOAN AGREEMENT IDENTIFICATION NO. 12269-0129515		DATE/TIME OF RECEIPT OF PAYMENT: 03/09/2015 05:54:37 PM
LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$225.00	AGENT RECEIVI Gabino Barrera	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$225.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$225.00	
BALANCE DUE ON LOAN:	\$1, <mark>3</mark> 31.28	
NEXT SCHEDULED DUE DATE:	4/6/2015	
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 a Borrower Identification Statement is still accurate.
Printed Name	. #	ask golden

Customer Receipt	/Kepaymen	it Flatt Neceipt (2 to day tout)
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: Keosha Goldman
LOAN AGREEMENT IDENTIFICATION NO. 12269-0129515		DATE/TIME OF RECEIPT OF PAYMENT: 02/06/2015 05:18:38 PM
LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$225.00	AGENT RECEIVI Gabino Barrera	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	——————————————————————————————————————
INTEREST PAID:	\$22 5.00	***************************************
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$225.00	
BALANCE DUE ON LOAN:	\$1,324.54	
NEXT SCHEDULED DUE DATE:	3/7/2015	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you a represent that the information previously provided the provided provi	acknowledge that th vided on the Covere	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.
Viscle Cordner	7 4-1	all. Doc

Signature

Printed Name

Customer Rec pt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #21 Keosha Goldman 1225 E. Charleston Blvd Las Vegas, NV 89104 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 12269-0129515 01/09/2015 04:13:54 PM LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$150.00 Nichole Underwood TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$150.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$150.00 BALANCE DUE ON LOAN: \$1,340,22 **NEXT SCHEDULED DUE DATE:** 2/5/2015 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.

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.

Krosha Galdman

Grace Period Plan Agreement.

Trinted Name

Kroshow Doe Once

Customer Re_eipt/Repayment Plan Rec_ipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #21 Keosha Goldman 1225 E. Charleston Blvd Las Vegas, NV 89104 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 12269-0129515 12/26/2014 03:46:48 PM LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$25.00 Nichole Underwood **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$0.00 INTEREST PAID: \$25.00 **CHARGES PAID:** \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$25.00 BALANCE DUE ON LOAN: \$1,460,56 **NEXT SCHEDULED DUE DATE:** 1/6/2015 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.

Leske de con

APP002341

ongromer vereih	nvehaamen	it Flail Net sipt (2 to day loail)
NAME AND ADDRESS OF THE LICENSES Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	:	PAYMENT MADE ON BEHALF OF OR BY: Keosha Goldman
LOAN AGREEMENT IDENTIFICATION NO 12269-0129515) <u>.</u>	DATE/TIME OF RECEIPT OF PAYMENT: 12/26/2014 03:49:14 PM
LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$75.00	AGENT RECEIVII Nichole Underw	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$75.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	adantiquepus alliquis
TOTAL AMOUNT PAID TODAY:	\$75.00	Manufacture (Control of Control o
BALANCE DUE ON LOAN:	\$1,385.56	
NEXT SCHEDULED DUE DATE:	1/6/2015	
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 Borrower Identification Statement is still accurate.
Keosla Galdman	y on	he So che

Signature

Customer Recipt/Repayment Plan Recipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #21 Keosha Goldman 1225 E. Charleston Blvd Las Vegas, NV 89104 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 12269-0129515 12/13/2014 11:34:52 AM LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$100.00 Nichole Underwood **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$0.00 INTEREST PAID: \$100.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$100.00 BALANCE DUE ON LOAN: \$1,388,38 NEXT SCHEDULED DUE DATE: 12/7/2014 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Signature

APP002343

Printed Name

Customer Receipt/Repayment Plan Receipt (210 day loan)

		it rian Nece.pt (210 day loan)
NAME AND ADDRESS OF THE LICENS Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	BEE:	PAYMENT MADE ON BEHALF OF OR BY: Keosha Goldman
LOAN AGREEMENT IDENTIFICATION I 12269-0129515	NO.	DATE/TIME OF RECEIPT OF PAYMENT: 11/22/2014 10:01:04 AM
LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM		
if you have multiple loans, this payment would loan number identified above.	vas applied to the	
AMOUNT PAID: \$100.00	AGENT RECEIVI Sonia Hernande	
TODAY'S PAYMENT ITEMIZATION	ON	
PRINCIPAL PAID:	\$0.00	Ministration of the Control of the C
INTEREST PAID:	\$100.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	the consequence of the consequen
TOTAL AMOUNT PAID TODAY:	\$100.00	Meditari delekan
BALANCE DUE ON LOAN:	\$1,331.40	
NEXT SCHEDULED DUE DATE:	12/7/2014	
□ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Form Vehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement.		ou acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you represent that the information previously pro	acknowledge that the ovided on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
Keosha Baldman	Signature	he Doldnon

TODAY'S PAYMENT ITEMIZATION)N	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$100.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$100.00	
BALANCE DUE ON LOAN:	\$1,371.60	
NEXT SCHEDULED DUE DATE:	12/7/2014	
Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in F		knowledge 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.

Vehicle's Title to you.

Repayment Plan Agreement.

Grace Period Plan Agreement.

TM-NV-210day - Customer Receipt - V.1.0-02.05.2014

g.	a we	• •
NAME AND ADDRESS OF THE LICENSEE		PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104		Keosha Goldman
LOAN AGREEMENT IDENTIFICATION NO 12269-0129515	-	DATE/TIME OF RECEIPT OF PAYMENT: 11/08/2014 10:41:16 AM
LOAN AGREEMENT DATE: 10/8/2014 6:22:29 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$125.00	AGENT RECEIVI Brenda Campos	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$125.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	···············
TOTAL AMOUNT PAID TODAY:	\$125.00	
BALANCE DUE ON LOAN:	\$1,426.75	
NEXT SCHEDULED DUE DATE:	11/7/2014	
Vehicle's Title to you.	i. By signing below, y	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 discrepance identification Statement is still accurate.

Losha Coldman Laska So-colman Signature

TitleMax of Nevada, Inc. d/b/a TitleMax 1225 E. Charleston Blvd Las Vegas, NV 89104 (702)382-1002

12/18/2014 Keosha M Goldman 1300 Dusty Creek St Las Vegas, NV 89128

Re: Opportunity to Enter into a Repayment Plan

Dear Keosha M Goldman

On 10/8/2014 6:22:29 PM you entered into Title Loan Agreement ("Loan Agreement") number 12269-0129515 with TitleMax of Nevada, Inc. On 12/8/2014 ("Date of Default") you defaulted on your obligations. 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 01/07/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$277.68. The total of payments or the remaining balance on the original transaction is \$1,388.38. You made the following payment(s) on the loan:

Date:	Amount\$
11/08/14	Amount\$
11/14/14	\$ 100.00
11/22/14	\$ 100.00
1213/14	\$ 100.00

The total amount due if you enter into a Repayment Plan on or before 01/07/2015 will be \$1,110.70.

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

If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment, 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,

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

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

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 \$1,388.38; (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 by the upon 2348

ROA 000754

UMITED STATES FOSTAL SERVICE	Certificate Of Mailing	
The Coditions of Mailing provides writeros that mail has the long may be used for demestic and international mail from "THISMEX"	been presented to USPS® for melting	
1225 E. Charleston Blvd. Las Vegas, NV 89104		
··· Leosha M. Gol	<u>dwar</u>	LES SU
1200 Disty U	Pek 3+. W. 89128	SECONS THE SECONS IN

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

Cash Advance Snapshot Report

Filter (Loan: 12269-0129515 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		Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12269-0129515 10/08/2014	Goldman, Keosha M	A91	\$2,355.05	\$1,320.00	\$1,569.87	\$1,350.00	\$1,539.87	0
Transaction # Type		Date Pro?	Rev?	Principal	Fees	Amt Paid	Due	
12269-0129515-1 NEL	10/8/2014 6:2	Х	-	\$1,320.00	\$0.00	\$0.00	\$1,320.00	
12269-0129515-2 FEE	11 <i>/7/</i> 2014 _. 7:1	X	-	\$0.00	\$224.27	\$0.00	\$224.27	
12269-0129515-3 PMT	11/8/2014 10: 11/7/201		-	\$0.00	\$ 7. 4 8	\$125.00	(\$117.52)	
12269-0129515-4 LOG	11/8/2014 11:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-5 PMT	11/14/2014 1 12/7/2014		.	\$0.00	\$44.85	\$100.00	(\$55.15)	
12269-0129515-6 PMT	11/22/2014 1 12/7/2014	4 X		\$0.00	\$59.80	\$100.00	(\$40.20)	
12269-0129515-7 FEE	12/7/2014	Χ .	-	\$0.00	\$112.13	\$0.00	\$112.13	
12269-0129515-8 LOG	12/8/2014 12:	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-9 LOG	12/8/2014 1:5	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-10 PMT	12/13/2014 1 12/7/2014	4 X	-	\$0.00	\$44.85	\$100.00	(\$55.15)	
12269-0129515-11 LOG	12/15/2014 1	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-12 LOG	12/15/2014 2:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-13 LOG	12/19/2014 1:	х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-14 LOG	12/19/2014 1:	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-15 LOG	12/20/2014 1	X	=	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-16 LOG	12/24/2014 2:	Χ .	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-17 PMT	12/26/2014 3: 1/6/2015	Х	-	\$0.00	\$97.18	\$25.00	\$72.18	
12269-0129515-18 PMT	12/26/2014 3: 1/6/2015		_	\$0.00	\$0.00	\$75.00	(\$75.00)	
12269-0129515-19 FEE	1/6/2015 7:13	X	_	\$0.00	\$82.23	\$0.00	\$82.23	
12269-0129515-20 LOG	1/7/2015 12:3	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-21 PMT	1/9/2015 4:13 2/5/2015		-	\$0.00	\$22.43	\$150.00	(\$127.57)	
12269-0129515-22 FEE	2/5/2015 7:35	X	<u>.</u>	\$0.00	\$201.84	\$0.00	\$201.84	
12269-0129515-23 LOG	2/6/2015 3:12	Х		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-24 PMT	2/6/2015 5:18 3/7/2015		_	\$0.00	\$7.48	\$225.00	(\$217.52)	
12269-0129515-25 LOG	3/5/2015 11:4	X	_	\$0.00	\$0.00	\$0.00	\$0.0Ó	
12269-0129515-26 FEE	3/7/2015 4:33	X	_	\$0.00	\$216.79	\$0.00	\$216.79	
12269-0129515-27 PMT	3/9/2015 5:54 4/6/2015		_	\$0.00	\$14.95	\$225.00	(\$210.05)	
12269-0129515-28 LOG	4/6/2015 6:56	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-29 PMT	4/6/2015 6:58 4/6/2015		_	\$0.00	\$209.32	\$125.00	\$84.32	
12269-0129515-30 LOG	4/7/2015 12:5	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-31 LOG	4/13/2015 6:3	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-32 LOG	4/14/2015 12:	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-33 PMT	4/15/2015 1:1 5/6/2015		-	\$0.00	\$67.28	\$100.00	(\$32.72)	
12269-0129515-34 LOG	5/6/2015 9:35	x	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0129515-35 FEE	5/6/2015 7:25	x	-	\$0.00	\$156.99	\$0.00	\$156.99	
12269-0129515 Totals:	1		A COMMISSION OF THE PARTY OF TH	\$1,320.00	\$1,569.87	\$1,350.00	\$1,539.87	
	-						-	
10/08/2014 Totals: 1			\$2,355.05	\$1,320.00	\$1,569.87	\$1,350.00	\$1,539.87	
10/00/2014 10tals: 1			φ2,305.05	\$1,520.00	φ1,508.07	ψ1,000.00	¥1,000.07	'

APP002350

Personal Information

Date 0 - 8 - 20/U				
est Name Coold man	First Name & cosh	T) i	Middle Name	*
ome Phone		A STATE OF THE PARTY OF THE PAR	Email Address (optional)**	
est time to call?	which number do you prejer that y	ve cair?		
104	a Home Phone Cell Phon	ne		
/sical Address (street Number & Name)	- Carlot One		Apt#	
130	State		W The Control of the	
illing Address (if different from physical address)	1001	Zig Sq1	28	····
Y	Some Abov	<u> </u>		
·	Coate		**************************************	- On bestelskielde de stere de stere de stere
	Source of	Incomo		
nira/Gr * (Source of income)	Em Em	income	**************************************	
9	State		at Job?	
VCS VP GOS	Title	591		<u> </u>
	1100	Supervisor		9,5
y Frequency, (check one)			urrent and Expected Work	k Shift
1 * & 15 * of month 15 * & end of mo	nth D Biweekly (every 2 weeks)	1 1	onthly Monthly	. W
Weekly 🗆 Monthly (lest day) 🗅 Monthl	y (1 st day) □ Monthly (3 st day)	10.9.14 1	Obligatio O	maker
Self-Employed			1500 DO 00	la.
limony, child support or separate mainter	ance income need not be revealed if vo	u do not wish to have it cone		ia abliration
mony, child support, or separate mainten e you currently in bankruptcy? = yes	ance received under: 🖯 court order 🖰 y	written agreement 😀 oral s	inderstanding.	io congatalii.
siness	Credit Refe	rences		
District of the state of the st				
	Spea Atish	State SO	^{শু} চাপ্ত	
ciacce Nome				***************************************
	Çıtıy	State	70 - 0	
<u></u>	Cas vegas	NV	^{Zip} द्वशण्न	····
	Personal Re			_#a
	S (Street Number & Abrea) City		IAS NV SC	1030
Irrand			Celi	
Addr	PSS (Street Number & Name) Lov	o Sibile Zip		
ne e amount		LOS Vegas	5 12V 890	30 æ
CDIRAN	1 PH)(#4	*	Cell	
Add			Cara	
	i Disaas		\$912-8-	
Musband				
	SS	las V	edas NV	891
awonship to you			Cell	

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Securi	tv#	
				4	
Last Name	First Name		Middle Name)	
Home Phone	Cell Phone [†]		Email Addres	s (optional)††	
Best time to call?	Which number do your Home Phone	ou prefer that we call?			2500-2-200
Physical Address (street Number & Name)			Apt	#	
City		State Zip	County		
Mailing Address (if different from physical address)	<u> </u>	A CONTRACTOR OF THE SECOND			
City	and the second s	State Zip			
Employer * (Source of Income)	Empl	oyer Address (Street Num	ber & Name)		
City	State	Zip	Time a	t Job?	
Work Phone #	Job Title	Supervisor		**************************************	
Pay Frequency: (check one) 1st & 15th of month 1 15th & end of month 1 Biwee Weekly 1 Monthly (last day) 1 Monthly (1st day) Self-Employed		Next Payday	Gross Monthly Income	nd Expected Gross Monthly Obligations	Work Shift
			\$	\$	
*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 do under: a court order a writt	o not wish to have it co en agreement a ora	n sidered as a t I understandin	pasis for repayin g.	g this obligation.
How did you hear about us? (Circle one.)					
Friend/Referral Name of referrer?	Saw Store	Television	Yellow P	ages	Repeat Customer
Internet Billboard	Postcard	Other:			

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

tCellular 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 filing, administrative hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

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

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

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

Ability to Repay Verification.

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

THE CHANGES AS FOLLOWS:	OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN	¥
	No	_
		-
		-

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

	ent or source of income, and (ii) current erstood all the above statements, in	and expected gross monthly income and obligations. cluding the Arbitration Provision.	You
Applicant Signature	soldmen	10.8.14 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

A - 26

NRS 604A 445 NRS 604210 GPDA SIGNED Is the loan a collection account? Is the loan secured? 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? Loan Type: Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 1225 E CHARLESTON BLVD LAS VEGAS NV 89104 (Applies to Title Loans Only) (Applies to Title Loans Only) 12269-0139409 Licensee-Name & (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: AMANDA TIMMONS NRS 604A.425(1b) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 12/5/2014 If so, what is the collateral? 2008LNDR LR3 Does the original term of the title loan exceed 30 days? Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the loan amount exceed the fair market value of the vehicle securing the loan? Ö Has the loan been extended or renewed? 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 monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$70,250.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS: \$5,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 7/3/2015 Z \$3,404.89 Charge Finance Title Loans Z How many times? S Total Number of Payments YES Paystub Purpose of loan: If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods; 1489.27/1489.27 YES YES Z Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: TD APR Quoted N/A Date: 5/22/2015 NO 133.71% Are receipts filed? Other: N/A N/A Is the APR correct? YES YES \$11,500.00 YES YES

APP002356 ROA 000762

Confidential

Date: 12/5/2014

Customer & Co-Customer Information ACCOUNT NUMBER								Number: 12269-0139049
	The second secon	ACCUL	INT NUMBER	₹: 12269	-0139049		-	
Amanda	FIRST NAME LAST NAME Amanda Timmons			CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME		
				CO-CUSTOME	R SSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 925 Hickory Park St				CO-CUSTOMER STREET ADDRESS				
City Las Vegsa	STATE NV	ZIP COE 89138	Œ	CO-CUSTOME	RCITY	CO-CUSTOR	MER STATE	CO-CUSTOMER ZIP CODE
				CO-CUSTOME	R HOME PH	HONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle & Licensee LICENSEE'S HOUR Information Monday to Friday 9:			EE'S HOURS to Friday 9:00	S OF OPERATION: 0 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday				
TitleMax of Nevada, Inc. d/b/a TitleMax (702)382-1002			:NSEE PHON	IE NUMBER	, cararaay	10.00 A.M. 10 4.00	F.W., Closed	Sunday
LICENSEE STREET ADDRESS 1225 E. Charleston Bivd			LICENSEE CITY Las Vegas			LICENSEE STATE		CENSEE ZIP CODE
VEHICLE IDENTIFICATION SALAE25428A442760	ON NUMBER (VIN)			NSE PLATE		IAA	8	9104
VEHICLE YEAR 2008	VEHICLE MAKE Land Rover	-	VEHICLE N		COLOR			

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$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 07/03/2015 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 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 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.

Amount Financed

\$7,020,00

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

\$3,404,89

Your payment schedule will be:

Tallione deflocation will be.		
Number of Payments	Amount of Payments	When Payments are Due
6	\$1,489.27	1/4/2015 and each 30 days thereafter
	\$1,489.27	7/3/2015
Security: Vo	UL OPO Girdon	

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 \$7,020,00 1. Amount given to you directly: \$7,000,00 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

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 o 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 the loan, we must offer a Repayment Plan to you! process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

re 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 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, 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 Claims"); and/or (j) all claims ansing 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 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 proc
- 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 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 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 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 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 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 ber you, your respective heirs, successors and assign he Arbitration Provision is binding upon and benefits us, our successors and assigns, and related unit 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-ef-Nevada, Inc. d/b/aTitleMax Customer's Signature) 	Its Authorized Agent	12/5/14 Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1 - 13 - 15

Account Number: 12269-0139049

Customer Name: Amanda Timmons Address:

925 Hickory Park St Las Vegsa, NV 89138

Co-Borrower Name:

Address:

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

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

Vehicle Information: 2008 Land Rover LR3 SE SALAE25428A442760

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 12/05/2014 ("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	1/4/2015
2	\$771.50	2/3/2015
3	\$771.50	3/5/2015
4	\$771.50	4/4/2015
5	\$771.50	5/4/2015
6	\$771.50	6/3/2015
7	\$771.50	7/3/2015
8	\$1,002.86	8/2/2015
9	\$1,002.86	9/1/2015
10	\$1,002.86	10/1/2015
11	\$1,002.86	10/31/2015
12	\$1,002.86	11/30/2015
13	\$1,002.86	12/30/2015
14	\$1,002.84	1/29/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement	\$12,420.50	

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% 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.

Customare Signature	/-/3-/5 Date	LICENSEE: TitleMax of Nevada, Its Authorized Agent	Inc. d/b/a TitleMax / (-)3-15 Date
Co-Borrower's Signature	Date		

Justomer Application

Personal Information

Date S			- C PC-4L	Scila	
12-5-14 °					vision in the second
Last Name Timmon S	First Name	O,		Middle Name	
Home Phone	Cell Phonet	<u> </u>		10031	
				<u> </u>	
Best time to call?	Which number do y	ou prefer that we cal Cell Phone	1?		7
7770	- C Home Phone				
Physical Address (Street Number & Name)	185 Hickory	illark S	T	Apt#	
City / ac 1/ana	<u> </u>	State A/1/	Zip C72/	ZS County	
Mailing Address (If different from physical address			877	<i>J</i> 0	
Widuli ig Address (if different from physical address)				
City		State	Zip		
		CALCON ACCORDING AND THE PROPERTY OF THE PARTY OF THE PAR	1	8-20-14-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	j
	c	ource of Inc	en 1969 en		
Employer * (Source of Jaconse)		OUTCE OF INC	VIIIG	<u> </u>	
Employer (doubte	mpioye	1 1 tuu (000 (0)			WALES-AREA
City AS LONG	State A	Zip 9	9138	Time at Job	O. t.
Work Phone #	Title		Supervisor		
	Title Outer	1			
Pay Frequency: (check one)				urrent and Expected Wooss Gross	ork Shift
□ 1 st & 15 th of month □ 15 th & end of r	nonth □ Biweekly (every	2 weeks)		onthly Monthly	
Weekly □ Monthly (last day) □ Mon			12/12	come Obligatio ns	
☐ Self-Employed			\$2	710 2mg	
*Alimony, child support or separate main	tononas inacusa xandi vai	he revealed if you do	not wich to have it cons	dored on a hopin for reporting	this obligation
Alimony, child support, or separate maint					uns oungation.
Are you currently in bankruptcy? a yes	%√no				
ad /	Κ	redit Refere	1000		
Business Name		Phone #	ires		
		Salar Sa			
Address (street Number & Name)	City				
Pucinose Name	THE ROLL WHEN THE PROPERTY OF	Phone #	VCW19157241000 ANTES 910 PC - (01)		
•		· ·			
Ассі Соо (опестивниєї отмаіне)	City		all the graph	- P	
	*e	rsonal Kerer	erices	· · · · · · · · · · · · · · · · · · ·	
Name D . A	Idress (Steet Number & Name)		a State Zio	I'M MIIIM	
Bolst anchin Th Vo	,			■LA 7/1/2	
Relationship To Yol 515Hr	Pnu	one J		Cell	
h			State Zip	11 80120	
Relationship to you	₽ [PD0	ODA.	Las Vegas 1	VV 89138	
Relationship to You Sister	# F110	JIIC .	,		
	1		State Zip	1111	7
Relationship to You	י וער	one	Shreveport	- LA 110	<u>/</u>
Relationship to you	FIN	J. P.		Ce	
			j	A \$ 7/1/2	
Relationship to You N. eCP	- Dh	one		17 OET 11112	
Nece	111	V110	J		

 $\mathop{APP002366}\limits_{\mathsf{ROA~000772}}$

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security	#	
Last Name	First Name	<u> </u>	Middle Name		
Home Phone	Cell Phone†		Email Address	(optional)††	
Best time to call?	Which number do y		111?		
	· ·			· · · · · · · · · · · · · · · · · · ·	
Physical Address (Street Number & Name)		A CONTRACTOR OF THE PROPERTY O	Apt #	Ť	
City		State Zip	County		
Mailing Address (If different from physical address)					· · · · · · · · · · · · · · · · · · ·
City		State Zip	••••		
Employer * (Source of Income)	Emp	loyer Address istreet	Number & Name)		
City	State		Zip Time at	Job?	:
Work Phone #	Job Title	Supervis	or		
Pay Frequency: (checkone)		Next Pay		nd Expected	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweel ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)		a an article and a society of the property of	Gross Monthly Income	Gross Monthly Obligations	
Self-Employed			\$	\$	
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy? yes no How did you hear about us? (Circle one.)					g this obligation.
Friend/Referral Name of referrer?	Saw Store	Television	Yellow P	ages	Repeat Customer
(Internet) Billboard	Postcard	Other:	200422044204		

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.fic.gov.

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-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 (1) MAY FEDURES A PARER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a pay of this information of the following the second of the control of the con reference. ROA 000773

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

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

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

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

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

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

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

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

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

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

expected gross monthly income and obligations. You agree that you have told us about months relating to (i) your employment or source of income, and (ii) current and expect agree that you have read and understood all the above statements, including the	ut any changes you expect within the next 14 ted gross monthly income and obligations. You Arbitration Provision.
Applicant Signature	12-5-1-4 Date
Co-Applicant Signature	Date

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 12269- 0139049 Date: 12/5/2014

Customer Name: Amanda Timmons

Address: 925 Hickory Park St

Las Vegas, NV 89138

Co-Borrower Name:

Address:

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

1225 East Charleston Blvd

Vehicle Information: VIN: SALAE25428A442760

License Plate State and No: 439-LFN

Color: White Year: 2008

Make: Landrove Model: LR4 SE

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
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

The undersigned, Amanda Timmons , 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
- 2. You have the ability to repay the title loan.

FURTHER, AFFIANT S

Customer Signature:

Co-Borrower Signature:

Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Number Nevada Driver's L		CERT	TFICALE				
TIMMONS AMANDA R 925 HICKORY PARK ST LAS VEGAS NV 89138-7595 LIENHOLDER NAME AND ADDRESS 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 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 COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR INPRISONMENT. The undereigned hereby certifies the vehicle described in this title has been transferred to fine following buyer(s): Printed Full Legal Name of Buyer Neveda Driver's License Number or Identification Number Address Leently to the best of my knowledge the adometer reading in the actual mileage of the vehicle unless one of the following statements is checked. The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Meddl year over 9 years old. Signature of Salisr(s)/Agent/Deslership Printed Name of Salisr(s)/Agent/Deslership	SALAE25428A44276 DATE ISSUED	0 2008 ODOMETER MILES 33324 ODOMETER BRAND	LNDR FUEL TYPE	IR3 SF	T4W EMPTY WT	NV0074 GROSS WT	455179
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 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 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 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 Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Number Nevada Driver's License Number or Identification Number Nevada Driver's License Number or Identification Number Nevada Dri	TIMMONS AMANDA F 925 HICKORY PARK	₹ { ST	1 ■ 2 000 − 1	m e e e e e e e e e e e e e e e e e e e			
PRINTED NAME OF AGENT AND COMPANY FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE 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 Nevada Driver's License Number or Identification Number Nevada Driver's License Number or Identification Number City State Zip Code Address I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. I he mileage stated is in excass of its mechanical limits. The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old. Printed Name of Seller(s)/Agent/Dealership	TITLEMAX 1225 E CHARLEST	ON BLVD	HE VEHICLE D	ESCRIBED ON T	HIS TITLE IS F	HEREBY RELE	:ASED:
FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AMD/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 The Discrete Full Legal Name of Buyer Nevada Driver's License Number or Identification Number Nevada Driver's License Number or Identification Number The Discrete Full Legal Name of Buyer Nevada Driver's License Number or Identification Number The Discrete Full Legal Name of State The Discrete Full Legal Name of Sta	÷						
GOMPLETE OR PROVIDING A FALSE STATEMENT MAY RESOLD IN this title has been transferred to the following buyer(s): 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 Nevada Driver's License Number or Identification Number City State Zip Code Address I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. NO 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. Printed Name of Seller(s)/Agent/Dealership	PRINTED NAME OF	AGENT AND COMPA	MY.				#**** ********************************
Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Number Nevada Driver's License Number or Identification Number Nevada Driver's License Number or Identification Number State Zip Code Address 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. The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old. Printed Name of Seller(s)/Agent/Dealership	FEDERAL AND STATE LA' GOMPLETE OR PROVIDING The undersigned hereby certific	W REQUIRES THAT YOU ST A A FALSE STATEMENT MAY lee the vehicle described in this	ATE THE MILEAGE RESULT IN FINES title has been transfer	red to the following buyer	r(s):		FAILURE
Printed Full Legal Name of Buyer Address I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. NO TENTHS The mileage stated is in excess of its mechanical limits. The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old. Printed Name of Seller(s)/Agent/Dealership	Printed Full Legal Name of	Buyer		Nevada Driver's Lice			PO □
Address I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. I certify to the best of my knowledge the odometer reading is the actual mileage stated is in excess of its mechanical limits. 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. Printed Name of Seller(s)/Agent/Dealership	Printed Full Legal Name of	Swa - The state of	a tana a managan katan katan ka	Nevada Driver's Lice		manus and the same	
Printed Name of Seller(s)/Agent/Dealership Signature of Seller(s)/Agent/Dealership		NO	ling is the actual mile. The mileage in the odomete.	reading is not the actua	less one of the folio mechanical limits, al mileage, WARNING	wing statements is	checked.
Signature of Selects/Agend Designs up					no of Sallevia / Among	Dealershin	
I am aware of the above odometer certification made by the seller/agent. Dealer's License Number Date of Sale							

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.

23249740

CONTROL NO.

Printed Full Legal Name of Buyer

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

	FEDERAL AND STATE	AW REQUIDES THAT YOU OTHER	
	FAILURE TO C	LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.	
	The unders	signed hereby certifies the vehicle described in this title has been transferred to the following buyer(s):	*
į	Printed Full Legal Name of Buyer		
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	AND
E		Nevada Driver's License Number or Identification Number	
N 2	Address		
SSIC	I certify to the best of my knowledge	City State Zip Code	
FIRST REASSIGNMENT	1	the colometer 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.	
	ODOMETER READING	inc ocometer reading is not the actual milegen. Warning on a	NOV
Æ	ODOMETER HEADING	Exempt - Model year over 8 years old.	NCT
_	Signature of Selier(s)/Agent/Dealershi	D &	
	I am aware of the above odometer ce	Printed Name of Seller(s)/Agent/Dealership Printed Name of Seller(s)/Agent/Dealership Dealer's License Number	
	Signature of Buyer	g Date of Sale	
D		Printed Full Legal Name of Buyer	
	FEDERAL AND STATE L	AN REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.	
	The undersignation	MAPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. gned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):	
	į	- out datasered to the tollowing ouver(s);	
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	AND
Ϋ́.	Printed Full Legal Name of Buyer		OR
Z ×		Nevada Driver's License Number or Identification Number	
SECOND REASSIGNMENT DEALER ONLY	Address	City State 7-0-1	
EAS ER (i certify to the best of my knowledge ti	necodometer reading is the actual mileage of the vehicle unless one of the following statements is checked.	
P. B.		THE ITHERE IS IN ATTORS of the monthship to	
Š <u>a</u>	ODOMETER READING	The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPAN Exempt - Model year over 9 years old.	ICY
SE(
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer cen	Profes Name of Sollaria Va.	<u>.</u>
		Dealer's License Number Date of Sale	
	Signature of Buyer	Printed Full Legal Name of Buyer	
	FEDERAL AND STATE LA	W DECISORS THAT YOU CO.	
	FAILURE TO CON The undersion	MPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.	
		ned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):	
	Printed Full Legal Name of Buyer		4415
_	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	and Or
ENT	Luwed Law redat usure or ethet.	Nevada Driver's License Number or Identification Number	
들	Address	2 City	1
DEALER ONLY	centry to the best of my knowledge the	State Zip Code a codometer reading is the actual mileage of the vehicle unless one or the tollowing statements is checked.	
DEALER ONLY		1 THE MIJESCE Stated is in excess of its mechanical in-the	
등병	ODOMETER READING	The occometer reading is not the actual miseage. WARNING, OCCUR	ev !
		Exempt - Model year over 9 years old.	
ľ	Signature of Seller(s)/Agent/Dealership	Spinton Manager College	
	I am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership Dealer's License Number	
H	Signature of Buyer		
$\neg \dagger$	-	Printed Full Legal Name of Buyer	
z		LIENHOLDER TO BE RECORDED	
	Printed Full Legal Name of Lienholder	FEIN	
	Address	(if no lienholder write "NONE")	
	Street	City State Zin Code	
		Since Vin Code	1

Contact Information

12/5/2014

Company: Titiemax (314391)

Contact: Alafia Lundy

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

Telephone: 404-542-5618

Notes

Vehicle info For 2008 Land Rover LR3 SE 4D Hardtop

MSRP: \$48,525 Fin Adv: \$15,125

Equip Ret: \$53,268 Tere Size: 255/60HR18

Base HP: 300 @ 5500 Taxable HP: 42.0

Model Number: SE Price includes: AT AC LTH SR

VIN: SALAE25428A442760 UVC: 2008495037 MPG: 12/18

Weight: 7121 Fuel Type: Gas Wheelbase: 113.6 End of Term

Months:

Adj. State: Netional Mileage: 0

M#eage Cat E Cylinders: 8 Transmission: A Drive Train: 4WD

End of Term 0 Mäeage:

where the second section is a second section of the second section of the second section is a second section of the section of the second section of the sect Wholesale Black Book values as of 12/5/2014

				119720	
	X-CL	Clean	Average	Rough	
Base .	\$15,100	\$14,300	\$12,550	\$10,500	Ì
Options	\$0	\$0	\$0	\$0	
Mileage	N/A	N/A	N/A	N/A	ė.
Region	\$0	\$0	50	\$0	\setminus
Total	\$15,100	514,300	\$12,550	\$10,500	
				🕻	

Trade In Black Book values as of 12/5/2014

	X-CL	Clean	Average	Rough
i Base	N/A	\$14,515	\$12,760	\$9,920
Options	N/A	\$0	\$0	\$G
MReage	N/A	N/A	N/A	N/A
Region	N/A.	\$0;	\$0	\$0
Total	N/A	\$14,515	\$12,760	\$9,920

Retail Black Book values as of 12/5/2014

********	AMARITY STR. TO SAVA IN A		www.compress.compress.com/spinal-winds-	
	X-CT	Clean	Average	Rough
Base	\$19,600	\$17,450	\$15,500	\$12,900
Options	\$08	\$0	\$0	\$G
Mileage	N/A	N/A	N/A	N/A
Region	\$0	10	\$0	\$G
Total	\$19,600	\$17,450	\$15,500	\$12,900

Residual Black Book values as of 12/5/2014

1.0	and the second of	70000000				e e		
:	12 Month 24	Month 30	Month 36	Month 42	2 Month 48	Month 60	Month End	Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	\$0	50	50	\$0	\$0	\$0	\$0.[NγA
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

Entertainment System +200 Navigation System +150 w/o Healed Seats -350

Customer Receipt/Repayment Plan Receipt (210 day loan

	horzeha Amei	it Flair Neceipt (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: Amanda Timmons
LOAN AGREEMENT IDENTIFICATION N 12269-0139049	Ο.	DATE/TIME OF RECEIPT OF PAYMENT: 05/05/2015 10:00:35 AM
LOAN AGREEMENT DATE: 12/5/2014 10:26:56 AM		
If you have multiple loans, this payment wa loan number identified above.	as applied to the	
AMOUNT PAID: \$800.00	AGENT RECEIVII Sonia Hernande	
TODAY'S PAYMENT ITEMIZATION	N	
PRINCIPAL PAID:	\$61.25	
INTEREST PAID:	\$738.75	W
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$800.00	- ·
BALANCE DUE ON LOAN:	\$6,892.63	White states and the state of t
NEXT SCHEDULED DUE DATE:	6/3/2015	Martine and the second
Repayment Plan Agreement. Grace Period Plan Agreement.		ou acknowledge that upon repayment in full, we returned the
Amanda K. Timmons	ided on the Lovered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
inted Name	Signature	

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENS Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	The state of the s	PAYMENT MADE ON BEHALF OF OR BY: Amanda Timmons
LOAN AGREEMENT IDENTIFICATION 12269-0139049	NO.	DATE/TIME OF RECEIPT OF PAYMENT: 04/06/2015 09:36:19 AM
LOAN AGREEMENT DATE: 12/5/2014 10:26:56 AM		
if you have multiple loans, this payment is loan number identified above.	was applied to the	
AMOUNT PAID: \$500.00	AGENT RECEIV Sonia Hernand	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID.	\$14.94	
INTEREST PAID.	\$485.08	TORREST FOR THE PARTY AND ADMINISTRATION OF THE PARTY AND ADMI
CHARGES PAID:	SO (1)	managan ng Jangerayg
FEES PAID:	<u> 50.00</u>	MANAFANIA walanne
TOTAL AMOUNT PAID TODAY:	\$500.00	
BALANCE DUE ON LOAN	\$6,953,68	
NEXT SCHEDULED DUE DATE:	5/4/2015	Distributed by makes again
Account paid in full by rescission Account paid in full. Title Returned Upon Payment in F Vehicle's Title to you.		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 presented Name	ovided on the Covered	e payment information noted above is accurate. You further in Borrower Identification Statement is still accurate

Customer Rece t/Repayment Plan Receit (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Amanda Timmons Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/18/2015 09:29:22 AM 12269-0139049 LOAN AGREEMENT DATE: 12/5/2014 10:26:56 AM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Tony Rodrigues \$300.00 **TODAY'S PAYMENT ITEMIZATION** \$51.18 PRINCIPAL PAID: \$248.62 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$300.00 TOTAL AMOUNT PAID TODAY: \$6,968.82 BALANCE DUE ON LOAN: 4/4/2015 **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 intentification Statement is still accurate.

Printed Name

Signature

Customer Rece, t/Repayment Plan Recei, (210 day loan)

Customer Rece.	лераушен	t Flatt Necel (210 day loats)
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: Amanda Timmons
LOAN AGREEMENT IDENTIFICATION NO. 12269-0139049		DATE/TIME OF RECEIPT OF PAYMENT: 03/18/2015 09:27:55 AM
LOAN AGREEMENT DATE: 12/5/2014 10:26:56 AM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$300.00	AGENT RECEIVI Tony Rodrigues	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$300.00	
CHARGES PAID:	\$0.00	representative NATE Marie
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$300.00	
BALANCE DUE ON LOAN:	\$7,268.82	
NEXT SCHEDULED DUE DATE:	4/4/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.	acknowledge that th vided on the Covere	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.

Signature

Customer Receipt	ukepaymen	(2 To 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: Amanda Timmons
LOAN AGREEMENT IDENTIFICATION NO. 12269-0139049		DATE/TIME OF RECEIPT OF PAYMENT: 03/09/2015 09:45:15 AM
LOAN AGREEMENT DATE: 12/5/2014 10:26:56 AM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$528.50	AGENT RECEIVII Brenda Campos	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$528.50	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$528.50	NAME OF THE PARTY
BALANCE DUE ON LOAN:	\$7,337.37	-
NEXT SCHEDULED DUE DATE:	3/5/2015	
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Full Vehicle's Title to you. 	. 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 prov	ided on the Covered	e payment information noted above is accurate. You further debrrower Identification Statement is still accurate.
1 1990 COMO	0.910000	

Customer Receipt/Repayment Plan Receip. (210 day loan

- addamor reccip	nizehadinei	it Frair Receit. (ZIV day (Oan)
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: Amanda Timmons
LOAN AGREEMENT DENTIFICATION NO 12269-0139049		DATE/TIME OF RECEIPT OF PAYMENT: 03/09/2015 09:43:26 AM
LOAN AGREEMENT DATE: 12/5/2014 10:26:56 AM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$771.50	AGENT RECEIVII Brenda Campos	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$771.50	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$771.50	
BALANCE DUE ON LOAN:	\$7,865.87	71-00-00-01A 2 (2000)
NEXT SCHEDULED DUE DATE:	3/5/2015	
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, yo	ou acknowledge that upon repayment in full, we returned the
cknowledgments. By signing below, you ace present that the information previously provided with the information previously prev	knowledge that the led on the Covered	payment information noted above is accurate. You further Borrower Identification Statement is still accurate.

Customer Recei	pukepaymer	nt Pian Receit (210 day loan)
NAME AND ADDRESS OF THE LICENSI	EE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #21 1225 E. Charleston Blvd		Amanda Timmons
Las Vegas, NV 89104		27 P
LOAN AGREEMENT IDENTIFICATION N	Ю.	DATE/TIME OF/RECEIPT OF PAYMENT:
12269-0139049		01/13/2015 11:16:33 AM
LOAN AGREEMENT DATE: 12/5/2014 10:26:56 AM		
If you have multiple loans, this payment w loan number identified above.	as applied to the	
AMOUNT PAID:	AGENT RECEIVI	NG PAYMENT:
\$800.00	Brenda Campos	- · · · - · · · · · · · · · · · · · · · · · · ·
TODAY'S PAYMENT ITEMIZATIO	N	
PRINCIPAL PAID:	\$0.00	
-	<u> </u>	**************************************
INTEREST PAID:	\$800.00	
CHARGES PAID:	\$0.00	
F==0 D.U.D.		
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	<u>ቀፅሰሳ በ</u> በ	
TOTAL AMOUNT PAID TODAY.	\$800.00	MPAMA JIMAA AAAA AAAAA AAAAA AAAAA AAAAA AAAAA AAAA
BALANCE DUE ON LOAN:	\$7,222.95	
NEXT SCHEDULED DUE DATE:	2/3/2015	
The state of the s	The state of the s	
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, y	ou acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
Grace Period Plan Agreement.		
and i died i wit rigitoritelit	اس.	
Asknowledgments Dycinning below year		
represent that the information previously pro-	dicknowledge that the	payment information noted above is accurate. You further payment information Statement is still accurate.
A Providence of the second providence of the s		Danielle de la contrate.
Amanda Immons		
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
Printed Name	Signature	
	West and the second	

TitleMax of Nevada, Inc. d/b/a Title 1225 E. Charleston Bivd
Las Vegas, NV 89104
(702)382-1002
2/17/2015

Arnanda Timmons 925 Hickory Park St Las Vegsa, NV 89138

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 12/5/2014 10:26:56 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 01/13/2015 you entered a Grace Period Payment Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/4/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 3/6/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payment Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$1,614.32. The total of payments or the remaining balance on the original transaction is \$8,071.60. You made the following payment(s) on the loan:

Date:

01/13/2015

Amount:

\$800.00

The total amount due if you enter into a Repayment Plan on or before 3/6/2015 will be \$1,614.32.

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

If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

We will prepare the written Repayment Plan and give you a copy of the written Repayment Plan.

Please return to our location in order to enter a Repayment Plan with us.

Sincerely,

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

Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(1) The amount of the debt is \$8,071.60; (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.

APP002382 ROA 000788

	U.S. POSTAGE LAS VEGAS.NV
POSTAL SERVICE CONTROL OF THE POSTAL	FEB 177 15 \$130 90037505-14
Mailing of the state of the sta	
Certificate of M	Park St 89138 000.9085
Certification and transfer protection and transfer pro	14 Pul
RVICE • ROYLE • ROYLE • ROYLE • ROYLE • ROYLE • Charles Co	Vegas
POSTAL SE	Arraar 935 105 Forn 3817.
POSTAL SERVICE • FOSTAL	Degas,

Cash Advance Snapshot Report Filter (Location: 12269 Customer: 12269-0064695 Ordered by Date)

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

# Orig. Date	Customer Name			Coll, Value	Advanced	Fees.	Paid	Amt. Due	EX
69-0139049 12/05/2014	Timmons, Amar	nda A3		\$10,424.89	\$7,020.00	\$3,872.63	\$4,000.00 Amt Paid	\$6,892.63 Due	
Transaction # Type		New Due Date			Principal	Fees		\$7,020.00	n
12269-0139049-1 NEL	12/5/2014 10:		X	-	\$7,020.00	\$0.00	\$0.00	\$771.50	
12269-0139049-2 FEE	1/4/2015		Х	-	\$0.00	\$771.50	\$0.00		
12269-0139049-3 LOG	1/5/2015 4:42		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-4 LOG	1/6/2015 11:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-5 LOG	1/7/2015 12:1		Χ	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-6 LOG	1/8/2015 2:05		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-7 LOG	1/8/2015 6:24		\mathbf{X}^{-1}	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-8 LOG	1/9/2015 11:4		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-9 LOG	1/9/2015 4:49		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
			x	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-10 LOG	1/12/2015 11:	0/0/004E	x	_	\$0.00	\$231.45	\$800.00	(\$568.55)	
12269-0139049-11 PMT		2/3/2015			\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-12 LOG	2/3/2015 6:23		X	-	•	\$540.05	\$0.00	\$540.05	
12269-0139049-13 FEE	2/3/2015 7:25		Х	-	\$0.00		\$0.00	\$0.00	
12269-0139049-14 LOG	2/4/2015 4:40		X	-	\$0.00	\$0.00		\$0.00	
12269-0139049-15 LOG	2/5/2015 12:5		X	-	\$0.00	\$0.00	\$0.00		
12269-0139049-16 LOG	2/5/2015 5:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-17 LOG	2/6/2015 11:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-18 LOG	2/7/2015 10:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-19 LOG	2/9/2015 11:5		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-20 LOG	2/10/2015 11:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-21 LOG	2/11/2015 11:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-22 LOG	2/11/2015 6:2		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-23 LOG	2/12/2015 11:		X.	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-24 LOG	2/12/2015 5:0				\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-25 LOG	2/13/2015 11:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-26 LOG	2/16/2015 12:		X			\$0.00 \$0.00	\$0.00	\$0.00	
12269-0139049-27 LOG	2/17/2015 3:0		Х	-	\$0.00			\$0.00	
12269-0139049-28 LOG	2/18/2015 12:		Х	-	\$0.00	\$0.00	\$0.00		
12269-0139049-29 LOG	2/19/2015 12:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-30 LOG	2/19/2015 2:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-31 LOG	2/21/2015 1:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-32 LOG	2/23/2015 3:4		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-33 LOG	2/24/2015 3:5		Χ -	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-34 LOG	2/25/2015 12:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00)
12269-0139049-35 LOG	2/25/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00)
12269-0139049-36 LOG	2/26/2015 11:		x	_	\$0.00	\$0.00	\$0.00	\$0.00)
			x		\$0.00	\$0.00	\$0.00	\$0.00)
12269-0139049-37 LOG	2/26/2015 3:5		â	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-38 LOG	2/27/2015 4:1				\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-39 LOG	2/28/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	
12269-0139049-40 LOG	3/2/2015 11:2		Х	-	\$0.00			\$0.00	
12269-0139049-41 LOG	3/2/2015 6:22		Х	-	\$0.00	\$0.00	\$0.00		
12269-0139049-42 LOG	3/4/2015 4:59		Χ.	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-43 LOG	3/4/2015 6:22		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-44 LOG	3/5/2015 9:53		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-45 LOG	3/5/2015 5:00		Х		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-46 FEE	3/5/2015 7:26		Х	-	\$0.00	\$771.50	\$0.00	\$771.50)
12269-0139049-47 LOG	3/7/2015 12:0		X		\$0.00	\$0.00	\$0.00	\$0.00)
	3/9/2015 9:43	3/5/2015	x	_	\$0.00	\$102.87	\$771.50	(\$668.63)
12269-0139049-48 PMT			x	_	\$0.00	\$0.00	\$528.50	(\$528.50)
12269-0139049-49 PMT		3/3/2013	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-50 LOG				-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139049-51 LOG	3/13/2015 11:		X	-			\$0.00	\$0.00	
12269-0139049-52 LOG			Х	=	\$0.00	\$0.00		\$0.00	
12269-0139049-53 LOG	3/16/2015 2:1		Х	-	\$0.00	\$0.00	\$0.00		
12269-0139049-54 LOG	3/16/2015 5:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.0	
12269-0139049-55 LOG	3/17/2015 12:		Х	-	\$0.00	\$0.00	\$0.00	\$0.0	
12269-0139049-56 LOG			Х	- ,	\$0.00	\$0.00	\$0.00	\$0.0	
12269-0139049-57 PMT		4/4/2015	Х	_	\$0.00	\$231.45	\$300.00	(\$68.55	5)
12269-0139049-58 PMT			X	_	(\$51.18)	\$0.00	\$300.00	(\$300.00))
12269-0139049-59 LOG		-n=n=010	X.	_	\$0.00	\$0.00	\$0.00	\$0.0	0
			X	_	\$0.00	A 1240	$\bigcap \bigcap \bigcirc \bigcirc \bigcirc$	A 1434.0	
12269-0139049-60 FEE	4/4/2015 4:33		^_	-	ψ0.00	AFF	UUZI	1 84 .	

12/05/2014

ID#	Orig. Date	Customer Name	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12269-0139049 Transaction	12/05/2014 1# Type	Timmons, Ama Trans. Date	nda A3 New Due Date	Pro?	Rev?		Principal	Fees	\$4,000.00 Amt Paid	Due	0
12269-0139	049-61 PMT	4/6/2015 9:36	5/4/2015	Х	-		(\$14.94)	\$51.06	\$500.00	(\$448.94)	
12269-0139	049-62 LOG	5/4/2015 1:06		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0139	049-63 FEE	5/4/2015 7:12		Х	-		\$0.00	\$713.28	\$0.00	\$713.28	
12269-0139	049-64 PMT	5/5/2015 10:0	6/3/2015	Х	-		(\$61.25)	\$25.47	\$800.00	(\$774.53)	
12269-0139	049 Totals:	1					\$6,892.63	\$3,87 2 .63	\$4,000.00	\$6,892.63	0
2/05/2014 Totals	. 4					\$10.424.89	\$6,892,63	\$3.872.63	\$4,000,00	\$6.892.63	C

A - 27

							-
					DD DA	NRS 604 445 NRSW 604A 210 GRACE PEROD DA	VRS 604 445 NRSW 6
		HER COMMENIS:	EXCEPTIONS/OTHER CO	VIOLATIONS/TECHNICAL F	VIOLATION		
		100 A					
1? YES	add'l periods; Are receipts filed?	How many times? Exensions: Title-6 add't periods: D/D & High Int Leans - 90 days	YES Hown	ded or renewed?	Has the loan been extended or renewed?	account? NO	s the loan a collection account?
YES		an if the customer defaults, pursuant to NRS 604A.410 (2f)?	a REPAYMENT pla	artunity to enter into	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the co	greement include a discl	Joes the written loan ag
		.410 (2e)? YES	rsuant to NRS 604A.	${f E} ext{-PAY}$ 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)?	greement disclose the rig	Joes the written loan a
		(.410 (2d)? YES	irsuant to NRS 604A	SCIND the loan, pi	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	greement disclose the rig	Does the written loan ag
-	NO	rsuant to NRS 604A.445 (2)?	dditional periods, pu	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)
			ys? NO	le loan exceed 30 da	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A.445(1)
\$15,400.00	Fair Market Value:	NO	of the vehicle securin	e fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loan?		(Applies to Title Loans Only) NRS 604A.450(1)
	N/A		ed 35 days?	of the HIL not exce	Does the original term of the HIL not exceed 35 days?	(Applies High-Int Loans) NRS 604A.408(1)	(Applies High-Int I NRS 604A 408(1)
	N/A	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	25% of the borrower	ent amount exceed	Does the monthly paym	High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High-Interest NRS 604A.425(1b)
	N/A		t exceed 35 days?	of 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 D/D Lo NRS 604A.408(I)
	N/A	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	of the customer's exp	sit loan exceed 25%	Does the deferred depo	(Applies to Deferred Deposit Only) NRS 604A.425(Ia)	(Applies to Deferred De NRS 604A.425(Id)
	avit 🗵 Other:	YES Paystub Affidavit	Was the borrower's income verified?	Was the borrowe	income? \$8,000	What is the borrower's expected gross monthly income?	What is the borrower's
ected? YES	If secured by a vehicle title, is it filed and perfected?	If secured by a ve		DODG RAM	If so, what is the collateral? 2006 DODG RAM	YES If so, wh	s the loan secured?
		☑ Purpose of loan:	Title Loans [High-Int Loans □	. ☐ Hig	Deferred Deposit	Loan Type:
YES	1064.98/1064.95/64.98/10643.9*	6&1 1064.98/1064	\$2,434.83	9/2/2015	\$5,020.00	2/4/2015	12369-0149897
Is the APR correct?	APR Quoted	Total Number of Payment Payments Amount	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Account Number
	Examiner: TD				MS	BENJAMIN WILIAMS	Borrower Name & Address:
	Exam as of: <u>5/4/2015</u>			AS NV 89104	Licensee Address: 1225 E CHARLESTON BLVD LAS VEGAS NV 89104	1225 E CHARLESTO	Licensee Address:
	Exam Start Date: 5/22/2015		:	LEMAX	me & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX	TITLEMAX OF NEV	Licensee Name & DBA:
		HEET	604A LOAN REVIEW WORKSHEET	604A LOAN RE			

Revised 10-15-2008

Confidential

APP002387 ROA 000793

Title Loan Agreement

Number: 12269-0149897 2/4/2015 Date: Customer & Co-Customer Information ACCOUNT NUMBER: 12269-0149697 CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME FIRST NAME LAST NAME Williams Benjamin CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 1980 Richardville Rd CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE CO-CUSTOMER CITY STATE ZIP CODE 89017 Las Vegas NV 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 TitleMax of Nevada, Inc. d/b/a TitleMax (702)382-1002 LICENSEE ZIP CODE LICENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89104 MV Las Vegas 1225 E. Charleston Blvd VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE v6r87 3d7ks29c86g228172 VEHICLE MODEL COLOR VEHICLE YEAR VEHICLE MAKE

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.

black

2006

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 \$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 09/02/2015 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.

133.7129 %

\$2,434.83

\$5,020.00

\$7,454.83

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,064.98	3/6/2015 and each 30 days thereafter	
1	\$1,064.95	9/2/2015	

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
Amount given to you directly:	\$5,000.00
Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
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 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 converse loan, we must offer a Repayment Plan to you of ore 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 enterin 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 flied. 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 t fits you, your respective heirs, successors and ass The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in rull force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. OPT-OUT PROCESS. You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax			
Customer's Signature	2-4-/5 Date	Bhy Car Its Authorized Agent	7/4/1S Date
Co-Customer's Signature	Date		

Ability to Pay Summary

Loan Number	12269-014897
Customer Name	Benkamin Williams
Is Customer a Covered Borrower	No
Requested Loan Amount	\$3,000.00
Title Fee	\$20
MLV Amount	\$7,020
Gross Monthly Income	\$8,000.00
Current and Expected Monthly Obligations	\$3,300.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$4,700.00

210 INSTA	LLMENT RATE STRUCTUR	
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.9 9 %
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

ZIU INSTALLIVIENT LOAN BREA	INDOAAIA	
Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	7,040
Interest Rate		10.99%
Max Cash to Customer Amount	\$	7,020.00
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%

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Address: 1225 E. Charleston Blvd

Las Vegas, NV 89104

Date: 2015

Account Number: 12269-0149897

Customer Name:
Benjamin Williams
Address:
1980 Richardville Rd

ddress: 1980 Richardville Rd Las Vegas, NV 89017 Vehicle Inf

Vehicle Information: 2006 Dodge Ram 3d7ks29c86g228172

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

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 02/04/2015 ("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 taw, 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	3/6/2015
2	\$551.70	4/5/2015
3	\$551.70	5/5/2015
4	\$551.70	6/4/2015
5	\$551.70	7/4/2015
6	\$551.70	8/3/2015
7	\$551.70	9/2/2015
8	\$717.14	10/2/2015
9	\$717.14	11/1/2015
10	\$717.14	12/1/2015
11	\$717.14	12/31/2015
12	\$717.14	1/30/2016
13	\$717.14	2/29/2016
14	\$717.16	3/30/2016
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 Determent Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.

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

		LICENSEE: TitleMax of Nevada, Inc.	d/b/a TitleMax
Customer's Signature	3-5-15 Date	its Authorized Agent	3/5/15 Date
Co-Borrower's Signature	Date		

Aff	fidavit
STATE OF NEVADA	
COUNTY OF Clark	
Title Loan Agreement No.: 12269 (1943) The Date: 2/4/2015	
Customer Name: Benjamin Williams Address: 1980 Richardville Rd	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address:
Las Vegas NV 89017	1225 E Charleston Blvd
Co-Borrower Name: Address:	Las Vegas NV 89104
Vehicle Information: VIN: 307ks29c86q228172	
License Plate State and No: v6r87 Color: Black Year:2	2006 Make: Ram Model: 2500
vehicle identified above. The word "Title" means a certificate of t identifies the legal owner of a vehicle or any similar document issue. Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fryour application information regarding current and expected incompursuant to N.R.S. 604A.450-3, you are required to give us an affit true and correct information concerning the customer's income, of customer has the ability to repay the title loan.	air market value. Pursuant to N.R.S. 604A.450-2, we have reviewed ne, obligations and employment. davit which states: (a) The customer has provided the licensee with bligations, employment and ownership of the vehicle; and (b) The
The undersigned, Benjamin Williams , being first duly sworn, s	rates as follows:
 You have provided us with true and correct information the vehicle; and 	on concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT S. Customer Signature:	AYETH NOT.
Customer signature: 4	18 EV
Co-Borrower Signature:	

THE PROPERTY AND ASSESSED TO THE PARTY OF TH

CERTIFICATE OF TITLE

3D7KS29C86G228172

YEAR 2006

MAKE DODG

MODEL RAM 2500 M VEHICLE BODY TCW

TITLE NUMBER NV007576300

DATE ISSUED

ODOMETER MILES

FUEL TYPE

EMPTY WT GROSS WT

GVWR

02/24/2015 VEHICLE COLOR

83 ODOMETER BRAND

ACTUAL MILES

SALES TAX PD

7450

9999

BRANDS

OWNER(S) NAME AND ADDRESS WILLIAMS BENJAMIN E 4316 LA RONDA CIR NORTH LAS VEGAS NV 89032-2630

LIENHOLDER NAME AND ADDRESS

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

Printed Full Lagal Name of Buyer

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

State

Arielrone

certify to the best of my knowled 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 adometer reading to not the actual mileage. WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

Exempt - Model year over 9 years old.

Printed Name of Seller(s)/Agent/Dealership

Signature of Seller(s)/Agent/Dealership

am aware of the above odometer certification made by the seller/assent.

Dealer's License Number

Signature of Buyes

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. CHELIDAC

Printed Full Legal Hame of Buyer

(THIS IS NOT A TITLE NO.

VP-2 (Rev. B/10)

ROA 000805

		TO THE OF CHIEF OF CH	
- Incommend	FEDERAL AND STATE LAW REQU FAILURE TO COMPLETE I	JIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR REPRESONMENT. By certifies the vehicle described in this title has been transferred to the following buyer(s):	
المحاق	Year Santage		AND
i descrip	The second secon	Nevada Driver's License Number or Identification Number	OF:
-	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	
-	Printed Full Legal Name of Buyer	Nevada Linver's Liceise Manuer of Contraction (1)	
A CONTRACT	<u>.</u>	Zip Code	
<u> </u>	Address City		
HALEH ONE I		oter reading is the actual miletage of the vehicle unless one of the following statements is checked. NO	(NCY
5	ODOMETER READING	Printed Name of Seller(s)/Agent/Dealership	أنسب برجينات
i an	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification		
-	Signature of Buyer	Printed Full Legal Name of Duyer	-
*	ESISTONI AND STATE LAW REO	MURES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OR PROVIDING A FALSE STATEMENT MAY RESULT IN FIMES AND/OR IMPRISONMENT. EDY carifies the vehicle described in this title has been transferred to the following buyer(s):	nimun nisijij
<u> </u>	1 [92] Sep plantes of the second seco	And the state of t	AND
-	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number) OR
-investibation	Ä	Nevada Driver's License Number or Identification Number	***************************************
7	Printed Full Legal Name of Buyer		- Caster New York
≥ .	S. d. Court. D.	State Zp Code	
7	Timber and the second state of the control of the c	ty The prince of the following statements is checked. The prince statement is in excess of its mechanical limits.	
DEALER ONLY		TENTHS The mileage stated is in excess of its mechanical finith. TENTHS The oddrester reading is not the actual mileage. WARNING: GDOMETER DISCRET	PANCY
	ODOMETER READING	Printed Name of Seller(s)/Agent/Dealership	
	Signature of Seller(s)/Agent/Dealership I am ewere of the above odometer certification		***************************************
	Skinature of Buyer	Printed Full Legal Name of Buyer	
—	FEDERAL AND STATE LAW RE	CHIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. TE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Proby certifies the vehicle described in this title has been transferred to the following buyer(s):	el Copy Property Copy Copy Copy Copy Copy Copy Copy Cop
			☐ ANI
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	☐ OR
·	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	
Z		Shelp Zip Code	n
SIGNED SALV	Address		
HITASSIC MEALTER OF	i certify to the best of my knowledge the odd	meter reading is the actual mileage of the vehicle unless one of the following statements is checked. The commeter reading is not the actual mileage. WARNING: ODCMETER DISCRIPTION TENTHS The commeter reading is not the actual mileage. WARNING: ODCMETER DISCRIPTION TENTHS Exempt - Model year over 9 years old.	EPANCY
THIRD REASSIGNMENT DEALER ONLY	ODOMETER READING	Disast Marge of Stations VAgent/Dealership	
- -	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certificat	tion made by the setter/agent. Dealer's License Number Date of Sette	
		Printed Full Legal Name of Buyer	
	Signature of Buyer	LIENHOLDER TO BE RECORDED	*
		FEIN	-
ł _	1 inchator	44.7 M (**)	
프	Printed Full Legal Name of Library Communications		
<u>a</u>	Printed Full Legal Name of Lienholder	(If no lienholder write "NONE") City State Zip Code	

Contact Information

2/4/2015

Company: Titlemax (314391) Contact: Alalia Lundy

Telephone: 404-542-6618

Fax:

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

Notes

Vehicle info For 2006 Dodge Ram 2500 Laramie Mega Cab 4WD

MSRP: \$42,575

VIN: 3D7KS29C86G228172

Adj. State: National Mileage: 0

Fin Adv: \$20,925

Equip Ret: \$45,695

MPG: --/--

UVC: 2006240721

Mileage Cat: D

Tire Size: 265/70R17

Weight: 8800

Cylinders: 6

Base HP: 345 @ 5200 Taxable HP: 27.5

Fuel Type: Diesel Wheelbase: 160.5

Transmission: A Drive Train: 4WD

Model Number: DH7P81

End of Term 0

End of Term 0

Months:

Mileage:

Price Includes: AT AC 8CY

Wholesale Black Book values as of 2/4/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$16,400	\$13,300	\$10,800
Options	N/A	\$4,600	\$4,600	\$4,600
Mileage	N/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0
Total	N/A	\$21,000	\$17,900	\$15,400
St. C. 10 politychodes Salestoner				(

Trade In Black Book values as of 2/4/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$16,645	\$13,545	\$10,205
Options	N/A	\$4,600	\$4,600	\$4,600
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$21,245	\$18,145	\$14,805

Retail Black Book values as of 2/4/2015

	X-CL	Clean	Average	Rough
Rase	pretable programme and present of the present of th		1	,

	X-CL	Clean	Average	Rough	
	N/A	\$19,675	\$16,200	\$13,125	
Options	N/A	\$4,600	\$4,600	\$4,600	
Mileage	N/A	N/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
Total	N/A/	\$24,275	\$20,800	\$17,725	
11 m - 2 m - 2 m - 2 m - 1 m -					

Residual Black Book values as of 2/4/2015

	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	50	\$0	\$0	N/A
Mileage	N/A							
Total	N/A							

Black Book Add/Deducts

5.9L Turbo Diesel HO +4600

Cab & Chassis -100

Chrome Package +100

Dual Pwr Htd Seat Pkg +600

Entertainment System +100

Flat Dump +1700

Flat/Stake Bed +900

Hydric Hook Wrecker +2700

Landscape Body +600

Liftgate +600

Power Sunroof +250

Refrigerated Body +2000

Rollback Wrecker +4000

Util/Work Body +900

Van/Box Body +600

w/o AT - Exc Diesel -850

Customer Rece.,	ukepaymen	it Plan Recel, . (210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	E:	PAYMENT MADE ON BEHALF OF OR BY: Benjamín Williams
LOAN AGREEMENT IDENTIFICATION NO 12269-0149897 LOAN AGREEMENT DATE: 2/4/2015 3:49:32 PM If you have multiple loans, this payment was loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/06/2015 02:42:34 PM
AMOUNT PAID: \$2,000.00	AGENT RECEIVI Brenda Campos	·
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$1 <u>,413.72</u>	
INTEREST PAID:	\$586.28	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	28 Days 394.28 Brenda
TOTAL AMOUNT PAID TODAY:	\$2,000.00	unanter proper
BALANCE DUE ON LOAN:	\$3,587.59	
NEXT SCHEDULED DUE DATE:	5/5/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the epayment in full, we returned the epayment information noted above is accurate. You further
		i Borrower Identification Statement is still accurate.
Amarda Williams	J. M	Mant (
Printed Name	Signature	

t/Repayment Plan Recei, . (210 day loan) رُعات Customer Rec

		it i idil itecei, - c (2 io day iodii)
NAME AND ADDRESS OF THE LICENSES Tm Las Vegas Nv #21 1225 E. Charleston Blvd	≣:	PAYMENT MADE ON BEHALF OF OR BY: Benjamin Williams
Las Vegas, NV 89104		
LOAN AGREEMENT IDENTIFICATION NO 12269-0149897).	DATE/TIME OF RECEIPT OF PAYMENT: 03/05/2015 11:49:52 AM
LOAN AGREEMENT DATE: 2/4/2015 3:49:32 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$552.00	AGENT RECEIVI Tony Rodrigues	
TODAY'S PAYMENT ITEMIZATION	<u> </u>	
PRINCIPAL PAID:	\$18.69	
INTEREST PAID:	\$533.31	
CHARGES PAID:	\$0.00	NAME OF THE PARTY
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$552.00	internation or
BALANCE DUE ON LOAN:	\$5,001.31	
NEXT SCHEDULED DUE DATE:	4/5/2015	
Account paid in full by rescission.		
Account paid in full.		
Vehicle's Title to you.	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 I Borrower Identification Statement is still accurate.
	m	<i>j</i>
Ber Livens	4_	
Printed Name	Signature	

Cash Advance Snapshot Report Filter (Loan: 12269-0149897 Ordered by Date)

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

n	2	/0	1	כו	U	1	5
u		ľU	-	_	u		U

)#	Orig. Dat	e Customer Nan	ne T	Гуре		- (Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
2269-0149897 Transactio	02/04/20 ⁻	I5 Williams, Ben pe Trans. Date	jamin E New Due	A3 Date	Pro?	Rev?	\$7,4 54 .83	\$5,020.00 Principal	\$1,540.15 Feas	\$2,952.00 Amt Paid	\$3,608.15 Due	0
12269-0149		A			Χ	-		\$5,020.00	\$0.00	\$0.00	\$5,020.00	
12269-0149	897-2 PI	MT 3/5/2015 11:4	4/5/2015		Χ	-		(\$18.69)	\$533.31	\$552.00	(\$18.69)	
12269-0149	9897-3 FE	E 3/6/2015 7:31			Χ.	-		\$0.00	\$18.32	\$0.00	\$18.32	
12269-0149	897 - 4 FE	E 4/5/2015			Х	-		\$0.00	\$549.64	\$0.00	\$549.64	
12269-0149	897-5 LC	OG 4/6/2015 8:47			Х	_		\$0.00	\$0.00	\$0.00	\$ 0.0 0	
12269-0149	897-6 PI	VIT 4/6/2015 2:42	5/5/2015		Х	-		(\$1,413.72)	\$18.32	\$2,000.00	(\$1,981.68)	
12269-0149	9897-7 LO	OG 5/5/2015 10:3			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0149	9897-8 LO	OG 5/5/2015 4:34			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0149	897-9 FI	E 5/5/2015 7:13			Х	-		\$0.00	\$381.13	\$0.00	\$381.13	
12269-0149	9897-10 LO	OG 5/6/2015 11:5			Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0149	9897-11 LO	OG 5/7/2015 10:4			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0149	9897-12 LO	OG 5/7/2015 5:02			X	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0149	9897-13 PI	MT 5/8/2015 10:2	6/4/2015		Х	_		\$0.00	\$39.43	\$400.00	(\$360.57)	- APPLAINING TO THE PARTY OF TH
12269-0149	897 Total:	s: 1						\$3,587.59	\$1,540.15	\$2,952.00	\$3,508.15	0
2/04/2015 Total	s: 1		-				\$7,454.83	\$3,587.59	\$1,540.15	\$2,952.00	\$3,608.15	0

Customer Application

Personal Information

Date 2-4-/5 S	tate Issued ID N	Date	of Birt	Social Security	
Last Name Williams	First Name [સ્ત <u>્</u>		Middle Name	Earl
Home Phone				Email Address	(optional) ^{††}
Best time to pall?	1	o you preier mar we co	[X] Z	· ·	W AND
	j o Home Pho	ne X Cell Phone			
Physical Address C.				Apt#	
Physical Address (Street Number & Name	1980 Richard				
city Hiko		State NV	ZIP 8 9	0/7 Coun	Lincoln
Mailing Address (if different from physical	address)				
City	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	State	Zip		
	***************************************		THE TAXABLE PROPERTY.		
		Source of Inc	ome:		
Emp	Empk	yer Address (Sired Nin			
City あた'	State Aw	, Zip 🐉	9017	19116-01	Jun 7 2000
Work Phone #	Title		Supervisor Mys		CYVII
	Mera!	<u> </u>	Next Payday	Current and Exped	ted Work Shift
Pay Frequency: (check one)				Gross Gros	is .
☐ 15 & 15 of month ☐ 15 & er	- '	•	154 of	- 1	gatio gatio
☐ Weekly ☐ Monthly (last day) ☐	Monthly (14 day) C Month!	y (3≈ day)	man		
Self-Employed				\${200.00 ns \$3.	ه سرو
*Alimony, child support or separate Alimony, child support, or separate : Are you currently in bankruptcy?	maintenance received under:				for repaying this obligation.
		Credit Refere	nces		
Business Name		Phone #			
Address (Street N		<u> </u>	State	Zip	
Business Name 4.		Phone #			
AVAILULUS SEE		Libiac #			
Address (Street No.			State	Zip	
COLUMN TO THE PROPERTY OF THE	P	ersonal Refe	ences		The state of the s
Name	kldress (tate Zip NV Y4	070	
Relationship to rou	·	THOSE CO.		Cell	1 77 72
Name	Address /Street Number & Nam	e) _e * CHV	State Zip	•	
Relationship To You Brother	<u> </u>	none	NV 190	Σ. Ceπ <u>———</u>	
Dorthe	Address (City	State Ties		
	Address (State Zip NV 79	10/7	
12/4		none		Cell	/02 -02
Name - 1 1 1	Address (s	· · · · · · · · · · · · · · · · · · ·	State Zip	9017	энхи
Relationship To You i/h M			NV }	Ceil	7-1-7-7-
restronsing to rou Mather					***************************************

Co-Applicant Information

Qate	State Issued ID Number	Date of Birth	Social Security #	744
Last Name	First Name	<u> </u>	Middle Name	
Home Phone	Cell Phone†	, , , , , , , , , , , , , , , , , , ,	Email Address (optional)	
Best time to call?	Which number do y	ou prefer that we ca	11?	
Physical Address (street Number & Name)		F-10870		the second secon
City		State Zip	County	
Mailing Address (if different from physical address)		1		1944
City		State Zip		
Employer * (Source of Income)	Eqp	oyer Address (Street)	iumber & Name)	
City	State	7.7	p Time at Job?	
Work Phone #	Job Title	Superviso);	
Pay Frequency: (check one) ☐ 1* & 15th of month ☐ 15th & end of month ☐ Biwe ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1* day) ☐ Self-Employed	☐ Monthly (3 rd day)	Next Payd	Gross Monthly Income S S	s
*Alimony, child support or separate maintenance incom Alimony, child support, or separate maintenance receive Are you currently in bankruptcy? yes no How did you hear about us? (Circle one.)	e need not be revealed if you d d under: a court order a writ	o not wish to have it ten agreement o	considered as a basis for repo oral understanding.	nying this Obligation.
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Customer

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.ffc.gov.

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-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, mailting 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

†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 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 https://www.iamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitration. The arbitration security 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.

WARNING: This type of transaction is only intended to address short-term, WOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

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

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

Ability to Repay Verification.

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

Buckers of the season of the s	
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

APP002408

expected gross monthly income and obligations. You agree that months relating to (i) your employment or source of income, and agree that you have read and understood all the above state	you have told us about any changes you expect within the next 14 (ii) current and expected gross monthly income and obligations. Yoments, including the Arbitration Provision.
D 4	2-4-15
Applicant Signature	Date
Co-Applicant Signature	Date

A - 28

						04A 210 GPDA	NRS 604A 445 NRS 604A 210 GPDA
		ER COMMENTS:	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER CO	/TECHNICAL E	VIOLATIONS		
Are receipts filed? YES	nns: Title-6 add'l periods; Agh Int Loans - 90 days	How many times? Extensions: Title-6 add't periods:	NO How ma	led or renewed?	Has the loan been extended or renewed?	account? YES	s the loan a collection account?
4A.410 (2f)? YES	astomer defaults, pursuant to NRS 604A.410 (2f)?		a REPAYMENT plan	tunity to enter into	Joes the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the c	greement include a discl	oes the written loan ag
	<u> </u>	10 (2e)? YES	rsuant to NRS 604A.4	E-PAY the loan, pu	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	greement disclose the rig	oes the written loan ag
		10 (2d)? YES	rsuant to NRS 604A.4	SCIND the loan, pu	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)	greement disclose the rig	loes the written loan ag
)? NO	uant to NRS 604A.445 (2)?	iditional periods, purs	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)
		*	ys? NO	e loan exceed 30 da	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A.445(1)
t Value: \$7,475.00	Fair Market Value	the loan? NO	of the vehicle securing	fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loan?		(Applies to Title Loans Only) NRS 604A.450(1)
N/A			ed 35 days?	of the HIL not excee	Does the original term of the HIL not exceed 35 days?	h-Int Loans) <u>A.408(1)</u>	(Applies High-Int Loans) NRS 604A.408(1)
N/A	ncome?	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	25% of the borrower's	nt amount exceed	Does the monthly payme	High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High-Interest) NRS 604A, 425(1b)
N/A			exceed 35 days?	of the D/D Loan no	Does the original term of the D/D Loan not exceed 35 days?	D/D Loans) A.408(I)	(Applies to D/D Loans) NRS 604A.408(1)
	ne? N/A	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	of the customer's expe	it Ioan exceed 25%	Does the deferred depos	red Deposit Only) 4.425(la)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
Other:	Affidavit 🖸	YES Paystub	Was the borrower's income verified?	Was the borrower	income? \$390	What is the borrower's expected gross monthly income?	Vhat is the borrower's e
If secured by a vehicle title, is it filed and perfected? YES	d by a vehicle title, i	If secured)	DODG DURANG	If so, what is the collateral? 2004 DODG DURANGO	YES If so, wh	s the loan secured?
		Purpose of loan:	Title Loans 🛭 🗷	High-Int Loans □	□ Hig	Deferred Deposit	Loan Type:
194.55% YES	544.59/544.56 194		\$1,612.10	5/25/2015	\$2,200.00	10/27/2014	12269-0132384
APR Quoted Is the APR correct?	Payment APR	Total Number of P. Payments A	Finance T Charge	Maturity Date	Amount of Loan	Origination Date	Account Number
TD	Examiner: TD				O ROMERO	PETRA DEMAXIMO ROMERO	Borrower Name & Address:
5/4/2015	Exam as of: <u>5/4/2015</u>			S NV 89104	Licensee Address: 1225 E CHARLESTON BLVD LAS VEGAS NV 89104	1225 E CHARLESTO	Licensee Address:
Start Date: 5/22/2015	Exam Start Date:			EMAX	ime & DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX	TITLEMAX OF NEV	Licensee Name & DBA:
		EET	604A LOAN REVIEW WORKSHEET	504A LOAN RI			

Revised 10-15-2008

Confidential

APP002411 ROA 000817

Title Loan Agreement

Date: 10/27/2014 Number: 12269-0132384 Customer & Co-Customer Information ACCOUNT NUMBER: 12269-0132384 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Petra Demaximo-romero DRIVERS LIC /STATE ID NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. STREET ADDRESS **CO-CUSTOMER STREET ADDRESS** 4255 W Viking Rd Apt# 163 City STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE Las Vegas 89103 CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH iotor 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)382-1002 LICENSEE STREET ADDRESS LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE 1225 E. Charleston Blvd Las Vegas 89104 VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE

Ferms. 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" neans the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

COLOR

GRAY

534-LJM

VEHICLE MODEL

Durango SLT

1D4HD48DX4F175352

VEHICLE MAKE

VEHICLE YEAR

2004

Frincipal, 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 \$2,200.00 ("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 0.533% 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 n 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 nake 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 delivening the Title to us and granting us a security interest in the Motor /ehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE

194.545 %

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.

\$3,812.10

\$1,612.10

.10 \$2,200.00

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$544.59	11/26/2014 and each 30 days thereafter
1	\$544.56	5/25/2015

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	\$2,200.00
Amount given to you directly:	\$2,200.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$ 0.00
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 little, and you hereby give us possession of the little. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the little 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.

3race Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to rou 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 o pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you default the loan, we must offer a Repayment Plan to your fore we commence any civil action or process of alternative dispute resolution, usual fore 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 oan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted. ess 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 nerein 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 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, 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, pross-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 plaim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, nanagers, 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 epresentative 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 ansing 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 this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO MAVE A TRIAL BY JURY TO RESOLVE ANY DISPUIL 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 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 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 nefits you, your respective heirs, successors and a ns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and remarked third parties. The Arbitration Provision continues and lifety 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 nt. d/b/aTitleMax	10/27/14	The state of the s	16/27/14
Customer's Signature Co-Customer's Signature	Date Date	Its Authorized Agent	Daye

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 12/8/14

Account Number: 12269-0132384

Customer Name:

Petra Demaximo-romero

Address:

4255 W Viking Rd Apt# 163 Las Vegas, NV 89103

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 Dodge Durango SLT 1D4HD48DX4F175352

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 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 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	\$351.78	11/26/2014
2	\$351.78	12/26/2014
3	\$351.78	1/25/2015
4	\$351.78	2/24/2015
5	\$351.78	3/26/2015
6	\$351.78	4/25/2015
7	\$351.78	5/25/2015
8	\$314.29	6/24/2015
9	\$314.29	7/24/2015
10	\$314.29	8/23/2015
11	\$314.29	9/22/2015
12	\$314.29	10/22/2015
13	\$314.29	11/21/2015
14	\$314.26	12/21/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$4,662.46	

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 0.533% 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 Defermance Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition to relief under any chapter of the United States Bankruptcy Code. You acknowledge that you have read this Grace Period Payment 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.

Λ_{∞}	/	LİCENSEE: TitleMax of Nevada, I	nc. d/b/a TitleMax
Customer's Signature	12/8/14/ Date	Its Authorized Agent	12/2/14 Date
Co-Borrower's Signature	Date		

Affidavit

COUNTY OF Clark Title Loan Agreement No.: 12269-013 2 384 Date: 10/27/2014 Licensee Name: TitleMax of Nevada, Inc. d/b/atitlemax Customer Name: Petra Demaximo Address: 4255 W Viking Rd Apt 163 Address: Las Vegas NV 89103 1225 E Charleston Blvd Co-Borrower Name: Las Vegas NV 89104 Address: Vehicle Information: VIN: 1D4HD48DX4F1/5352 License Plate State and No: 534-LJM Color: Gray Year: 2004 Make: Dodge Model: Durango 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

The undersigned, Petra Demaximo , 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

true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The

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

customer has the ability to repay the title loan.

STATE OF NEVADA

FURTHER, AFFIANT SAYE/TI

Co-Borrower Signature:

Customer Signature:

Loan Number	12264-01323
Customer Name	Petra Demaximo
Is Customer a Covered Borrower	No
Requested Loan Amount	\$2,200,00
Title Fee	\$0
MLV Amount	\$3,500
Gross Monthly Income	\$3,900.00
Current and Expected Monthly Obligations	\$120.00
Other TitleMax Loan Payment	2000 S180.00
Rate Match/Rate for Other TitleMax Loan	15,39%
Add-On to Current Loan or Multi-Car	Add On / No DWO Fee
Residual Monthly Income	\$3,590.00

100.00	999.99	100
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%

Income Based - Max. Loan Amount Inc. Title Fee	\$ 10,000
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$ 3,500
Interest Rate	15.99
Max Cash to Customer Amount	\$ 3,500.0
Actual Cash to Customer Amount	2,200.0
Title Fee Amount	\$ _
Total Loan Amount	\$ 2,200
Amortized Loan Payment	\$544.5
Total Payback Amount	\$3,812.1
Minimum Payment to Extend	\$351.7
Grace Period Plan # of Months (0% Interest)	-
Grace Period Plan Payment (0%)	\$314.2

L DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

G

1D4HD48DX4F175352

YEAR 2004 MAKE MODEL DODG DURANGO SL FUEL TYPE SALES TAX PD

VEHICLE BODY T4₩

EMPTY WT

TITLE NUMBER NV006728419

GVWR

GROSS WT 8499

DATE ISSUED .02/12/2014 VEHICLE COLOR

ODOMETER MILES ODOMETER BRAND

EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS DEMAXINO ROMERO PETRA 4255 W VIKING RD APT 163 LAS VEGAS NV 89103-5915

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 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 cartiles 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

Intel Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

certify to the best of my long

City

Zip Code

ding is the actual mileage of the vehicle unless one of the following statements is chacked. The mileage stated is in excess of its mechanical limits. stor reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

Exempt - Model year over 9 years old.

Signature of Seller(s)/Agent/Dealership

Printed Name of Setter(s)/Agent/Dealership

are aware of the above odometer certification made by the seller/agent.

Dealer's License Number

Signature of Buyer

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

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buyer CONTROL NO.

17186920

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

	FEDERAL AND STATE LAW REQUIRE FAILURE TO COMPLETE OR The undersigned hereby or	THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. OR 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					
EN T	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number						
ž ž	Address City	State Zin Code						
FIRST REASSIGNMENT DEALER ONLY	i certify to the best of my knowledge the adometer re	sading is the actual mileage of the vehicle unless one of the following statements is checked. NO						
FIRST I	ODOMETER READING	TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPA Exempt - Model year over 9 years old.	NCY .					
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made	Printed Name of Seller(s)/Agent/Dealership by the seller/agent. Dealer's License Number Date of Sale						
	Signature of Buyer	Printed Full Legal Name of Buyer						
		THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. ROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. titles the vehicle described in this title has been transferred to the following buyer(s):	, =					
	i di		Lub					
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number						
MENT	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number						
SSIGN	Address City	State Zin Code						
SECOND REASSIGNMENT DEALER ONLY		ading 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. TENTHS The odometer reading is not the actual mileage. WARNING ODOMETER DISCRETARING.						
ECON	ODOMETER READING	TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old.						
3. [Signature of Seiler(s)/Agent/Dealership I am aware of the above odometer certification made	Printed Name of Seller(s)/Agent/Dealership by the seller/agent. Dealer's License Number Date of Sale						
ı	Signature of Buyer	Printed Full Legal Name of Buyer						
>	THE TO COMPLETE ON E	THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. ROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. tities the vehicle described in this title has been transferred to the following buyer(s):						
		and the following buyer(s):						
-	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	AND OR					
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number						
针	Address City	State 7in Code	· 1 , 22 <u>22 22</u>					
		State Zip Code tding is the actual mileage of the vehicle unless one of the following statements is checked.						
DEALER		NO The mileage stated is in excess of its mechanical limits. TENTHS The odometer reading is not the ectual mileage. WARNING: ODOMETER DISCREPAN	IOV					
DEALER ONLY	ODOMETER READING	Exempt - Model year over 9 years old.	rC r					
- - 	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made	Printed Name of Seller(s)/Agent/Dealership by the seller/agent. Dealer's License Number Date of Sale						
	Signature of Buyer	Printed Full Legal Name of Buyer						
	 	LIENHOLDER TO BE RECORDED						
LIEN	Printed Full Legal Name of Lienholder	FEIN						
-	if no l	ienholder write "NONE")						
	Address Street	City State 7in Code						

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

10/28/2014

Company: Titlemax (314391)

Contact: Alalia Lundy

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

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2004 Dodge Durango SLT 4D Utility

MSRP: \$28,630

Fin Adv: \$5,200

Equip Ret: \$31,790 Tire Size: 245/70R17

Base HP: 210 @ 5200

Taxable HP: 49.1

Model Number: HB1H74

Price Includes: AT AC 8CY

VIN: 1D4HD48DX4F175352

UVC: 2004240527

MPG: 14/19

Weight: 6400

Fuel Type: Gas Wheelbase: 119.2

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 10/28/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$4,850	\$3,500	\$1,925
Options	N/A	\$400	\$400	\$400
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,250	\$3,900	\$2,325

Trade In Black Book values as of 10/28/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$4,930	\$3,580	\$1,885
Options	N/A	\$400	\$400	\$400
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,330	\$3,980	\$2,285

Retail Black Book values as of 10/28/2014

X-CL Clean Average Rough Base 1

APP002425

<u> </u>	X-CL	Clean	Average	Rough	
	N/A	\$7,075	\$5,375	\$3,250	
Options	N/A	\$400	\$400	\$400	
Mileage	N/A	NTA	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
Total	N/A	\$7,475	\$5,775	\$3,650	

Residual Black Book values as of 10/28/2014

-	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	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A							

Black Book Add/Deducts



√ 5.7L HEMI V8 +400

6 Cylinder -100

Leather +450

Power Sunroof +150

w/o 3rd Seat -100

Customer Receip	nvehaamei	it Flatt Neceipt (2 to day loatt)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #21 1225 E. Charleston Bivd Las Vegas, NV 89104		PAYMENT MADE ON BEHALF OF OR BY: Petra Demaximo-romero
LOAN AGREEMENT IDENTIFICATION NO 12269-0132384		DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 12:36:54 PM
LOAN AGREEMENT DATE: 10/27/2014 6:48:00 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$278.05	AGENT RECEIVI Gabino Barrera	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	Kastiguinaphungizaya
INTEREST PAID:	\$278.05	······································
CHARGES PAID:	\$0.00	Manual Annual
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$278.05	
BALANCE DUE ON LOAN:	\$1,961.34	MINITED TO
NEXT SCHEDULED DUE DATE:	5/25/2015	
☐ Account paid in full by rescission.		
Account paid in full.		
Title Returned Upon Payment in Full Vehicle's Title to you.	I. By signing below,	you acknowledge that upon repayment in full, we returned the
☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.		
- Glace Fellod Flatt Agreement.		
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that the rided on the Covered	e payment information noted above is accurate. You further discrete discret
Printed Name	Signature	



Printed Name	Signature	
Acknowledgments. By signing below, you represent that the information previously pro-	acknowledge that th ovided on the Covere	ne payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
☐ Grace Period Plan Agreement.		
Repayment Plan Agreement.		
Title Returned Upon Payment in Fu Vehicle's Title to you.	ill. By signing below,	you acknowledge that upon repayment in full, we returned the
Account paid in full.		
Account paid in full by rescission.		
NEXT SCHEDULED DUE DATE:	5/25/2015	
BALANCE DUE ON LOAN:	\$2,239.39	
TOTAL AMOUNT PAID TODAY:	\$278.05	Approximation of the second of
FEES PAID:	\$0.00	
CHARGES PAID:	\$0.00	
INTEREST PAID:	\$278.05	
PRINCIPAL PAID:	\$0.00	Make and Associated Association (Associated Association (Associated Association (Associated Associated Associa
TODAY'S PAYMENT ITEMIZATION	V	
\$278.05	Gabino Barrera	
loan number identified above. AMOUNT PAID:	AGENT RECEIVI	NG PAYMENT:
10/27/2014 6:48:00 PM If you have multiple loans, this payment wa	s applied to the	
LOAN AGREEMENT DATE:		
LOAN AGREEMENT IDENTIFICATION NO 12269-0132384	D.	DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 12:35:31 PM
1225 E. Charleston Blvd Las Vegas, NV 89104		
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #21	Ξ:	PAYMENT MADE ON BEHALF OF OR BY: Petra Demaximo-romero
addition a coort		



Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Petra Demaximo-romero Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12269-0132384 02/11/2015 11:29:40 AM LOAN AGREEMENT DATE: 10/27/2014 6:48:00 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Nichole Underwood \$652.00 TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$461.10 INTEREST PAID: \$190.90 \$0.00 **CHARGES PAID:** FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$652.00 \$1,738.90 BALANCE DUE ON LOAN: **NEXT SCHEDULED DUE DATE:** 3/26/2015 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.

APP002429

' doMeximo

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: Petra Demaximo-romero				
LOAN AGREEMENT IDENTIFICATION NO 12269-0132384),	DATE/TIME OF RECEIPT OF PAYMENT: 02/11/2015 11:26:50 AM				
LOAN AGREEMENT DATE: 10/27/2014 6:48:00 PM		·				
If you have multiple loans, this payment was loan number identified above.	s applied to the					
AMOUNT PAID: \$351.78	AGENT RECEIVI Nichole Underw					
TODAY'S PAYMENT ITEMIZATION						
PRINCIPAL PAID:	\$0.00					
INTEREST PAID:	\$351.78					
CHÂRGES PAID:	\$0.00	· 				
FEES PAID:	\$0.00	 .				
TOTAL AMOUNT PAID TODAY:	\$351.78					
BALANCE DUE ON LOAN:	\$2,390.90					
NEXT SCHEDULED DUE DATE:	2/24/2015	<u></u>				

- 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.

Drintad Nama

Signature

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: Petra Demaximo-romero
LOAN AGREEMENT IDENTIFICATION NO 12269-0132384		DATE/TIME OF RECEIPT OF PAYMENT: 01/09/2015 04:02:15 PM
LOAN AGREEMENT DATE: 10/27/2014 6:48:00 PM		-
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$360.00	AGENT RECEIVI Brenda Campos	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$360.00	
CHARGES PAID:	\$0.00	<u>-</u>
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$360.00	
BALANCE DUE ON LOAN:	\$2,355.72	
NEXT SCHEDULED DUE DATE:	1/25/2015	

- 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.

Signature

oustomer ivecesh	nuchalinei	it Flan Receipt (210 day loan)
NAME AND ADDRESS OF THE LICENSES Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104	E:	PAYMENT MADE ON BEHALF OF OR BY: Petra Demaximo-romero
LOAN AGREEMENT IDENTIFICATION NO 12269-0132384		DATE/TIME OF RECEIPT OF PAYMENT: 12/08/2014 05:51:16 PM
LOAN AGREEMENT DATE: 10/27/2014 6:48:00 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$352.00	AGENT RECEIVI Peter Flores	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$352.00	
CHARGES PAID:	\$0.00	_
FEES PAID:	\$0.00	_
TOTAL AMOUNT PAID TODAY:	\$352.00	
BALANCE DUE ON LOAN:	\$2,340.49	
NEXT SCHEDULED DUE DATE:	12/26/2014	

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

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

Signature

Jax of Nevada, Inc. d/b/a TitleM 1225 E. Charleston Blvd Las Vegas, NV 89104 (702)382-1002 4/6/2015

Petra Demaximo-romero 4255 W Viking Rd Apt# 163 Las Vegas, NV 89103

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 10/27/2014 6:48:00 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/08/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/27/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 4/26/2015: (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 \$443.19. The total of payments or the remaining balance on the original transaction is \$2.215.94. You made the following payment(s) on the loan:

Date:	12/08 /2 014	Amount:	\$352.00
Date:	01/ 0 9/2015	Amount:	\$360.00
Date:	02/11/2015	Amount:	\$351.78
D at e:	02/11/2015	Amount:	\$652.00

The total amount due if you enter into a Repayment Plan on or before 4/26/2015 will be \$443.19.

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 wan, we will honor the terms and we want 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.

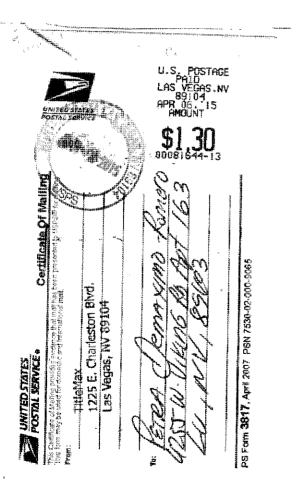
Sincerely,

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:

(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.



Cash Advance Snapshot Report

Filter (Loan: 12269-0132384 Ordered by Date)

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

27/2014	Orig. Date	Customer Name				oli. Value	Advanced	Fees.	Paid	Amt. Due	EXT
69-0132384	10/27/2014	Demaximo-rom	ero, Petr B9			3,812.10	\$2,200.00	\$2,033.22 Fees	\$2,271.88 Amt Paid	\$1,961.34 Due	
Transaction			New Due Date				**Principal **2,200.00	\$0.00	\$0.00	\$2,200.00	
12269-0132		10/27/2014 6:		X	-		. ,	\$351.78	\$0.00 \$0.00	\$351.78	
12269-0132		11/26/2014 7:		Х	-		\$0.00				
12269-0132		11/28/2014 1:		Χ.	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	384-4 LOG	12/1/2014 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	384-5 LOG	12/1/2014 3:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	384-6 LOG	12/8/2014 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132		12/8/2014 5:5	12/26/2014	Х	-		\$0.00	\$140.71	\$352.00	(\$211.29)	
12269-0132		12/26/2014 7:		Х	-		\$0.00	\$211.07	\$0.00	\$211.07	
12269-0132		12/27/2014 1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	384-10 LOG	12/29/2014 1:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	384-11 LOG	12/30/2014 1:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
				X.	_		\$0.00	\$0.00	\$0.00	\$0.00	
	384-12 LOG	12/30/2014 6:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	384-13 LOG	12/31/2014 5:					\$0.00	\$0.00	\$0.00	\$0.00	
_	384-14 LOG	12/31/2014 5:		Х	-		-	•		\$0.00	
12269-0132	384-15 LOG	1/2/2015 2:54		Х	-		\$0.00	\$0.00	\$0.00		
12269-0132	384-16 LOG	1/5/2015 12:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	384-17 LOG	1/6/2015 12:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	384-18 LOG	1/7/2015 12:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	384-19 LOG	1/7/2015 4:40		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	384-20 LOG	1/7/2015 6:42		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	384-21 PMT	1/9/2015 4:02	1/25/2015	χ.	_		\$0.00	\$164.16	\$360.00	(\$195.84)	
	384-22 FEE	1/25/2015	112012010	X	_		\$0.00	\$187.62	\$0.00	\$187.62	
		1/26/2015 12:		X			\$0.00	\$0.00	\$0.00	\$0.00	
	384-23 LOG			x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	384-24 LOG	1/31/2015 3:2			-		\$0.00	\$0.00	\$0.00	\$0.00	
	384-25 LOG	2/2/2015 11:5		X	-			\$0.00	\$0.00	\$0.00	
	2384-26 LOG	2/2/2015 6:41		Х	-		\$0.00			\$0.00	
12269-0132	2384-27 LOG	2/3/2015 2:26		Χ	-		\$0.00	\$0.00	\$0.00		
12269-0132	2384-28 LOG	2/4/2015 12:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	2384-29 LOG	2/10/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	2384-30 PMT	2/11/2015 11:	2/24/2015	Χ.	-		\$0.00	\$199.34	\$351.78	(\$152.44)	
	384-31 PMT	2/11/2015 11:	3/26/2015	Х	-		(\$461.10)	\$0.00	\$652.00	(\$652.00)	•
	2384-32 LOG	3/26/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	l
	2384-33 LOG	3/26/2015 2:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	2384-34 LOG	3/26/2015 4:4		X	_		\$0.00	\$0.00	\$0.00	\$0.00)
		3/26/2015 10:		x	_		\$0.00	\$398.54	\$0.00	\$398.54	
	2384-35 FEE			X	_		\$0.00	\$0.00	\$0.00	\$0.00)
	2384-36 LOG			x	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2384-37 LOG				-		\$0.00	\$0.00	\$0.00	\$0.00	
	2384-38 LOG			X	-		•		\$0.00	\$0.00	
12269-0132	2384-39 LOG	3/31/2015 3:4		X	-		\$0.00	\$0.00		•	
12269-0132	2384-40 LOG	3/31/2015 4:5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132	2384-41 LOG	4/1/2015 11:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-013	2384-42 LOG	4/1/2015 5:05		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2384-43 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2384-44 LOG			Х	_		\$0.00	\$0.00	\$0.00	\$0.00)
	2384-45 LOG			Х	_		\$0.00	\$0.00	\$0.00	\$0.00)
	2384-46 LOG			X	_		\$0.00	\$0.00	\$0.00	\$0.00)
				X	_		\$0.00	\$0.00	\$0.00	\$0.00)
	2384-47 LOG			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	2384-48 LOG						\$0.00	\$0.00	\$0.00	\$0.00	
	2384-49 LOG			Х	-			\$0.00	\$0.00	\$0.00	
	2384-50 LOG			Х	-		\$0.00			\$0.00	
	2384-51 LOG			Х	_		\$0.00	\$0.00	\$0.00		
12269-013	2384-52 LOG	4/10/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-013	2384-53 LOG	4/10/2015 6:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.0	
	2384-54 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.0	
	2384-55 LOG			Х	-		\$0.00	\$0.00	\$0.00	\$0.0	
	2384-55 LOC 2384-56 LOC			X	_		\$0.00	\$0.00	\$0.00	\$0.0	0
				X			\$0.00	\$0.00	\$0.00	\$0.0	
	2384-57 LOG						\$0.00	\$0.00	\$0.00	\$0.0	
	2384-58 LOC			X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.0	
	2384-59 LOG	and the second s		Х	-			φυ.υυ en nn		\$0.0	
12269-013	2384-60 LOG	4/16/2015 2:3		X	-		\$0.00		00^{20}	∩ •••••	<u>~</u>

Cash Advance Snapshot Report 02.25.10 DB: (40462) Printed: Friday, May 08, 2015 01:56 PM By Osen 459 002436 Page 1 of 2 ROA 000842

4	Λ	197	/20 ⁻	1.4
1	u	IZI.	ZU	14

7/2014 Orig. Date	Customer Name	Type		Coll, Value	Advanced	Fees,	Paid	Amt. Due	EXT:
9-0132384 10/27/2014	Demaximo-rome	ero, Petr B9	 ;			س	\$2,271.88	Due	,
Transaction # Type	Trans. Date	New Due Date		Rev?	Principal	<u>Fees</u>	Amt Paid		
12269-0132384-61 LOG	4/17/2015 12:		Χ	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-62 LOG	4/17/2015 3:4		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-63 LOG	4/17/2015 4:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-64 LOG	4/18/2015 2:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-65 LOG	4/20/2015 1:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-66 LOG	4/20/2015 4:0		X,	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-67 LOG	4/21/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-68 LOG	4/21/2015 3:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-69 LOG	4/22/2015 1:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-70 LOG	4/22/2015 5:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-71 LOG	4/23/2015 11:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-72 LOG	4/23/2015 4:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-73 LOG	4/24/2015 12:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-74 LOG	4/24/2015 4:1		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-75 FEE	4/25/2015		Χ.	-	\$0.00	\$278.05	\$0.00	\$278.05	
12269-0132384-76 LOG	4/27/2015 12:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-77 LOG	4/27/2015 5:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-78 LOG	4/29/2015 9:5		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-79 LOG	4/30/2015 12:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-80 LOG	4/30/2015 4:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-81 LOG	5/1/2015 12:4		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-82 LOG	5/1/2015 5:07		Х	=	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-83 LOG	5/2/2015 2:31		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-84 LOG	5/4/2015 6:14		χ.	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-85 LOG	5/5/2015 4:01		x	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-86 LOG	5/5/2015 5:26		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12269-0132384-87 PMT		4/25/2015	X	_	\$0.00	\$101.95	\$278.05	(\$176.10)	
12269-0132384-88 PMT		5/25/2015	X	_	\$0.00	\$0.00	\$278.05	(\$278.05)	
12269-0132384 Totals:	1	<u>~</u>			\$1,738.90	\$2,033.2 2	\$2,271.88	\$1,961. 34	
IZEUS-UISESUT ISKOIS.	-								
7/2014 Totals: 1	·····			\$3,812.10	\$1,738.90	\$2,033.22	\$2,271.88	\$1,961.34	

Customer Application

Personal Info	ormation
Date 10/27 114	Social Security # V/A
Last Name Personal First Name	Middle Name
Home Phone Call Phone	Email Address (optional)**
Best time to call?	2
CONTINUE BROWN BROWN	G
Physical Address (Street Number & Name) 4258 W UKKNO rd Ap # 163	Apt# /63
4755 W VI King rd Agrueges State	Zip County 89/03
Mailing Address (if different from physical address)	1 8463
City Las VC 9 qs State N.	J Zip 79103
Employer * (Source of Income) Source of In	ncome
City. State	
Wor Wor Title	Supervisor
sale / house	
Pay Frequency: (check one)	Next Payday Current and Expected Work Shift Gross Gross Monthly Monthly
☐ 1	Income Obligatio
□ Self-Employed	15-20 3900 ns
*Alimony, child support or separate maintenance income need not be revealed if you Alimony, child support, or separate maintenance received under: court order w Are you currently in bankruptcy? yes	I do not wish to have it considered as a basis for repaying this obligation.
Business Name Pho-	rences
Add	State Zip
Business Name Phone #	State
Address (Street Number & Name) Lity	
nort las vegas	State Zip 8903 0
Name Personal Ref	erences
	NU
Name 1 A	Cell 2 Car Jaya
I .	State Zip SQ D7
900198	Cell -
Name Address (Street Number & Name) City	State Zip 95 UC905 NV 8910 3
Helationship to you Phone	Cell
Name Address (Street Mumber & Alama) City	State Zip State Zip State Zip V95 LYG95 NV V9003
Relationship to you	Cell

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #	
Last Name	First Name	<u> </u>	Middle Name	
Home Phone	Cell Phone [†]	, in the same of t	Email Address (optional)**	
Best time to call?	Which number do you prefer that we call? □ Home Phone □ Cell Phone			
Physical Address (Street Number & Name)			Apt#	,
City		State Zip	County	
Mailing Address (if different from physical address)				
City		State Zip		
Employer * (Source of Income)	Er	nployer Address (Street Num	nber & Name)	
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor		
Pay Frequency: (check one)		Next Payday	Tarita di la disposica	Work Shift
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biweel	(lv (everv 2 weeks)		Gross Gross Monthly Monthly	
□ Weekly □ Monthly (last day) □ Monthly (1st day)	• •		Income Obligations	
□ Self-Employed			\$ \$	
*Alimony, child support or separate maintenance income a Alimony, child support, or separate maintenance received Are you currently in bankruptcy? yes no	need not be revealed if you under: court order w	i do not wish to have it co ritten agreement	onsidered as a basis for repaying all understanding.	ng this obligation.
How did you hear about us? (Circle one.)			3. Marriage Contraction of the C	
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Customer
Internet Billiboard	Postcard	Other:		

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

†Ceilular 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 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 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:

THE CHANGES AS FOLLOWS:	
	Jame
	· · · · · · · · · · · · · · · · · · ·

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 APPO02 Example 10.

expected gross monthly income and obligations. You agree that you hav	e told us about any changes you expect within the next 14
months relating to (1) your employment or source of income, and (ii) curre	int and expected gross monthly income and obligations. You
agree that you have read and understood all the above statements,	including the Arbitration Provision.
	10/27/14
Applicant Signature	Date
Co-Applicant Signature	Date

expected gross monthly income and obligations. You agree that you honths relating to (i) your employment or source of income, and (ii) cuagree that you have read and understood all the above statement	
2	3-3-15 Date
Applicant Signature	Date

Co-Applicant Signature

A - 29

APP002444 ROA 000850

Confidential

Title Loan Agreement

12/18/2014 Date: Number: 12269-0141659 **Customer & Co-Customer Information** ACCOUNT NUMBER: 12269-0141659 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Hector Reyna-hernandez DRIVERS LIC (STATE ID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. STREET ADDRESS CO-CUSTOMER STREET ADDRESS 120 Burdette St CO-CUSTOMER STATE City STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER ZIP CODE Las Vegas NV 89110 CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee 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)382-1002 LICENSEE STREET ADDRESS LICENSEE STATE LICENSEE ZIP CODE LICENSEE CITY 1225 E. Charleston Blvd Las Vegas NV 89104 **VEHICLE IDENTIFICATION NUMBER (VIN)** LICENSE PLATE 1GNEC13R4VJ378893 860-yzu

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.

COLOR

Silver

VEHICLE MODEL

Tahoe

VEHICLE YEAR

1997

VEHICLE MAKE

Chevrolet

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 0.533% from the date of this Loan Agreement until 07/16/2015 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 delivening 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.

\$967.30

\$1,320.00

\$2,287.30

Your payment schedule will be:

194.5474 %

Amount of Payments	When Payments are Due		
\$326.75	1/17/2015 and each 30 days thereafter		
\$326.80	7/16/2015		
	\$326.75	\$326.75 1/17/2015 and each 30 days thereafter	

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.

temization of Amount Financed of	\$1,320.00
Amount given to you directly:	\$1,300.00
Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
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 atably 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 little, 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 little during this Loan Agreement.

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.

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to rou 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 leferment 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 Agreement, your obligation o pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you default c e loan, we must offer a Repayment Plan to you 'ere we commence any civil action or process of alternative dispute resolution, 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 ndirectly 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 ees, 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 oan 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 mmediately 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 orth 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 is set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We nay waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. lowever, 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 epayment 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 icheduled 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 ull 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 he 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 epossession 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 ransfer 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 pan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, ass 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 oppropriate. 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 erein are cumulative, not exclusive.

Soverning Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury rial 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 onceming the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

VAIVER 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") or a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration roceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced a court judgment. A court rarely overturns an arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:

For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the roadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing f 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 tate 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, ross-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 f 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 laim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, nanagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages nd/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 spresentative 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 ersonal 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 pinding 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 erms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization will respond n 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 wenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization organization organization organization organization arbitration organization arbitration organization arbitration organization arbitration organization arbitration organization arbitration organization provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, rearing 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 nonor 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 not 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 fecide, 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 not 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 he 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.
- i. 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 urisdiction. 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 is (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 emedies such as set off or repossession, or (c) to obtain provisional or ancillarly remedies such as pre-judgment seizure of property, detinue, replevin, or a njunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The astitution 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 irbitration, including any counterclaim asserted.
- This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable adgment 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 rbitrate shall be governed by the arbitration law of the State of Nevada.

- B. This Arbitration Provision is binding upon and him fits you, your respective heirs, successors and assistant. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and relaction 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.
- 3. **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 nto 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 amployment. You acknowledge that the loan does not require a balloon payment of any kirid. 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.

FitleMax of Nevada, Inc. d/b/aTitleMax			
Heart Pressure Customer's Signature	<u>/2//8//</u> 9 Date	Its Authorized Agent	12/18/14 Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: \-24-15

Customer Name:

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

Hector Reyna-hernandez
Address: 1225 E. Charleston Blvd
Las Vegas, NV 89104

120 Burdette St Las Vegas, NV 89110 Vehicle Information:1997 Chevrolet Tahoe 1GNEC13R4VJ378893

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 12/18/2014 ("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.

Account Number: 12269-0141659

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$211.07	1/17/2015
2	\$211.07	2/16/2015
3	\$211.07	3/18/2015
4	\$211.07	4/17/2015
5	\$211.07	5/17/2015
6	\$211.07	6/16/2015
7	\$211.07	7/16/2015
8	\$188.57	8/15/2015
9	\$188.57	9/14/2015
10	\$188.57	10/14/2015
11	\$188.57	11/13/2015
12	\$188.57	12/13/2015
13	\$188.57	1/12/2016
14	\$188.58	2/11/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$2,797.49	

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 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 0.533% 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.

Harton	Roy	as Han I	71-2°+15	LICENSEE:	TitleMax of Nevada, Inc. d	/b/a Tit	tleMax	
Customer's Signature		Date		Its Authorize	ed Agent	2	Date	
			•			i		
						n		
Co-Borrower's Signatur	re	Date	***					

Ability to Pay Summary

Loan Number	12269-0141659
Customer Name	HECTOR REYNA
is Customer a Covered Borrower	
Requested Loan Amount	\$1,500.00
Title Fee	520
MLV Amount	\$1,300
Gross Monthly income	\$3,200 00
Current and Expected Monthly Obligations	\$600.00
Other TitleMax Loan Payment	\$239.00
Rate Match/Rate for Other TitleMax Loan	15.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Peciniusi Monthiy Income	\$2,361.00

Tiens		l tare
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. 0 0	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT	LOAN	BREAKDOWN
-----------------	------	-----------

Income Based - Max. Loan Amount Inc. Title Fee	5	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	S	1,320
Interest Rate		15.99%
May Cash to Customer Amount	. 5	1,300.00
Actual Cash to Customer Amount	5	1300
Title Fee Amount	\$	20
Total Loan Amount	5	1,320

Amortized Loan Payment	\$326.75
Total Payback Amount	\$2,287.27
Minimum Payment to Extend	\$211.07
Grace Period Plan 8 of Months (0% interest)	7
Grace Period Plan Payment (0%)	\$188.57

erining lighter it st

Affidavit

	Licensee Name: TitleMax of Nevada, Inc. d/b/aTitlemax
Customer Name: Hector Reyna-Hernandez Address: 120 Burdette St Las Vegas, NV 89110 Co-Borrower Name: Address:	Address: 1225 East Charleston Blvd Las Vegas, NV 89104
Vehicle Information: VIN: 1GNEC13R4VJ378893 License Plate State and No: 860-YZU Color: Silver Year: 19: 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 titl 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.	you" and "your" mean the customer who has signed it. The word d/b/a Titlemax, a provider of title loan service and regulated by the Nevada Financial Institutions Division, 406 of 50, 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued pursuant to the laws of the State of Nevada the pursuant to the laws of another jurisdiction.

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

The undersigned, Hector Reyna-Hernandez, 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.

customer has the ability to repay the title loan.

STATE OF NEVADA COUNTY OF Clark

FURTHER, AFFIANT SAYETH NOT.

Co-Borrower Signature:

CERTIFICATE OF TITLE

2B6HB11X1XK583903

1999 ODOMETER MILES

YEAR.

MAKE DODG FUEL TYPE

G

MODEL RAM VAN B1 SALES TAX PD

VEHICLE BODY TCG

TITLE NUMBER NV006624990 **GVW**ħ

GROSS WT EMPTY WT 5999 4009

BRANDS

DATE ISSUED 12/20/2013 VEHICLE COLOR

ODOMETER BRAND EXEMPT

OWNER(S) NAME AND ADDRESS REYNA-HÉRNANDEZ HECTOR A 4245 E SAHARA AVE STE 2 89104-6329 LAS VEGAS NV

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 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 WAY RESULT IN FINES AND/OR IMPRISONMENT. AND

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

Nevada Driver's License Number or Identification Number

Nevada Oriver's License Number or Identification Number

Printed Full Legal Name of Suyer Printed Full Legal Name of Buyer Zip Code

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

TENTHS

Exempt - Model year over 9 years old. ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

Signature of Seller(s)/Agent/Dealership Dealer's License Number

I am aware of the above odometer certification made by the seller/agent. \Box

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. 16275550

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buyer CONTROL NO.

(THIS IS NOT A TITLE NO.)

ROA 000862

	FEDERAL AND STATE LAW I	REQUIRES THAT YOU STATE TH	E MILEAGE IN CONNEC	CTION WITH THE TRANSFER OF OWNERSHIP		
	FAILURE TO COMPL	ETE OR PROVIDING A FALSE S'	rat <mark>ement m</mark> ay resul	T IN FINES AND/OR IMPRISONMENT. ransferred to the following buyer(s):	•	
				*		AND
	Printed Full Legal Name of Buyer		Nevada D	river's License Number or identification Number		OR
Ä	Printed Full Legal Name of Buyer	j.	Nevada C	river's License Number or Identification Number	, , , , , ,	
Ĭ¥ŏ	Address	,				
渡	I certify to the best of my knowledge the od	City	State	Zip Çode		
ALER	r occurs to the best of my knowledge the oc	NO 🗆 T	ne mileage stated is in exce	one of the following statements is checked. The solution is the actual mileage. WARNING: ODOMETER DISCI	DED AN	~ /
FIRST REASSIGNMENT DEALER ONLY	ODOMETER READING		rempt - Model year over 9		TEPAN	CT
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certifica	ion made by the seller/agent.	Printe Oealer's License	d Name of Seller(s)/Agent/Dealership Number Date of Sale		
	Signature of Buyer		Printe	d Full Legal Name of Buyer		
•	FAILURE TO COMPL	ETE OR PROVIDING A FALSE S	FATEMENT MAY RESUL	CTION WITH THE TRANSFER OF OWNERSHIP LT IN FINES AND/OR IMPRISONMENT.		
	, , , , , , , , , , , , , , , , , , ,		,,, 	· · · · · · · · · · · · · · · · · · ·		
	Printed Full Legal Name of Buyer		Nevada D	river's License Number or Identification Number		AND OR
MENT	Printed Full Legat Name of Buyer		Nevada D	river's License Number or Identification Number		
E G	Address	City	State	Zip Code		
SS	I certify to the best of my knowledge the od	ometer reading is the actual milea	ge of the vehicle unless	•		
		IT □ ON	né mileage stated is in exce	ess of its mechanical limits.		
SECOND REASSIGNMENT DEALER ONLY	ODOMETER READING		ne odometer reading is not cempt - Model year over 9	the actual mileage. WARNING: ODOMETER DISCS years old.	REPAN	CY
S	Signature of Seller(s)/Agent/Dealership) 	Printe	d Name of Seller(s)/Agent/Dealership		
	I am aware of the above odometer certifical	on made by the seller/agent. 🗔	Dealer's License			
	Signature of Buyer		Printe	d Full Legal Name of Buyer		
•	FAILURE TO COMPL	TE OR PROVIDING A FALSE S	TATEMENT MAY RESUL	CTION WITH THE TRANSFER OF OWNERSHIP LT IN FINES AND/OR IMPRISONMENT. ranglerred to the following buyer(s):	,	
						AND
	Printed Full Legal Name of Buyer	,	Neveda C	river's License Number or Identification Number		OR
ENT	Printed Full Legal Name of Buyer		Nevada D	river's License Number or Identification Number	,	
	Address	City	State	Zip Code		
86	centify to the best of my knowledge the od	·		h.s.	T. 15-2-1	- 101
EAS LEB				ess of its mechanical limits.		
THIRD REASSIGNM DEALER ONLY	ODOMETER READING		ne odometer reading is not kempt - Model year over 9	the actual mileage. WARNING: ODOMETER DISCF years old.	REPAN	CY
ĬĔ.						
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certifical	ion made by the seller/agent.	Printe Dealer's License	d Name of Seller(s)/Agent/Dealership Number Date of Sale		
	Signature of Buyer	<u> </u>	Printe	ed Full Legat Name of Buyer		
		LIENHOLD	ER TO BE RECORDE			
z				FEIN		
LIEN	Printed Full Legal Name of Lienholder	(if no lienholder write "NON	F"\			
	AddressStreet		ty	State Zip Code		
	ouen:	i Ui	N.F.			

ALTERATION OR ERASURE VOIDS THIS TITLE

 $\mathop{\mathrm{APP002457}}_{\mathsf{ROA\ 0000863}}$

Contact Information 12/18/2014 Company: Titlemax (314391) Telephone: 404-542-6618 Contact: Alalia Lundy Fax: E-Mail: tm-lasvegas-nv21@titlemax.biz Notes Vehicle info For 1997 Chevrolet Tahoe LT 4D Utility MSRP: \$31,065 VIN: 1GNEC13R4VJ378893 Adj. State: National Fin Adv: \$3,175 UVC: 1997160634 Mileage: 0 Equip Ret: \$0 MPG: 14/17 Mileage Cat: E Tire Size: 235/75R15 Weight: 6300 Cylinders: 8 Base HP: 250 @ 4600 Fuel Type: Gas Transmission: A Taxable HP: 57.8 Wheelbase: 117.5 Drive Train: RWD End of Term 0 End of Term 0 Model Number: CC10706 Months: Mileage: Price Includes: AT AC 8CY Wholesale Black Book values as of 12/18/2014 X-CL Average Rough \$3,200 N/A \$1,200 Options N/A \$0 \$0 Mileane N/A N/A \$0 N/A \$0 \$0 Total N/A \$3,200 \$2,200 \$1,200 Trade In Black Book values as of 12/18/2014 X-CL Clean Average Rough \$2.26D N/A \$3,260 \$1,175 Options N/A \$0 \$0 Mileage N/A N/A N/A N/A Region \$0 N/A \$0 \$0 N/A \$3,260 \$2,260 \$1,175 Retail Black Book values as of 12/18/2014 X-ÇL Clean Ауегаде N/A \$3,925 \$2,550 Options N/A \$0 \$0 Mileage N/A N/A N/A Region N/A \$0 \$0 \$0 Total \$2,550 Residual Black Book values as of 12/18/2014 12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term N/A N/A N/A N/A N/A N/A N/A Options \$0 \$0 \$0 \$0 \$0 \$0 N/A \$0 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 Black Book Add/Deducts

> APP002458 ROA 000864

Dual Factory Air +100 w/o Factory Air -100

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Hector Reyna-hernandez Tm Las Vegas Nv #21 1225 E. Charleston Blvd Las Vegas, NV 89104 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 05/01/2015 06:20:02 PM 12269-0141659 LOAN AGREEMENT DATE: 12/18/2014 10:57:39 AM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Brenda Campos \$212.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: **INTEREST PAID:** \$212.00 \$0.00 **CHARGES PAID:** FEES PAID: \$0.00 \$212.00 TOTAL AMOUNT PAID TODAY: \$1,610.77 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 4/17/2015 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.

ector A Regues

Customer Recept/Repayment Plan Recept (210 day loan)

adotomor izocoti	or topuso.	
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: Hector Reyna-hernandez
LOAN AGREEMENT IDENTIFICATION NO 12269-0141659	D.	DATE/TIME OF RECEIPT OF PAYMENT: 02/24/2015 12:48:31 PM
LOAN AGREEMENT DATE: 12/18/2014 10:57:39 AM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$220.00	AGENT RECEIVI Gabino Barrera	
TODAY'S PAYMENT ITEMIZATION	N	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$220.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$220.00	
BALANCE DUE ON LOAN:	\$1,358.42	
NEXT SCHEDULED DUE DATE:	3/18/2015	

- Account paid in full by rescission.
- 1 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.
- J Grace Period Plan Agreement.

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

Customer Rec t/Repayment Plan Recei, (210 day loan)

oustomer rece p	er topaymon	10 1 1411 1 10001, 10 1001,
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: Hector Reyna-hernandez
LOAN AGREEMENT IDENTIFICATION NO 12269-0141659	•	DATE/TIME OF RECEIPT OF PAYMENT: 01/24/2015 02:21:09 PM
LOAN AGREEMENT DATE: 12/18/2014 10:57:39 AM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$220.00	AGENT RECEIVI Brenda Campos	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$220.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	Anna
TOTAL AMOUNT PAID TODAY:	\$220.00	
BALANCE DUE ON LOAN:	\$1,360.32	
NEXT SCHEDULED DUE DATE:	2/16/2015	

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

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

rinted Name

Signature

ax of Nevada, Inc. d/b/a TitleN 1225 E. Charleston Bivd Las Vegas, NV 89104 (702)382-1002 3/30/2015

Hector Reyna-hernandez 120 Burdette St Las Vegas, NV 89110

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 12/18/2014 10:57:39 AM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 01/24/2015 you entered a Grace Period Payment Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 4/18/2015 ("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 are opportunity to enter into a written AMENDMENT OF THE TITL LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 5/18/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payment Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$288.38. The total of payments or the remaining balance on the original transaction is \$1,441.91. You made the following payment(s) on the loan:

Date:

FRITZE TO A

01/24/2015

Amount:

\$220.00

Date: 02/24/2015

Amount

\$220.00

The total amount due if you enter into a Repayment Plan on or before 5/18/2015 will be \$288.38.

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.

APP002462

If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (4) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (5) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (6) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan.

We will prepare the written Repayment Plan and give you a copy of the written Repayment Plan.

Please return to our location in order to enter a Repayment Plan with us.

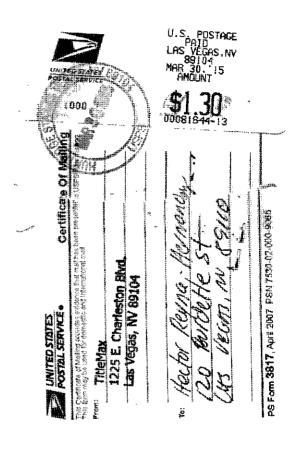
Sincerely,

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

Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(1) The amount of the debt is \$1,441.91; (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.



Cash Advance Snapshot Report Filter (Loan: 12269-0141659 Ordered by Date)

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

1	2/1	8	12	N	1	4

#	Orig. E)ate	Customer Nam		Гуре			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT
	12/18/2		Reyna-hernand	lez, Hect	A9			\$2,287.30	\$1,320.00	\$942.77	\$652.00	\$1,610.77	
Transaction		Туре	Trans. Date	New Due	Date		Rev?		Principal	<u>Fees</u>	Amt Paid	Due	
12269-01416	59-1	NEL	12/18/2014 1			Х	-		\$1,320.00	\$0.00	\$0.00	\$1,320.00 \$0.00	
12269-01416		LOG	1/16/2015 3:3			Х	-		\$0.00	\$0.00	\$0.00		
12269-01416		FEE	1/17/2015 7:0			Х	-		\$0.00	\$211.07	\$0.00	\$211.07	
12269-01416		LOG	1/19/2015 2:3			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416		PMT	1/24/2015 2:2	2/16/2015	5	Х	_		\$0.00	\$49.25	\$220.00	(\$170.75)	
12269-01416	559-6	LOG	2/16/2015 12:			Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-7	LOG	2/16/2015 12:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	55 9- 8	FEE	2/16/2015 7:1			Х	-		\$0.00	\$161.82	\$0.00	\$161.82	
12269-01416	559-9	LOG	2/23/2015 2:0			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-10	PMT	2/24/2015 12:	3/18/2015	5	Х	-		\$0.00	\$56.28	\$220.00	(\$163.72)	
12269-01416	559-11	LOG	3/18/2015 12:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-12	FEE	3/18/2015 7:5			Х	-		\$0.00	\$154.78	\$0.00	\$154.78	
12269-01416	559-13	LOG	3/19/2015 10:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-14	LOG	3/19/2015 4:1			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-15	LOG	3/20/2015 4:4			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-16	LOG	3/21/2015 11:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-17	LOG	3/23/2015 5:3			X.	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-18	LOG	3/24/2015 2:3			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-19	LOG	3/25/2015 11:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-20	LOG	3/26/2015 11:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01416	559-21	LOG	3/26/2015 5:2			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01410	559-22	LOG	3/26/2015 6:4			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01410	559-23	LOG	3/26/2015 6:4			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01410			3/27/2015 10:			Х			\$0.00	\$0.00	\$0.00	\$0.00	
12269-01410	559-25	LOG	4/10/2015 5:5			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-01410	659-26	LOG	4/10/2015 6:2			Х	. -		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141	659-27	LOG	4/17/2015 12:			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141			4/17/2015 7:1			Х	_		\$0.00	\$211.07	\$0.00	\$211.07	
12269-0141			4/24/2015 4:2			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141			4/29/2015 4:3			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141			5/1/2015 10:5			Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141		-	5/1/2015 6:20	4/17/201	5	Х	-		\$0.00	\$98.50	\$212.00	(\$113.50)	
12269-0141			5/2/2015 1:17			Х			\$0.00	\$0.00	\$0.00	\$0.00	
12269-0141			1		-				\$1,320.00	\$9 42.7 7	\$652.00	\$1,510.77	
							-						
18/2014 Totals	: 1							\$2,287.30	\$1,320.00	\$942.77	\$652.00	\$1,610.77	

Customer Application

Personal Information

Apt # County City City And A State City Cit	Personal Informa	ation
Apr # County Process P	- Choto Issued B Market	Social Security
The property of the property o	Date 15/18/11. M. M. D. France	Middle Name
State User I call? Apt Ap	Last Named	Alexa 20
Hame Proce Coll Phone Col	Home Phone	Peyra 6767 Sychov. C.
Physicial Address gram humbor & Normey Apr. # Country Time at Job? Time at	Rect time to call?	
Plays and address green home physical address of animate in ph	amplie Home Phone Cell Fillate	
State Zip Square County Count		Apt# VQ. 5
Mailing Address in anterest free physical earters) City SAME State Source of Income Em City Supervisor Fille Meanur Fay Frequency; (whek see) Pay Frequency; (whek see) I see 3.59 of month 159 & end of month Biweekly (every 2 weeks) A Weekly Monthly (last day) Monthly (12 day) Monthly (12 day) Monthly (12 day) Monthly (13 day) Self-Employed *Allmony, child support or separate maintenance income need not be revealed if you do not wish to heve it considered as basis for repeaying this obligation. Allmony, child support or separate maintenance income need not be revealed if you do not wish to heve it considered as basis for repeaying this obligation. Are you currently in bankruptory? I yes Anno Credit References Business No Credit References Phone # State Zip Personal References Phone # State Zip Personal References State Zip Personal References Phone # State Zip Phone # State Zip Phone # Address (where Numbers Name) Address (where Numbers Name) City As JECAS Phone # State Zip Personal References Phone # State Zip Phone # Address (where Numbers Name) Address (where Numbers Name) Address (where Numbers Name) City As JECAS Phone # State Zip Phone # State Zip Phone # Address (where Numbers Name) Address (where Numbers Name) Address (where Numbers Name) City As JECAS Phone # State Zip Phone # Address (where Numbers Name) Address (where Numbers Name) City As JECAS City State Zip Phone # Address (where Numbers Name) Address (where Numbers Name) City As JECAS City State Zip Phone # Address (where Numbers Name) Address (where Numbers Name) City As JECAS City State Zip Phone # Address (where Numbers Name) City As JECAS City As J		
Address (sower Numbers Above) City Same State		8 7110
State Source of Income State State State Supervisor Supe	Mailing Address (if different from physical address)	
State Zip Squery Supervisor Superv	City SAME AS ABOVE State	Zip
Title Title Supervisor. Next Payday Gross Gross Monthly Next Payday Gross Gross Monthly Monthly (1st day)		
Title Title Supervisor. Next Payday Gross Gross Monthly Next Payday Gross Gross Monthly Monthly (1st day)	€0 age > Source of Inco	ome
Title Supervisor Supervis	Em E	(
Title Supervisor Next Payday Current and Expected Work Shift	State / Zip	Time at Job?
Pay Frequency: (check one) 1	as Jee 2	Supervisor_
Pay Frequency; (check one) 1 * & 1.5 * of month 15 * & end of month Biweekly (every 2 weeks) 1 * & 1.5 * of month 15 * & end of month Biweekly (every 2 weeks) 3 * of month 15 * & end of month Biweekly (every 2 weeks) 4 * of month 15 * & end of month Biweekly (every 2 weeks) 5 * of month 15 * & end of month Biweekly (every 2 weeks) 5 * of month 15 * & end of month Biweekly (every 2 weeks) 5 * of month 15 * & end of month Biweekly (every 2 weeks) 6 * of month 15 * & end of month Biweekly (every 2 weeks) 6 * of month 15 * & end of month Biweekly (every 2 weeks) 7 * of month 15 * & end of month Biweekly (every 2 weeks) 8 * of month 15 * & end of month Biweekly (every 2 weeks) 8 * of month 15 * & end of month 15 *	memanic	5els
1 st 15th of month 15th & end of month		Gross Gross
Weekly Monthly (last day) Monthly (1* day) Monthly (3* day) Declar SJ, 20 SJ, 2	□ 1 x & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks)	(Income Obligatio
*Allmony, 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. Allmony, child support or separate maintenance received under: court order written agreement or oral understanding. Credit References Business Na Address (street Number & Name) City As JEGAS Phone # Address (street Number & Name) Address (street Number & Name) Phone # Address (street Number & Name) Address (street Number & Name) Phone # Address (street Number & Name) Address (street Number & Name) Phone # Address (street Number & Name) Address (street Number & Name) Phone # Address (street Number & Name) Address (street Number & Name) Phone # Address (street Number & Name) Address (street Number & Name) Phone # Address (street Number & Name) Address (street Number & Name) Phone # Address (street Number & Name) Phone # Address (street Number & Name) Address (street Numbe	★ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3st day)	10 × 000 × 7 000 110
Address (street Number & Name) City As JEGAS Phone # State Zip Personal References Personal References State Zip Personal References State Zip Relationship to You Releationship to You Rel	□ Self-Employed	1200
Business Na Address (street Number & Name) Address (street Number & Name) Business Na Address (street Number & Name) Phone # State	Alimony child support, or separate maintegance received uncer.	en agreement
Business Na Address (Street Number & Name) Business (Street Number & Name) City AS JEGAS Phone # State V: V. Zip 89110 Personal References State Zip Relationship to You State Zip 851(0) Relationship to You Frequentially to roop Relationship to You Phone # State Zip 89104 54 item City State Zip 89104 54 item Relationship to You Relationship to You Relationship to You Phone # Phone # State Xip 89104 54 item City State Zip 89104 54 item Relationship to You Relationship to You Phone # Phone # Phone # State Xip 89104 54 item City State Zip 89104 54 item Relationship to You Phone # Relationship to You Phone # Pho	·	nces
Address (street Number & Name) Bust Add Phone # State Personal References State State Zip Relationship to rou Relationship to You Relationship to	I Phone #	
Personal References Relationship to rou Fresh Phone Personal References State Zip 851(0 State Zip 851(0 State Zip 851(0 State Zip 87(0) State Zip 87(0) State Zip 87(0) State Zip 87(0) Relationship to rou Phone Phone Relationship to rou Phone Phone Relationship to rou Phone Phone Relationship to rou Phone Phone Relationship to rou Phone Pho		State Zip SS 110
Personal References Relationship to you Resolutionship to you Resolutionship to you Resolutionship to you Resolutionship to you Relationship to you R	Address (Street Numbers Name)	3 NIV- 37175
Personal References A State Zip 85110 France A State Zip 87110 State Zip 87110 Fress City State Zip 89104 54112 Rejectionship To You Rejectionship T	Bus Priorie #	170
Relationship to rou Fresh City State Zip 89110 Relationship to rou Re	Add	State
Relationship to rou Relations	Personal Refe	rences
Relationship to rou Relations	A	State Zip, 8710
Relationship To You		- OS#
ress City State Jip 89104 Shife 2 regulationship To You Relationship T		State (ID SC 10
Relationship to Your Relationship to Your Relationship to Your Relationship to Your Relationship to Your Phon	A	1. VIV. 89110
Relationship To You	- Adams on the state of the sta	33.6
Relationship To You	You chas City	state 40189104 Shite ==
Relationship to Young (S. R.S. City States Zip & Swiet # 2 Relationship to Young (Phone	Phorte	
Relationship To You	Republiship to top	1/2/1/20
Reletionship To You	Address & Marral City (
Berd filled 101/25	Phon Phon	261
	Berd fusind wifes	

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security #			1
			i Callana			
Last Name	First Name		Middle Name	/		
	Ceil Phone [†]		Email Address (p	htional\tt		
Home Phone	Cell Priorie:		Zinan rodi soo yi	J		
Best time to call?	Which number do	ou prefer that we call?				
pest time to odin	Home Phone					
			/ 			
Physical Address (street Number & Name)	•	,	Apt#			
		State Zip	County			
City						
Mailing Address (If different from physical address)						
indining.						
City		State Zip				
	- Em	ployer Address (Street Nu.	mber & Name)			
Employer * (Source of Incame)		p. 0 , 0 , 0 , 0 , 0 , 0 , 0 , 0 , 0 , 0				
City	State	Zip	Time at Jo	b?		
		Supervisor				
Work Phone #	Job Title	Supervisor				1
		Next Payday	y Current and	Expected	Work Shi	ft
Pay Frequency: (check one)			4	iross		
☐ 1ª & 15th of month ☐ 15th & end of pointh ☐ Biweel				Monthly	-	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)	☐ Monthly (3 rd day)		Income (Obligations		
☐ Self-Employed	•		1 \$ 1	;	İ	
		de not wish to have it o	1 1		g this oblig	ration.
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received	need not be revealed if you	itten agreement 🖂 0	ral understanding.	is for ropering	B 0110 00116	
Are you currently in bankruptcy? yes no	under a court order a m					
How did you hear about us? (Circle one.))
	0	Television	Yellow Pag	ac (Repeat C	ustomer /
Friend/Referral Name of referrer?	Saw Store	I SISAISION	I CHOM FOR	~ (, opout o	
Internet Billboard	Postcard	Other:				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

†*Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-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.

expected gross monthly income and obligations. You months relating to (i) your employment or source of it agree that you have read and understood all the a	agree that you have told us about any ncome, and (ii) current and expected groabove statements, including the Arbit	changes you expect within the next 14 oss monthly income and obligations. You ration Provision.
Heckor Preprint Applicant Signature		17/18/14_ Pate
Co-Applicant Signature		Date

A - 30

NRS 604A 445 AND NRS 604A 210 GPDA SIGNED Is the loan a collection account? 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? 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 RESCIND the loan, pursuant to NRS 604A.410 (2d)? 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)

NRS 60A.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) 12269-0141904 Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) NRS 604A.445(1, Address: KEVIN MAHONEY DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 12/18/2014 If so, what is the collateral? 2005 FORD F150 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? YES Has the loan been extended or renewed? 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 original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$5,000.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$3,520 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 7/17/2015 Z \$2,426.17 Charge Finance Title Loans S How many times? ζ. Total Number of **Payments** YES Paystub 6&1 Purpose of loan: If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add't periods; D/D & High Int Loans - 90 days YES 1060.73/1060.79 YES NO Amount Payment Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: APR Quoted Date: 5/22/2015 NO 133.71% Other: Are receipts filed? NA N/A N/A Is the APR correct? YES YES \$14,250.00 YES YES

Revised 10-15-2008

Confidential

APP002470 ROA 000876

Date: 12/19/2014

								Number: 12269-0141904
Customer & Co-Cust	omer Information	ACCOU	NT NUMBE	ER: 12269	0-0141904			
FIRST NAME Kevin	LAST NAME Mahoney			CO-CUSTOMER FIRST NAME			CO-CUSTOMER LAST NAME	
	D N			CO-CUSTOME	RSSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
3341 Seneca Dr	·			CO-CUSTOME	RSTREET	ADDRESS		
Las Vegas	STATE NV	ZIP CODE 89169		CO-CUSTOME	CO-CUSTOMER CITY		MER STATE	CO-CUSTOMER ZIP CODE
HOME DIONE				CO-CUSTOME	R HOME PI	HONE	CO-CUSTON	MER DATE OF BIRTH
Motor Vehicle & Informat	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/		LICE	NSEE PHC 382-1002	NE NUMBER	- Julianday	70.00 7,181, 10 4,00	r.w., Closed 3	Sunuay
LICENSEE STREET ADDRESS 1225 E. Charleston Blvd				LICENSEE CITY Las Vegas			E LI	CENSEE ZIP CODE
VEHICLE IDENTIFICATION NUMBER (VIN) 1FTPX14585NA74363				ENSE PLATE	<u></u> -		1 00	1104
VEHICLE YEAR 2005	VEHICLE MAKE Ford		VEHICLE F-150	MODEL	COLOR Green			

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% 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.

FEDERAL TRUTH-IN-LENDING DISCLOSURE®

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$2,425,17

Amount Financed

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

\$5,000,00

Total of Payments

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

\$7,425.17

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,060.73	1/18/2015 and each 30 days thereafter
1	\$1,060.79	7/17/2015

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.

emization of Amount Financed of	\$5,000.00
. Amount given to you directly:	\$5,000.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$ 0.00
. Amount paid to on your behalf:	\$0.00

alculation of Interest, Application of Payments and Security Interest.

We use the simple interest method to calculate the interest. We alculated 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 chedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to itably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of terest 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 ayment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. ayments 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 tle, 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 tle during this Loan Agreement.

ight to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, 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 by 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 Ivance 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 a propriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

race Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to use 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 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 ayments 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 urlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do t charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you defaul' the loan, we must offer a Repayment Plan to y efore we commence any civil action or process of alternative dispute resolution, ... 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 ndirectly 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 lees, 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 pan 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 mmediately 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 orth 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 is set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We nay waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. towever, 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 epayment 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 cheduled 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 all 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 ne 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 'eriod 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 epossession 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 ansfer 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 pan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, ess 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 peropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedies. Our rights erein are cumulative, not exclusive.

ioverning Law and Assignment.

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

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

AIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit nd 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") or a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration roceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced a court judgment. A court rarely overturns an arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:

For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the roadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing 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 ate law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the formation you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, oss-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 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 aim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, anagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages ind/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 presentative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as tepresentative 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 arsonal information about you.