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 08:58 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

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Personal Information

	T E	ersonai imorma	ation		•
Date 9 15				Casial Casumit . #	
Last Name Timmons-Hunter	First Name			Migicile Narge	<u> </u>
Home Phone	Cell Phonet				on al\++
Rest time to call?	Which number do	you prefer that we call?			
	□ Home Phor				
Physical Address (Street Number & Name) 2459 Cachus	Hill Dr.			Apt# _	
las Vegas		State	\$415	County	CLARK
Mailing Address (indifferent from physical add	ress)	<u> </u>			
City		State & +U	Zip 🔾	1156	
Cas Vogas		48 I) V	0	1130	
	•	Source of Inco	me		
	Employ	ver Address (Street Numbe	ır & Name)		
	State	Zip 😪 C	1156	Time at Job?	
Cas Viges	Title	i {	Supervisor,	19 mo	.5 ,
	DUSNer	Obstatol	<u> FISE</u>	Current and Expected	Work Shift
Pay Frequency: (check one)	,			Gross Gross	
忒 1st & 15th of month □ 15th & end o □ Weekly □ Monthly (last day) □ M				Monthly Monthly Income Obligatio	
Self-Employed		, (1 ==3,	1 1	\$ 6000 ns	
*Alimony, child support or separate ma	aintenance income need no	t be revealed if you do no		\$ 900	paving this obligation
Alimony, child support, or separate ma Are you currently in bankruptcy? yes	intenance received under: :	□ court order □ written	agreement 🗆 ora	understanding.	paying the congeden.
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triena	ĺ				

		J		
Date	State Issued ID Number	Date of Birth	Social Security #	
Last Name	First Name		Middle Name	1
Home Phone	Cell Phone†		Email Address (optional)††	
Best time to call?	Which number do y	ou prefer that we cal	ls.	
Physical Address (Street Number & Name)				
			Apt#	
City		State Zip	County	
Mailing Address (if different from physical address)				
City		State Zip		
Employer * (Source of Income)	Empl	oyer Address (Street N	umber & Name)	
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor	,	
Pay Frequency: (check one)		Next Payda	- Content and Expedied	Work Shift
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biwee ☐ Weekly ☐ Monthly (1 st day) ☐ Monthly (1 st day) ☐ Self-Employed	kly (every 2 weeks) □ Monthly (3 rd day)	The mile annual property of the control of the cont	Gross Gross Monthly Monthly Income Obligations	
			\$ \$	
*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: court order writt	o not wish to have it o en agreement 🗀 o	considered as a basis for repay ral understanding.	ring this obligation.
How did you hear about us? (Circle one.) Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Customer
Internet Billboard	Postcard	Other:		

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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†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.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 arbitration sasociations 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 Pro

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

months. IF YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MOINCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE IN THE CHANGES AS FOLLOWS:	NTHLY EXPLAIN
me sharets as reterms.	 ,

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 correct.

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expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) curre agree that you have read and understood all the above statements, i	nt and expected gross monthly income and obligations. V
Applicant Signature	19/18 Date
Co-Applicant Signature	Date

Date

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 11969-0145370

Date: 1-9-2015

Customer Name: Lynette G 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 Nellis Blvd

Las Vegas, NV 89115

Vehicle Information: VIN: 1G1YY225115119644

License Plate State and No: 506-LYU

Color: Green Year: 1996

Make: Chevy

Model: Corvette

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, Lynette G Timmons-Hunter, being first duly sworn, states as follows:

- 1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
- 2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature

Co-Borrower Signature:

	CERTIFICAT	E OF THE	LE	
vin LG1YY2251T5119644	YEAR MAKE 1996 CHEV	MODEL CORVETTE	VEHICLE BODY PCP	TITLE NUMBER NV007072095
DATE ISSUED ODOMETER MI 07/09/2014 VEHICLE COLOR ODOMETER BR EXEMPT	G	E SALESTAX PD.	EMPTYWI GA	GSS WIT GVWR
OWNER(S) NAME AND ADDRESS FIMMONS-HUNTER LYNETTE G 2459 CACTUS HILL DR LAS VEGAS NV 89156-7505				
LIENHOLDER NAME AND ADDRES	S			
LIENHOLDER RELEASE - INTERES		DESCRIBED: ON TH	HIS TITLE IS HERI	BY RELEASED:
PRINTED NAME OF AGENT AND C	OMPANY			
FEDERAL AND STATE LAW REQUIRES THAT COMPLETE OR PROVIDING A FALSE STATEM The undersigned hereby certifies the vehicle describe	ENT MAY RESULT IN FINES	AND/OF IMPRISONMEN	raida da d	WMERSHIP FAILURE TO
Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer			se Number or Identificati se Number or Identificati	
Address I certify to the best of my knowledge the odome NOTED TENT ODOMETER READING	The mileage s The odometer	eage of the vehicle unless fated is in excess of its me reading is not the actual n el year over 9 years old:	chanical limits.	
Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification of	made by the selfer/agent. ☐	Dealer's License Numl		iD. stelot Sale
Signature of Buyer ACCORDING TO THE RECORDS OF THE DEPAR VEHICLES, THE PERSON NAMED HEREON IST VEHICLE DESCRIBED ABOVE; SUBJECT TO LIE VP-2. (Rev. 8/10)	HE OWNER OF THE	Printed Eath Le CONTROLLIG PLOTE THIS IS NOT	9 3 C, 1 1	1/1/2

APP 002574 ROA 000980

>	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):						
	[] AND						
	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						
NLY NLY	Address City State Zip Code						
FIRST REASSIGNMENT DEALER ONLY	! 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						
THST P	ODOMETER READING Exempt - Model year over 9 years old.						
<u>-</u> ;	Signature of Seller(s)/Agent/Dealership I am aware of the above odorneter certification made by the seller/agent. Printed Name of Seller(s)/Agent/Dealership Dealer's License Number Date of Sale						
	Signature of Buyer Printed Full Legal Name of Buyer						
	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):						
	∃ AND						
	Printed Full Legal Name of Buyer Nevada Driver's License Number or identification Number OR						
IMENT	Printed Full Legal Name of Buyer Nevada Driver's License Number or identification Number						
SSIGNI	Address City State Zip Code						
SECOND REASSIGNMENT DEALER ONLY	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						
SEC							
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. Dealer's License Number Dealer's License Number						
	Signature of Buyer Printed Full Legal Name of Buyer						
>	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):						
	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						
臺兰	Address deCity State Zip Code						
85 Q	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.						
EAS	NO The mileage stated is in excess of its mechanical limits.						
THIRD REASSIGNM DEALER ONLY	TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY ODOMETER READING Exempt - Model year over 9 years old.						
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. Dealer's License Number Date of Sale						
	Signature of Buyer Printed Full Legal Name of Buyer						
	LIENHOLDER TO BE RECORDED						
E	Printed Full Logal Name of Liambelder						
-	Printed Full Legal Name of Lienholder (if no lienholder write "NONE")						
	Address Street City State 7in Code						

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

1/9/2015

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: Marisela.diez@titlemax.com

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 1996 Chevrolet Corvette 2D Coupe

MSRP: \$37,225

Fin Adv: \$8,125

Equip Ret: \$0

Tire Size: 285/40ZR17

Base HP: 300 @ 5000

Taxable HP: 51.2

Model Number: 1YY07

Price Includes: AT AC EW

VIN: 1G1YY2251T5119644

UVC: 1996160110

MPG: --/---

Weight: 3298

Fuel Type: Gas Wheelbase: 96.2

End of Term Months: 0

Adj. State: National

Mileage: 0

Mileage Cat: E

Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

Wholesale Black Book values as of 1/9/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$8,000	\$5,600	\$3,200
Options	N/A	\$200	\$200	\$200
Mileage	N/A	N/A	N/A	/ N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,200	\$5,800	\$3,400

Trade In Black Book values as of 1/9/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$8,140	\$5,740	\$3,070
Options	N/A	\$200	\$200	\$200
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,340	\$5,940	\$3,270

Retail Black Book values as of 1/9/2015

THE R. P. LEWIS CO., LANSING MICH. P. LEWIS CO., LANSING, MICH. 49, 1985.	MANAGE STATE OF THE STATE OF TH		X	
	X-CL	Clean	Average	Rough
Base	N / A	\$10,725	\$7,825	\$4,850
Options	N/A	\$200	\$200	\$200
Mileage	N/A	N/A	N/A	N/A
Region	N/À	\$0	\$0	\$0
Total	N/A	\$10,925	\$8,025	\$5,050

Residual Black Book values as of 1/9/2015

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

Cash Advance Snapshot Report Filter (Location: 11969 Loan: 11969-0145370 Ordered by Date)

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

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ID#	Orig. D	ate	Customer Nam	е Туре			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11969-0145370 Transactio	01/09/2	015 Type	Timmons-hun Trans. Date	ter, Lynett A3 New Due Date	Pro?	Rev2	\$5,969.82	\$4,020.00 <i>Principal</i>	\$1,683.61 <i>Fees</i>	\$1,850.00 Amit Paid	\$3,853.61 Due	. 0
11969-0145		NEL	1/9/2015 10:3		X	-	***************************************	\$4,020.00	\$0.00	\$0.00	\$4,020.00	
11969-0145	370-2 I	PMT	2/5/2015 1:55	3/10/2015	X	-		(\$62.38)	\$397.62	\$460.00	(\$62.38)	
11969-0145	370-3 F	FEE	2/8/2015		X	-		\$0.00	\$43.49	\$0.00	\$43.49	
11969-0145	370-4 I	PMT	3/6/2015 6:09	4/9/2015	X	-		(\$79.56)	\$376.95	\$500.00	(\$123.05)	
11969-0145	370-5	FEE	3/10/2015 7:1		X	-		\$0.00	\$56.83	\$0.00	\$56.83	
11969-0145	370-6 I	PMT	4/6/2015 4:11	5/9/2015	X	-		(\$9.59)	\$383.58	\$ 450.00	(\$66.42)	
11969-0145	370-7 I	FEE	4/9/2015 6:53		X	-		\$0.00	\$42.51	\$0.00	\$42.51	
11969-0145	5370-8 I	PMT	5/6/2 01 5 1:1 0	6/8/2015	Х	-		(\$14.86)	\$382.63	\$440.00	(\$57.37)	
11969-0145	5370 Tota	als:	1					\$3,853.61	\$1,683.61	\$1,8 50 .00	\$3,853.61	0
01/09/2015 Totals	s: 1						\$5,969.82	\$3,853.61	\$1,683.61	\$1,850.00	\$3,853.61	0

A - 34

	Confidential	Davisad 10 15 2008
	993.00	RACE PERIOD DEFERMENT \$16,993.00
		RS.604A.210 AND 445
	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:	
Are receipts filed? YES	NO Has the loan been extended or renewed? NO How many times? 0 Extensions: Title-6 add'l periods: A	the loan a collection account?
14A.410 (2f)? YES	oes 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)?	oes the written loan agreement includ
-	oes the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	oes the written loan agreement disclo
	oes the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? YES	oes the written loan agreement disclo
	Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?	(Applies to Title Loans Only) NRS 60A.445(2)
	Does the original term of the title loan exceed 30 days? NO	(Applies to Title Loans Only) NRS 604A.445(1)
Value: \$24,550.00	Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value	(Applies to Title Loans Only) NRS 604A.450(1)
N/A	Does the original term of the HIL not exceed 35 days?	(Applies High-Int Loans) NRS 604A.408(1)
N/A	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	(Applies to High-Interest Loans Only) NRS 604A.425(1b)
N/A	Does the original term of the D/D Loan not exceed 35 days?	(Applies to D/D Loans) NRS 604A.408(1)
	N/A Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
Other:	\$10,000 Was the borrower's income verified? YES Paystub Affidavit	hat is the borrower's expected gross monthly income?
it filed and perfected? N/A	If so, what is the collateral? 2007 CADILLAC ESCALADE L If secured by a vehicle title, is it filed and perfected?	the loan secured? YES
	Deposit High-Int Loans Title Loans Purpose of loan: N/A	oan Type: Deferred Deposit
55% YES	5 \$10,000.00 9/26/2015 \$4,373.64 6 & 1 2053.38/2053.36 121.55%	11969-0153448 2/28/2015
uoted Is the APR correct?	Date Amount of Loan Maturity Date Charge Payments Amount APR Quoted	Account Number Origination Date
EC/DV	Examiner: EC/DV	Borrower Name & Address: LINCOLN LEE
5/15/2015	LIS BLVD., STE. 102, LAS VEGAS, NV 89115 Exam as of: 5/15/2015	Licensee Address: 1600 N. NELLIS
Start Date: 5/15/2015	DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX Date: 5/	Licensee Name & DBA: TITLEMAX
	604A LOAN REVIEW WORKSHEET	
William Walliam Land		And the second s

Date: 2/28/2015 Number: 11969-0153448

Customer & Co-Cus	tomer Information	ACCOUNT	NUMBER:	: 11969-0	0153448			
FIRST NAME	LAST NAME			CO-CUSTOMER	FIRST NAI	ME	CO-CUSTOM	ER LAST NAME
LinconIn	Lee							
	POWERS HS (CT	D. NO		CO-CUSTOMER	SSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 7555 Hauck St				CO-CUSTOMER	STREET A	DDRESS		
City Las Vegas	STATE NV	ZIP CODE 89139		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
	DATE OF DE			CO-CUSTOMER	HOME PH	ONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle Inform				OF OPERATION: A.M. to 7:00 P.M.,		10:00 A.M. to 4:0	0 P.M., Closed	Sunday
LICENSEE NAME		LICEN	ISEE PHON	IE NUMBER	•			
TitleMax of Nevada, Inc.	d/b/a TitleMax	(702)4	38-9553					
LICENSEE STREET AD	DRESS		1	LICENSEE CITY		LICENSEE STA	TE L	ICENSEE ZIP CODE
1600 N. Nellis #102				Las Vegas		NV	8	9115
VEHICLE IDENTIFICAT 1GYFK638X7R370493	ION NUMBER (VIN)			NSE PLATE				
	LUELUOLE LANCE		LV-A		001.05			
VEHICLE YEAR	VEHICLE MAKE		VEHICLE N		COLOR	WIDLACK TOIM		
2007	CADILLAC	1	ESCALADE	=	ORANGE	w/BLACK TRIM		

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

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$10,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 09/26/2015 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.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

\$10,000.00

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.

\$14,373,64

121.545 %

\$4,373.64

Your navment schedule will be:

Your payment schedule will be:		
Number of Payments	Amount of Payments	When Payments are Due
6	\$2,053.38	3/30/2015 and each 30 days thereafter
1	\$2,053.36	9/26/2015

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.

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

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

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

For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to 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 defau the loan, we must offer a Repayment Plan to y process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

efore 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 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 gue date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (1) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted. less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

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 atforney 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.

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- z. Tou acknowledge and agree that by eith linto 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, 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.

APPB.NV.002583nt.2.04.2014

- 8. This Arbitration Provision is binding upon an enefits you, your respective heirs, successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax Customer's Signature	2/28/15 Date	Its Authorized Agent	2-28-/S Date
Co-Customer's Signature	Date		

Customer Recept/Repayment Plan Recept (210 day loan) NAME AND ADDRESS OF THE LICENSFE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #18 Linconin Lee 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11969-0153448 04/30/2015 05:03:32 PM LOAN AGREEMENT DATE: 2/28/2015 9:39:31 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$1,000.00 Melanie Urquijo TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$1,000.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$1,000.00 BALANCE DUE ON LOAN: \$10,023.87 **NEXT SCHEDULED DUE DATE:** 5/29/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

Printed Name

Signature

Customer Recept/Repayment Plan Recept (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #18 LinconIn Lee 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11969-0153448 03/28/2015 11:16:26 AM LOAN AGREEMENT DATE: 2/28/2015 9:39:31 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$1,000.00 Melanie Urquijo TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$67.60 INTEREST PAID: \$932.40 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$1,000.00 BALANCE DUE ON LOAN: \$9,932.40 **NEXT SCHEDULED DUE DATE:** 4/29/2015 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

Printed Name

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3/29/15

Account Number: 11969-0153448

Customer Name: Linconin Lee Address:

7555 Hauck St Las Vegas, NV 89139

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: 2007 CADILLAC ESCALADE 1GYFK638X7R370493

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 02/28/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offening you a "Grace Period" and you are voluntarily accepting such offer after 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	\$999.00	3/30/2015
2	\$999.00	4/29/2015
3	\$999.00	5/29/2015
4	\$999.00	6/28/2015
5	\$999.00	7/28/2015
6	\$999.00	8/27/2015
7	\$999.00	9/26/2015
8	\$1,428.57	10/26/2015
9	\$1,428.57	11/25/2015
10	\$1,428.57	12/25/2015
11	\$1,428.57	1/24/2016
12	\$1,428.57	2/23/2016
13	\$1,428.57	3/24/2016
14	\$1,428.58	4/23/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		

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

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

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

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

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

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

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

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

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

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

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

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

		LICENSEE: TitleMax of Nev	ada, Inc. d/b/a TitleMax
	7/28/10	Melai	(my 3/28/1
Customer's Signature	Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date		

Personal Information

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*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. Alippony, child support, or separate maintenance received under: court order written agreement oral understanding. Are you currently in bankruptcy? yes one How did you hear about us? (Circle one.)							
Friend/Referral Name of referrer?	Saw Store	Te	elevision	Yellow P	ages	Repeat Custom	er

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Other:

Postcard

Billboard

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 anses that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

Internet

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

TM-NV-Customer Application-V.2.0-10.09.2013

months relating to (i) your employment or source of income, a	hat you have told us about any changes you expect within the next 14 and (ii) current and expected gross monthly income and obligations. You have including the Architection Provisions
agree that you have read and understood all the above st	atements, including the Arbitration Provision.
	2-28-15
Applicant Signature	Date

Date

Co-Applicant Signature

Affidavit

COUNTY OF Clark	
Title Loan Agreement No.: 11969-015₹448 Date: 2/28/2015	
Customer Name: Lincoln G Lee Address: 7555 Hauck St Las Vegas, NV 89139 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1600 N Nellis Blvd Las Vegas, NV 89115
Vehicle Information: VIN: 1GYFK638X/R370493 License Plate State and No: LV-A2k1 Color: Orang Year: 200	7 Make: Cadillac Model: Escalade
In this Affidavit ("Affidavit"), the words "affiant," customer," "yo "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. of registered, licensed, and operating in accordance with Nevada law a 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income, or) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued pursuant to the laws of the State of Nevada that pursuant to the laws of another jurisdiction. market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidave true and correct information concerning the customer's income, obligueustomer has the ability to repay the title loan.	rit which states: (a) The customer has provided the licensee with rations, employment and ownership of the vehicle; and (b) The
The undersigned, Lincoln G Lee , being first duly sworn, state	s as follows:
 You have provided us with true and correct information c the vehicle; and 	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAY	ETH NOT.
Customer Signature:	

Co-Borrower Signature:

STATE OF NEVADA

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APP 002596 ROA 001002

1	FEDERAL AND STATE LAW REQ	UIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
	The undersigned h	OR PROVIDING A FALSE STATEMENT MAY RESULT IN THE following buyer(s): ereby certifies the vehicle described in this title has been transferred to the following buyer(s):
\perp		
	- FEDURA	Nevada Driver's License Number or Identification Number OR
h	Printed Full Legal Name of Buyer	
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
-	Printed Full Legal Name of Dayor	
L		State Zip Code
	Address Section of the order	ity State The mileage of the vehicle unless one of the following statements is checked. The mileage stated is in excess of its mechanical limits. The mileage stated is in excess of its mechanical limits.
	I certify to the best of my knowledge the out	
	1035	TENTHS The adometer reading is not the actual influence. The adometer reading is not the actual influence. The adometer reading is not the actual influence.
1	ODOMETER READING	
١	and the second s	Printed Name of Seller(s)/Agent/Dealership
-	Signature of Seller(s)/Agent/Dealership	pale or date
1	Signature of Seller(s)/Agent/Dealership am aware of the above odometer certifications	nade by the seller/agem. Li
Ì	<u></u>	Printed Full Legal Name of Buyer
ļ-	Signature of Buyer	TOTAL WITH THE TRANSFER OF OWNERSHIP
-	FEDERAL AND STATE LAW RE	QUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. TE OR PROVIDING A FAISE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. THE OR PROVIDING A FAISE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
.	FAILURE TO COMPLE	TE OR PROVIDING A FALSE STATEMENT MAY HESTIFFING THE SHOWING Buyer(s): d hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
	The undersigner	hereby certifies the verifice described
+	on the	
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number OR
		Nevada Driver's License Number or Identification Number
	Printed Full Legal Name of Buyer	
\		Zip Code
		S ZID OUGE
È	Address	City State 210 Code City State of the following statements is checked.
NLY	Address	City State City State State City
R ONLY	Address I certify to the best of my knowledge the or	City State City State The mileage of the vehicle unless one of the following statements is checked. The mileage stated is in excess of its mechanical limits. NO The mileage stated is in excess of its mechanical limits. The mileage stated is in excess of its mechanical limits.
LER ONLY	Address I certify to the best of my knowledge the or	City State City State City State State
DEALER ONLY	Address I certify to the best of my knowledge the or ODOMETER READING	City State City The mileage of the vehicle unless one of the following statements is checked. The mileage stated is in excess of its mechanical limits. NO The mileage stated is in excess of its mechanical limits.
DEALER ONLY	Address I certify to the best of my knowledge the or ODOMETER READING	City State City State Complete 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 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)/Apent/Dealership
DEALER ONLY	Address I certify to the best of my knowledge the or ODOMETER READING Signature of Seller(s)/Agent/Dealership	City State City Cometer 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 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 Date of Sele
DEALER ONLY	Address I certify to the best of my knowledge the or ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	City State Competer 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 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 Date of Sale Date of Sale
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DEALER ONLY	Signature of Buyer	The mileage of the vehicle unless one of the following statements is checked. In 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. 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 Dealer's License Number Date of Sale Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer
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DEALER ONLY	Signature of Buyer FEDERAL AND STATE LAW I FAILURE TO COMPI The undersign Printed Full Legal Name of Buyer	city cometer 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 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 Date of Sale Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. LETTE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. AND
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>	Signature of Buyer FEDERAL AND STATE LAW I FAILURE TO COMPI The undersign Printed Full Legal Name of Buyer	city State State
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REASSIGNMENT	Signature of Buyer FEDERAL AND STATE LAW I FAILURE TO COMPI The undersign Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address I certify to the best of my knowledge the	Interest 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. NO TENTHS The interest reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old. Printed Name of Seller(s)/Agent/Dealership Date of Sale Printed Full Legal Name of Buyer Printed Printed Full Legal Name of Buyer Printed Name of Seller(s)/Agent/Dealership Date of Sale Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Printed Full Full Legal Name of Buyer Printed Full Full Full Legal Name of Buyer Printed Full Ful
REASSIGNMENT	Signature of Buyer FEDERAL AND STATE LAW I FAILURE TO COMPI The undersign Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address T certify to the best of my knowledge the ODOMETER READING	Interest reading is the actual mileage of the vehicle unless one of the following statements is checked. The mileage stated is in excess of its mechanical limits. The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. Exempt - Model year over 9 years old. Printed Name of Seller(s)/Agent/Dealership Date of Sale Printed Full Legal Name of Buyer Printed Recurrence of the following buyer(s): Nevada Driver's License Number or Identification Number No The infleage of the vehicle unless one of the tollowing statements is checked. The infleage of the vehicle unless one of the statual mileage. WARNING: ODOMETER DISCREPANCY. Exempt Model year over 9 years old.
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REASSIGNMENT	Signature of Buyer FEDERAL AND STATE LAW FAILURE TO COMPI The undersign Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address Toertify to the best of my knowledge the ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certificate	The mileage of the vehicle unless one of the following statements is checked. NO
REASSIGNMENT	Signature of Buyer FEDERAL AND STATE LAW I FAILURE TO COMPI The undersign Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address T certify to the best of my knowledge the ODOMETER READING	In mileage stated is in excess of its mechanical limits. NO
REASSIGNMENT	Signature of Buyer FEDERAL AND STATE LAW FAILURE TO COMPI The undersign Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address Toertify to the best of my knowledge the ODOMETER READING Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certificate	Interest reading is the actual mileage of the vehicle unless one of the following statements is checked. NO
THIRD REASSIGNMENT	Signature of Buyer FEDERAL AND STATE LAW FAILURE TO COMPIT The undersign Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address I certify to the best of my knowledge the ODOMETER READING Signature of Setler(s)/Agent/Dealership I am aware of the above odometer certificate Signature of Buyer	City
THIRD REASSIGNMENT DEALER ONLY	Signature of Buyer FEDERAL AND STATE LAW FAILURE TO COMPIT The undersign Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Address I certify to the best of my knowledge the ODOMETER READING Signature of Setler(s)/Agent/Dealership I am aware of the above odometer certificate Signature of Buyer	Ometer reading is the actual mileage of the vehicle unless one of the following statements is checked. NO

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 002597 ROA 001003

Contact Information

2/28/2015

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: Marisela.diez@titlemax.com

Telephone: 404-542-6618

Fax:

Vehicle Info For 2007 Cadillac Escalade Base 4D Utility AWD

MSRP: \$57,225

Fin Adv: \$20,825

Equip Ret: \$59,720 Tire Size: 265/65R18 Base HP: 400 @ 5700

Taxable HP: 52.8

Model Number: 6K15706

Price Includes: AT AC EW LTH SR

VIN: 1GYFK638X7R370493

UVC: 2007140034

MPG: 13/19 Weight: 7100

Fuel Type: Gas Wheelbase: 116.0

End of Term 0 Months:

Adj. State: National

Mileage: 0 Mileage Cat: E Cylinders: 8

Transmission: A Drive Train: AWD End of Term 0

Mileage:

Wholesale 8lack Book values as of 2/27/2015

for a real charles attend on anyone	X-CL	Clean	Average	Rough
Base	N/A	\$20,850	\$18,250	\$15,450
Options	N/A	\$0	\$0	A POST
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$20,850	\$18,250	\$15,450
9.00	A CONTRACT OF STREET	y a consequence seek	Marine Commission of Control Control Control Control	i a

Trade In Black Book values as of 2/27/2015

	national supplier of the contraction of the contrac	nutran terminah kanada dan dan kanada kanada dan kanada kanada dan	March and the state of the stat	100 %
	X-CL	Clean	Average	Rough
Base	N/A	\$21,110	\$18,510	\$14,520
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$21,110	\$18,510	\$14,520

Retail Black Book values as of 2/27/2015

Account of which of Albania and	X-CL	Clean	Average	Rough
Base	N/A	\$24,550	\$21,675	\$18,150
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$24,550	\$21,675	\$18,150

Residual Black Book values as of 2/27/2015

12 Month 24 Month 30 Month 36 Month 42 Month 48 Month 60 Month End Of Term

Cash Advance Snapshot Report Filter (Location: 11969 Loan: 11969-0153448 Ordered by Date)

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

02/28/2015				T			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
ID#	Orig. Da		Customer Nam				\$14,373.64	\$10,000.00	\$2,023.87	\$2,000.00	\$10,023.87	0
11969-0153448	02/28/20		Lee, Linconin (Trans. Date	New Due Date	Pro?	Rev?		Principal	Fees	Amt Paid	Due	
Transactio		ype	2/28/2015 9:3	MANER WATER OF MICHIGAN	X	_		\$10,000.00	\$0.00	\$0.00	\$10,000.00	
11969-015	•	VEL.		4/29/2015	X	_		(\$67.60)	\$932.40	\$1,000.00	(\$67.60)	
11969-015	·	PMT	3/28/2015 11:	4/29/2015	X	_		\$0.00	\$66.15	\$0.00	\$66.15	
11969-015		EE	3/30/2015 6:5					\$0.00	\$0.00	\$0.00	\$0.00	
11969-015	3448-4 l	_OG	4/29/2015 5:1		Х	-		\$0.00	\$992.25	\$0.00	\$992.25	
11969-015	3448-5 I	EE	4/29/2015 7:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-015	3448-6	LOG	4/30/2015 10:		Х	-		\$0.00	\$33.07	\$1.000.00	(\$966.93)	
11969-015	3448-7	PMT	4/30/2015 5:0	5/29/2015	X	-		\$9,932.40	\$2,023.87	\$2,000.00	\$10,023.87	0
11969-018		is:	1					\$9,83 <i>2.4</i> 0	32,7 2 3.01	620,000.00	p , v , v , v	
02/28/2015 Tota	1 4						\$14,373.64	\$9,932.40	\$2,023.87	\$2,000.00	\$10,023.87	0

A - 35

The second secon
604A LOAN REVIEW WORKSHEEL
Licensee Name & Exam Start DBA: 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: 5/15/2015
Borrower Name & Examiner: EC/DV Address: NOEL DANILA
Account Number Origination Date Amount of Loan Maturity Date Charge Payments Amount APR Quoted Is the APR correct?
11969-0148095 1/26/2015 \$4,020.00 8/24/2015 \$1,758.20 6.&1 825.46/825.44 121.55% YES
D,
the loan secured? YES If so, what is the collateral? 2002 FORD EXPLORER LIMITED If secured by a vehicle title, is it filed and perfected? N/A
hat is the borrower's expected gross monthly income? \$3,200 Was the borrower's income verified? YES Paystub Affidavit Verification Other:
(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A N/RS 604A.425(1a)
(Applies to D/D Loans) NRS 6044.408(1) Does the original term of the D/D Loan not exceed 35 days? N/A
(Applies to High-Interest Loans Only) Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? NRS 604A.425(1b)
(Applies High-Int Loans) Does the original term of the HIL not exceed 35 days? NRS 604A 408(1)
(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$8,800.00
(Applies to Title Loans Only) NRS 604A.445(1) Does the original term of the title loan exceed 30 days? NO
(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? NRS 60A.445(2)
oes the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?
oes the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?
oes the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? YES
the loan a collection account? NO Has the loan been extended or renewed? NO How many times? O Extensions: Title-6 addit periods: D/D & High Int Loans - 90 days Are receipts filed? YES
VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:
RS.604A.210 AND 445
RACE PERIOD DEFERMENT \$6,831.20
Confidential

APP 002601 ROA 001007

Title Loan Agreement

Jate: 1/26/2015								1141110011 11000 0110000	
Customer & Co-Custon	ner Information	ACCOUNT	NUMBER:	11969-0	148095			·	
FIRST NAME Noel	LAST NAME Danila			CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME			
		0		CO-CUSTOMER	SSN	CO-CUSTOM	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
STREET ADDRESS 2307 San Jose Ave				CO-CUSTOMER	STREET A	ADDRESS			
J	STATE NV	ZIP CODE 89104		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE	
			CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF E			MER DATE OF BIRTH			
Motor Vehicle & Informati	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/l	b/a TitleMax		ISEE PHON 138-9553	IE NUMBER					
LICENSEE STREET ADDF 1600 N. Nellis #102			1	LICENSEE CITY Las Vegas		LICENSEE STA NV		ICENSEE ZIP CODE 9115	
VEHICLE IDENTIFICATION 1FMZU75E62ZA50338	N NUMBER (VIN)			ENSE PLATE XFM					
VEHICLE YEAR 2002	VEHICLE MAKE FORD		VEHICLE N	MODEL R LIMITED	COLOR WHITE				

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.

2002

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise Term, Principal, Interest, Charges and Payment. agreed in writing \$4,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 08/24/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Number: 11969_01/8095

FEDERAL TRUTH-IN-LENDING DISCLUSUKE:

ANNUAL PERCENTAGE RATE

The cost of your credit as a vearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

\$4,020.00

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.

\$5,778.20

121.545 %

\$1,758.20

Your payment schedule will be:		
Number of Payments	Amount of Payments	When Payments are Due

riginizer of Laymonia		
6	\$825,46	2/25/2015 and each 30 days thereafter
1	\$825.44	8/24/2015

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
Amount given to you directly:	\$4,000.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$20.00
4. Amount paid to on your behalf:	\$0.00

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

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

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

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

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

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (1) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted. less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court or arbitrator deems appropriate. If we do not use one or more remedies following your default, we do not waive our right to the same or another remedy or remedies. Our rights herein are cumulative, not exclusive.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Governing Law and Assignment. 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 ansing from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

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

- z. Tou acknowledge and agree that by effects to this Albitration 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 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 clairns 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.

APPENV.in 002605 4 of 5 ROA 001011 benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax		///	
Customer's Signature	1.26-15 Date	lys Authorized Agent	/-26-/5 Date
Co-Customer's Signature	Date		

Customer Recept/Repayment Plan Recept (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Noel Danila Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 05/04/2015 01:07:37 PM 11969-0148095 LOAN AGREEMENT DATE: 1/26/2015 3:25:05 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Melanie Urquijo \$402.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$402.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$402.00 \$4,125.89 BALANCE DUE ON LOAN: 5/26/2015 **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

Signature

Customer Rec⊆pt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Noel Danila Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/03/2015 01:00:46 PM 11969-0148095 LOAN AGREEMENT DATE: 1/26/2015 3:25:05 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Antonio Silvas \$402.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$402.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$402.00 TOTAL AMOUNT PAID TODAY: \$4,112.91 BALANCE DUE ON LOAN: 4/26/2015 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 Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Noel Danila Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/06/2015 01:02:15 PM 11969-0148095 LOAN AGREEMENT DATE: 1/26/2015 3:25:05 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Antonio Silvas \$402.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$402.00 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: \$402.00 TOTAL AMOUNT PAID TODAY: \$4,140.08 BALANCE DUE ON LOAN: 3/27/2015_ 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.

Allows Sid

Printed Name

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3-6-15

Account Number: 11969-0148095

Customer Name: Noel Danila

Address: 2307 San Jose Ave Las Vegas, NV 89104

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: 2002 FORD EXPLORER LIMITED 1FMZU75E62ZA50

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 01/26/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offening you a "Grace Period" and you are voluntarily accepting such offer after 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	\$401.60	2/25/2015
2	\$401.60	3/27/2015
3	\$401.60	4/26/2015
4	\$401.60	5/26/2015
5	\$401.60	6/25/2015
6	\$401.60	7/25/2015
7	\$401.60	8/24/2015
8	\$574.29	9/23/2015
9	\$574.29	10/23/2015
10	\$574.29	11/22/2015
11	\$574.29	12/22/2015
12	\$574.29	1/21/2016
13	\$574.29	2/20/2016
14	\$574.26	3/21/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$6,831.20	

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% 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.

Hall	3-6-15	LICENSEE: TitleMax of Nevada, Inc. d	3-6-15
Customer's Signature	Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date		

Personal Information

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Friend/Referral Name of referrer?	Saw Store	Televi	sion	Yellow F	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.

#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 disclosures. 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.

ROA 001021

†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 EXPÉCT (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 $APP 0026_{\rm get}$

expected gross monthly income and obligations. You agree that you h	nave told us about any changes you expect within the next 14
months relating to (i) your employment or source of income, and (ii) cu	rrent and expected gross monthly income and obligations. You
agree that you have read and understood all the above statement	s, including the Arbitration Provision.
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Applicant Signature	Date
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Date

Co-Applicant Signature

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 11969-0148095 Date: 1-26-2015

Customer Name: Noel L Danila Address: 2307 San Jose Ave

Las Vegas, NV 89104

Co-Borrower Name:

Address:

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

1600 N Nellis Blvd Las Vegas, NV 89115

Vehicle Information: VIN: 1FMZU75E62ZA50338

Color: White Year: 2002 License Plate State and No: 969-XFM

Make: Ford

Model: Explorer

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 approvider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that identifies the level owner of a working or one similar decompant 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, work L. Comit or being first duly sworn, states as follows:

- 1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
- 2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

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LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA, INC. / I 3900 W. SAHARA AVE LAS VEGAS NV 89102-0507				
SIGNATURE OF AUTHORIZED AGENT TITLEMAX 9900 W Sahara Ave PRINTED NAMESOS AVERNION COM 702-262-5479	DATE	ESCRIBED ON TH	IS THE 15 HERE	BY RELEASED
FEDERAL AND STATE LAW REQUIRES THAT YOU COMPLETE OR PROVIDING A FALSE STATEMENT. The undersigned hereby certifies the vehicle described in Printed Full Legal Name of Buyer. Printed Full Legal Name of Buyer.	this title has been transfer	red to the following buyer(s Nevada Driver's Licen		on Number Con
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ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

1/26/2015

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: Marisela.diez@titlemax.com

Telephone: 404-542-6618

Notes

Vehicle Info For 2002 Ford Explorer Limited 4D Utility 4WD

MSRP: \$34,510

Fin Adv: \$6,375

Equip Ret: \$36,110

Tire Size: 245/70R16 Base HP: 210 @ 5250

Taxable HP: 36.7

Model Number: U75

VIN: 1FMZU75E62ZA50338

UVC: 2002300094

MPG: 17/21

Weight: 5520 Fuel Type: Gas

Wheelbase: 114.0 End of Term 0 Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 6

Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

Price Includes: AT AC 6CY

Wholesale Black Book values as of 1/26/2015

	X-CL	Clean	Average	Kougn
Base	N/A	\$6,450	\$4,950	\$3,625
Options	N/A	\$0	\$0	\$0
	N/A	N/A	N/A	N/A
Mileage	N/A	\$0	\$0	\$0
Region	N/A	\$6,450	\$4,950	\$3,625
Total	an manual axt = 4		and the second state of the Con-	- Julia di

Trade In Black Book values as of 1/26/2015

Company of the Comment of the Commen	X-CL	Clean	Average	Rough
Base	N/A	\$6,540	\$5,040	\$3,480
	N/A	\$0	\$0	\$0
Options	N/A	N/A	N/A	N/A
Mileage	7//A	\$0	\$0	\$0
Region	N/A	\$6,540	\$5,040	\$3,480
Totai	N/A			AND RESERVED AND AND ADDRESS OF THE PARTY OF

Retail Black Book values as of 1/26/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$8,800	\$6,850	\$5,250
	N/A	\$0	\$0	\$0
Options	N/Δ	N/A	N/A	N/A
Mileage	N/A	\$O	\$0	\$0
Region	N/A	\$8.800	\$6,850	\$5,250
Total	11/1/1	A CHARLES AND A LOSS OF THE PARTY OF THE PAR	response to the response with a	Contraction of the second

Residual Black Book values as of 1/26/2015

Section and advantage of \$1.			20 Month	36 Month	42 Month 4	48 Month 6) MONTH E	N/A
•	12 Month	24 MOIILL	30 1301101		NIZA	N/A	N/A	N/A
Base	N/A	N/A	N/A	N/A	IV/A		60	N/A
	40	\$0	\$0	\$0	\$0	ŞU	, PU	,
Options	30		1	N/A	N/A	N/A	N/A	N/A
Mileage	N/A	N/A	N/A	14/2)	1	N/A	N/A	N/A
Total	N/A	N/A	N/A	, N/A	N/A	N/A	14,11	

Cash Advance Snapshot Report Filter (Location: 11969 Loan: 11969-0148095 Ordered by Date)

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

01/26/2015						oll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
ID# Orig. Da	ate	Customer Name	e Type			\$5,778.20	\$4,020.00	\$1,311.89	\$1,206.00	\$4,125.89	0
11969-0148095 01/26/20	15	Danila, Noel L	A2 New Due Date	Den 2		\$5,110.20	Principal	Fees	Amt Paid	Due	
Transaction # 1	pe		Mem Due hate	X	37691		\$4,020.00	\$0.00	\$0.00	\$4,020.00	
11969-0148095-1 N	1EL	1/26/2015 3:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0148095-2 L	.OG	2/25/2015 12:			-		\$0.00	\$401.60	\$0.00	\$401.60	
11969-0148095-3 F	FEE	2/25/2015 7:0		Х	-		\$0.00	\$120.48	\$402.00	(\$281.52)	
11969-0148095-4 F	TMS	3/6/2015 1:02	3/2 7 /2015	Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0148095-5 l	LOG	3/27/2015 12:		Х	-		\$0.00	\$281.12	\$0.00	\$281.12	
11969-0148095-6	FEE	3/27/2015 7:2		Х	-		\$0.00	\$93.71	\$402.00	(\$308.29)	
	PMT	4/3/2015 1:00	4/26/2015	Х	-		\$0.00	\$307.89	\$0.00	\$307.89	
	FEE	4/26/2015		Х	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
	LOG	4/27/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0148095-10	LOG	5/1/2015 2:57		Х	-		• -	\$0.00	\$0.00	\$0.00	
11969-0148095-11		5/2/2015 2:04		Х	-		\$0.00	\$107.09	\$402.00	(\$294.91)	
11969-0148095-12		5/4/2015 1:07	5/26/2015	X	-		\$0.00	\$1,311.89	\$1,206.00	\$4,125,89	0
11969-0148095 Tot		1					\$4,020.00	\$1,211.00	\$1.000.00	W 1, 1 12 1 1 1 1	
11225.0:40080		·								01.405.00	
						\$5,778.20	\$4,020.00	\$1,311.89	\$1,206.00	\$4,125.89	0
01/26/2015 Totals: 1						• •					

ROA 001028

A - 36

604A LOAN REVIEW WORKSHEET	Fram Start
Licensee Name & Exam Start DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX Date: 5/15/2	Exam Start Date: 5/15/2015
Licensee Address: 1600 N. NELLIS BLVD., STE. 102, LAS VEGAS, NV 89115 Exam as of: 5/15/2	Exam as of: 5/15/2015
Borrower Name & Address: FRANCISCO CARDENAS Examiner: EC/DV	Examiner: EC/DV
Date Amount of Loan Maturity Date Charge Payments Amount	nent APR Quoted Is the APR correct?
11969-0116317 7/17/2014 \$5,620.00 2/12/2015 \$2,193.82 6 & 1 \$1,116.26 109.38%	-
Deferred Deposit	//A
s the loan secured? YES If so, what is the collateral? 2005 CHEVROLET C1500 TAHOE If secured by a vehicle title, is it filed	If secured by a vehicle title, is it filed and perfected? N/A
What is the borrower's expected gross monthly income? \$3,400 Was the borrower's income verified? YES Paystub 🗌 Affidavit 🔽 Other:	<u></u>
(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? NRS 604A.425(Ia)	N/A
(Applies to D/D Loans) NRS 604A 408(1) Does the original term of the D/D Loan not exceed 35 days? N/A	N/A
(Applies to High-Interest Loans Only) Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? NRS 604A.425(1b)	
(Applies High-Int Loans) Does the original term of the HIL not exceed 35 days? N/A NRS 604A.408(1)	N/A
(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NRS 6044.450(1) NO Fair Market Value	Fair Market Value: \$10,175.00
(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? NRS 604A.445(1)	
(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604.4.445 (2)? NRS 604.445(2)	NO
Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? YES	
Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	
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)?	rrsuant to NRS 604A.410 (2f)? YES
Is the loan a collection account? NO Has the loan been extended or renewed? NO How many times? O D/D & High Int Loans - 90 days Are re-	Title-6 add'l periods: Are receipts filed? YES
VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:	
NRS.604A.210 AND 445	de la companya de la
GRACE PERIOD DEFERMENT \$9,156.61	
Confidential	

Title Loan Agreement

Date: 7/17/2014								Number: 11969-0116317
Customer & Co-Cust	tomer Information	ACCOU	NT NUI	MBER: 1196	9-0116317			
FIRST NAME Francisco	LAST NAME Cardenas-valer	ncia		CO-CUSTOME	R FIRST N	AME	CO-CUSTOM	ER LAST NAME
		. N	0	CO-CUSTOME	CO-CUSTOMER SSN CO-CUSTOMER		ER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 4663 Coronado Hills Way	1			CO-CUSTOME	R STREET	ADDRESS		
City Las Vegas	STATE NV	ZIP COD 89115	E	CO-CUSTOME	RCITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
				CO-CUSTOME	R HOME PI	HONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle Informa		Monday	E'S HO to Frida	OURS OF OPERATION y 9:00 A.M. to 7:00 P.N	I: I., Saturday	10:00 A.M. to 4:00	0 P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc.		LICE		PHONE NUMBER				
LICENSEE STREET ADD 1600 N. Nellis				LICENSEE CITY Las Vegas		LICENSEE STA	-	ICENSEE ZIP CODE 9110
VEHICLE IDENTIFICATION 1GNEC13T85R105128	ON NUMBER (VIN)			LICENSE PLATE 749VUZ				
VEHICLE YEAR 2005	VEHICLE MAKE chev			CLE MODEL) tahoe	COLOR WHITE			

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$5,620.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2997% from the date of this Loan Agreement until 02/12/2015 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 vearly rate.

FINANCE CHARGE

The dollar amount the credit will cost you.

Amount Financed

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

Total of Payments

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

109.3771 %

\$2,193,82

\$5,620.00

\$7,813.82

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,116.26	8/16/2014 and each 30 days thereafter
1	\$1,116.26	2/12/2015

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\$5,620.001. Amount given to you directly:\$5,600.002. Amount paid on your account:\$0.003. Amount paid to public officials:\$20.004. Amount paid to _____ on your behalf:\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

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

- 2. You acknowledge and agree that by enterior to 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.
- 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 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 li
- 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 attomeys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax		1100	
Troncisco J. Cordenes Customer's Signature	7-17-2014 Date	Its Authorized Agent	7.17.7.6 Date
Co-Customer's Signature	Date		

Customer Receipt/Repayment Plan Receip (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Francisco Cardenas-valencia Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/23/2015 03:41:19 PM 11969-0116317 LOAN AGREEMENT DATE: 7/17/2014 10:25:57 AM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Nathalie Ramirez \$505.00 TODAY'S PAYMENT ITEMIZATION \$18.17 PRINCIPAL PAID: \$486.83 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$505.00 TOTAL AMOUNT PAID TODAY: \$0.00 BALANCE DUE ON LOAN: 3/25/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

Francisco J. Cardenes Francisco J. Condones

Customer Recpt	ukepaymen	it Pian Receipt (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: Francisco Cardenas-valencia
LOAN AGREEMENT IDENTIFICATION NO. 11969-0116317		DATE/TIME OF RECEIPT OF PAYMENT: 01/26/2015 05:20:35 PM
LOAN AGREEMENT DATE: 7/17/2014 10:25:57 AM		
If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$506.00	AGENT RECEIVI Denise Ross	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$506.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$506.00	
BALANCE DUE ON LOAN:	\$5,837.37	
NEXT SCHEDULED DUE DATE:	2/12/2015	
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 e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.

Printed Name Signature

Customer Rec pt/Repayment Plan Rece t (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Francisco Cardenas-valencia Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/26/2014 05:32:59 PM 11969-0116317 LOAN AGREEMENT DATE: 7/17/2014 10:25:57 AM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Nathalie Ramirez \$505.25 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$505.25 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$505.25 \$5,821.29 BALANCE DUE ON LOAN: 1/13/2015 **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. \Box П 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.

sco J. Cer Ine Troncisco J. Contenos
Signature

Customer Rec_.pt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE: Francisco Cardenas-valencia Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 11/24/2014 03:47:38 PM 11969-0116317 LOAN AGREEMENT DATE: 7/17/2014 10:25:57 AM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Antonio Silvas \$505.25 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$505.25 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$505.25 TOTAL AMOUNT PAID TODAY: \$5,787.61 BALANCE DUE ON LOAN: 12/14/2014 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

Froncisco Condonas

ionasco J. Cartems

Customer Re 🦼 p	t/Repaymen	t (210 day loan) در t (210 day loan)		
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #18 1600 N. Nellis Las Vegas, NV 89110	-	PAYMENT MADE ON BEHALF OF OR BY: Francisco Cardenas-valencia		
LOAN AGREEMENT IDENTIFICATION NO. 11969-0116317		DATE/TIME OF RECEIPT OF PAYMENT: 10/27/2014 04:33:20 PM		
LOAN AGREEMENT DATE: 7/17/2014 10:25:57 AM				
If you have multiple loans, this payment was applied to the loan number identified above.				
AMOUNT PAID: \$505.25	AGENT RECEIVII Denise Ross	NG PAYMENT:		
TODAY'S PAYMENT ITEMIZATION				
PRINCIPAL PAID:	\$0.00			
INTEREST PAID:	\$505.25	.		
CHARGES PAID:	\$0.00			
FEES PAID:	\$0.00			
TOTAL AMOUNT PAID TODAY:	\$505.25			
BALANCE DUE ON LOAN:	\$5,821.31			
NEXT SCHEDULED DUE DATE:	11/14/2014	<u> </u>		
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you are represent that the information previously provi	cknowledge that the ded on the Covered	you acknowledge that upon repayment in full, we returned the apayment information noted above is accurate. You further a Borrower Identification Statement is still accurate.		
represent that the information previously provi	ded on the Covered	Borrower Identification Statement is still accurate.		

Signature

Printed Name

Customer Recapi	икераушен	t Plan Receipt (210 day loan)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #18 1600 N. Nellis Las Vegas, NV 89110		PAYMENT MADE ON BEHALF OF OR BY: Francisco Cardenas-valencia
LOAN AGREEMENT IDENTIFICATION NO. 11969-0116317		DATE/TIME OF RECEIPT OF PAYMENT: 09/22/2014 04:18:08 PM
LOAN AGREEMENT DATE: 7/17/2014 10:25:57 AM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$505.25	AGENT RECEIVI Denise Ross	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$505.25	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$505.25	
BALANCE DUE ON LOAN:	\$5,737.11	
NEXT SCHEDULED DUE DATE:	10/15/2014	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that th rided 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

Printed Name

Customer Receipt	икераушен	it Flair Necespt (210 day sour)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #18 1600 N. Nellis Las Vegas, NV 89110		PAYMENT MADE ON BEHALF OF OR BY: Francisco Cardenas-valencia
LOAN AGREEMENT IDENTIFICATION NO. 11969-0116317		DATE/TIME OF RECEIPT OF PAYMENT: 08/20/2014 04:55:00 PM
LOAN AGREEMENT DATE: 7/17/2014 10:25:57 AM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$506.00	AGENT RECEIVI Marisela Diaz	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$506.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$506.00	
BALANCE DUE ON LOAN:	\$5,686.60	·
NEXT SCHEDULED DUE DATE:	9/15/2014	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement. Acknowledgments. By signing below, you a	acknowledge that th	you acknowledge that upon repayment in full, we returned the see payment information noted above is accurate. You further sed Borrower Identification Statement is still accurate.
Francisco Clardenos Printed Name		sco J-Ciranos

Customer Receipt xtension & Receipt/Repa nent Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax		PAYMENT MADE ON BEHALF OF OR BY: Francisco J Cardenas-valencia
1600 N. Nellis #102 Las Vegas, NV 89115		4663 Coronado Hills Way Las Vegas, NV 89115
LOAN AGREEMENT IDENTIFICATION NO. 11969-0116317		DATE/TIME OF RECEIPT OF PAYMENT:
LOAN AGREEMENT DATE: 07/17/2014		04/01/2015 16:11:48
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$800.26	AGENT RECEIVI Nathalie Ramir	

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFO	DRMATION
PRINCIPAL PAID:	\$800.26_	PRINCIPAL:	\$800.26_
INTEREST PAID:	\$	INTEREST:	\$0.00
CHARGES PAID:	\$0.00_	FEES:	\$
		CHARGES:	\$0.00_
FEES PAID:	\$0.00	BALANCE DUE ON LOAN:	\$4801.57
TOTAL AMOUNT PAID TODAY:	\$800.26_	REPAYMENT PLAN MINIMUM	\$800.26
		NEXT SCHEDULED DUE DAT	E: <u>4/24/2015</u>

☐ Account	paid in	full by	rescission
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☐ Account paid in full
☐ Title Returned Upon

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

☐ Loan Agreement Extended as Provided Below and in Your Loan Agreement, Which Remains Outstanding.

Extension. By signing below, you acknowledge that we have extended the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 604A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not to exceed 30 days. To extend, you have paid at least the amount of the finance charges provided in the Loan Agreement. For each extension period, you have agreed to pay the amount of the finance charges pursuant to the Loan Agreement, and you have agreed to pay such amounts, plus the outstanding principal, at the end of such extension period. The finance charges disclosed on a yearly basis, as a percentage, are 0.00% per annum.

Loan Agreement Disclosures. BECAUSE THIS IS ONLY AN EXTENSION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE <u>ARBITRATION AGREEMENT</u>, REMAIN IN FULL FORCE AND EFFECT. You further acknowledge that the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.

Extension Prepayment. Pursuant to the Loan Agreement, you may pay any extension thereof, in full or in part at any time, without an additional charge or fee, before your extended due date listed above.

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 possession of the Title.

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. 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.

Printed Name

Signature

APP 002637

ROA 001043

No. 11969-0116317

Customer Name: Cardenas-valencia, Francisco J

Address:

4663 Coronado Hills Way Las Vegas, NV 89115 (702)773-2078

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1600 N. Nellis #102

Las Vegas, NV 89115

Vehicle Information: 2005, WHITE, chev, c1500 tahoe, 1GNEC13T85R105128

Date: 2/23/2015

Co-Borrower Name:

Address:

Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the vehicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 07/17/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your

payment in the amount of \$6,106.83 was due on 02/12/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0.00 and to pay a total of \$5601.83 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date	
1st Scheduled Payment	\$800.26	3/25/2015	
2nd Scheduled Payment	\$800.26	4/24/2015	
3rd Scheduled Payment	\$800.26	5/24/2015	
4th Scheduled Payment	\$800.26	6/23/2015	
5th Scheduled Payment	\$800.26	7/23/2015	
6th Scheduled Payment	\$800.26	8/22/2015	
7th Scheduled Payment	\$800.27	9/21/2015	
The total amount due under the terms of the Repayment Plan:	\$5601.83		

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title to you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment.

Default. You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge

and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

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

its Employee

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

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.

TM-NV-7 Repayment Plan-V.1.0-03.11.2011

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 8/20/2014

Account Number: 11969-0116317

Customer Name:

Francisco Cardenas-valencia

Address:

4663 Coronado Hills Way Las Vegas, NV 89115

Co-Borrower Name:

Address:

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

Address: 1600 N. Nellis

Las Vegas, NV 89110

Vehicle Information: 2005 chev c1500 tahoe 1GNEC13T85R105128

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 07/17/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you 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	\$505.23	8/16/2014
2	\$505.23	9/15/2014
3	\$505.23	10/15/2014
4	\$505.23	11/14/2014
5	\$505.23	12/14/2014
6	\$505.23	1/13/2015
7	\$505.23	2/12/2015
8	\$802.86	3/14/2015
9	\$802.86	4/13/2015
10	\$802.86	5/13/2015
11	\$802.86	6/12/2015
12	\$802.86	7/12/2015
13	\$802.86	8/11/2015
14	\$802.84	9/10/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$9,156.61	

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 0.2997% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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

		LICENSEE: THE Max of Nevada	, Inc. d/b/a TitleMax
Francisco J. Coxo Customer's Signature	Lenas 9-20-14 Date	offs Authorized Agent	8/20/Lole
Co-Borrower's Signature	Date		

Customer Application Personal Information So First Name Cell Phone CSCO I Address (optional)†† Which number do you prefer that we call? Best time to co □ Home Phone Cell Phone Physical Address (Street Number & Name) Apt# Zip County 10905 Mailing Address (If different from physical address) City State Zip Source of Income Employ Ĕr NOO Time at Job? V. LOS Vegus BU. Superviso Cock Pay Frequency: (check one) Gross Gross Monthly Monthly □ 1st & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks) Income Obligatio Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ŋs □ Self-Employed 3400 *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under:

court order

written agreement

oral understanding. Are you currently in bankruptcy?

yes **Credit References** Phone # City Address (Street Number & Name) (/ Phone # City Personal References Address (Street Number & Name) Nam Zip Phone-7 8 yeurs Head City State Zip Phone riend. 6 years Address (Street Number & Name) City State Zip Phone 15 4841S Address (Street Number & Name) City State Zip Phone 5 yeurs.

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?	A morani.	
Physical Address (Street Number & Name)			Apt #	
City		State Zip	County	
Mailing Address (if different from physical address)				
City		State Zip		
Employer * (Source of Income)	Em	ployer Address Street Num	nber & Name)	
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor		
Pay Frequency: (check one)		Next Payday	Current and Expected Gross Gross	Work Shift
☐ 1 st & 15 th of month ☐ 15 th & end of month ☐ Biweel	kly (every 2 weeks)		Monthly Monthly	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 st day)	☐ Monthly (3rd day)		Income Obligations	
□ Self-Employed			\$ \$	
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy? yes no				ng this obligation.
How did you hear about us? (Circle one.)				
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages (Repeat Customer
Internet Billboard	Postcard	Other:		

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, 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.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 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 arbitration. The arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then an

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

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

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

Ability to Repay Verification.

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

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

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

Applicant Signature	7-16-2014 Date 7-17-2014
Co-Applicant Signature	Date

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 11969-0116317 Date: 07/17/2014

Customer Name: Cardenas-Valencia, Francisco

Address: 4663 Coronado Hills Way

Las Vegas, NV 89115

Co-Borrower Name:

Address:

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

1600 N Nellis Blvd Ste 102 Las Vegas, NV 89115

Vehicle Information: VIN: 1GNEC13185R105128

License Plate State and No: 749VUZ

Color: WHITEYear: 2005

Make: CHEVY Model: TAHOE

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

Co-Borrower Signature:

 $APP \ 002647$ ROA 001053

STATE OF TAXABLE

CERTIFICATE OF TITLE

1GNEC13T85R105128

YEAR 2005 MAKE CHEV C1500 TAHO

VEHICLE BODY

TITLE NUMBÉR

754655 6878 J. 3

ODOMETER MILES

93789 ODOMETER BRAND

FUEL TYPE G

SALES TAX PO

T4W

NV006483490 **GVWR**

4975

EMPTY WT GROSS WT

BRANDS

ACTUAL MILES

OWNER(S) NAME AND ADDRESS CARDENAS-VALENCIA FRANCISCO 4651 CORONADO HILLS WAY LAS VEGAS NV 89115-3806

LIENHOLDER NAME AND ADDRESS

FAST CASH TITLE LOANS 5645 S EASTERN AVE STE 4 LAS VEGAS NV 89119-2308

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

SIGNATURE OF AUTHOBIZED AGENT Fast Cash, Fitle Loans

5645 S. Eastern Ave. Suite #4

PRINTED NAMESOF 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):

Nevada Oriver'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 Zio Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. City The mileage stated is in excess of its mechanical limits.

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

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

I am aware of the above odometer certification made by the seller/agent. \square Dealer's License Number

Printed Full Legal Name of Buyer Signature of Buyer CONTROL NO.

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

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

>		ES THAT YOU STATE THE MIL PROVIDING A FALSE STATE pertifies the vehicle described in	MENT MAY RESULT IN FINE	S AND/OR IMPRISONMENT.	·.	
				7/15/14		ANID
	Printed Full Legal Name of Buyer		Nevada Driver's Lice	nse Number or Identification Number	- 🖁	AND OR
ENT	Printed Full Legal Name of Buyer	, , , , , , , , , , , , , , , , , , ,	Nevada Driver's Lice	ense Number or Identification Number		
	Address City		State	Zip Code	****	-
FIRST REASSIGNMENT DEALER ONLY	I certify to the best of my knowledge the adometer	NO The mile	eage stated is in excess of its me	•	REPAN	CY
IRST I	ODOMETER READING		- Model year over 9 years old.			
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made	de by the seller/agent.	Printed Name of Dealer's License Number	Seller(s)/Agent/Dealership Date of Sale	·	
	Signature of Buyer		Printed Full Leg	al Name of Buyer		
>		ES THAT YOU STATE THE MI PROVIDING A FALSE STATE pertifies the vehicle described in	MENT MAY RESULT IN FINE	S AND/OR IMPRISONMENT.	P.	
j						AND
MENT	Printed Full Legal Name of Buyer	· · · · · · · · · · · · · · · · · · ·	Nevada Driver's Lice	ense Number or Identification Number	- 6	OR
	Printed Full Legal Name of Buyer		Nevada Driver's Lice	ense Number or Identification Number	•	
B	Address City		State	Zip Code		
ND REASSIGN DEALER ONLY	I certify to the best of my knowledge the odometer	NO The mil	eage stated is in excess of its m	echanical limits.		
SECOND REASSIGNMENT DEALER ONLY	ODOMETER READING		ometer reading is not the actual - Model year over 9 years old.	mileage. WARNING: ODOMETER DISC	HEPAN	CY
SS	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification man	de by the seller/agent.	Printed Name of Dealer's License Number_	Seller(s)/Agent/Dealership Date of Sal	æ	
	Signature of Buyer		Printed Full Leg	al Name of Buyer		
>		ES THAT YOU STATE THE MI PROVIDING A FALSE STATE certifies the vehicle described in	MENT MAY RESULT IN FINE	S AND/OR IMPRISONMENT.	Р.	
	Printed Full Legal Name of Buyer		Nevada Driver's Lic	ense Number or Identification Numbe		AND OR
EN	Printed Full Legal Name of Buyer		Nevada Driver's Lic	ense Number or identification Numbe	<u> </u>	~-,
	Addross		State	Tip Code		
<u> </u>	Address City Licertify to the best of my knowledge the odometer	reading is the actual mileses of		Zip Code following statements is checked		
ID REASSIGNIV DEALER ONLY	certary to the best of my knowledge the coometer	NO The mil	eage stated is in excess of its m	•	PDEDAM	CV
THIRD REASSIGNW DEALER ONLY	ODOMETER READING		- Model year over 9 years old.	micego: With Minds Obstituting States	A151 A19	O1
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made	de by the seller/agent.	Printed Name or Dealer's License Number	Seller(s)/Agent/Dealership Date of Sai	e	
	Signature of Buyer		Printed Full Leg	al Name of Buyer		
		LIENHOLDER 1	TO BE RECORDED	-		
LIEN				FEIN	·····	
5		no lienholder write "NONE")				
	Address Street	City		State Zip Code		

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

7/16/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

E-Mail: Marisela.diez@titlemax.com

Notes

Vehicle Info For 2005 Chevrolet Tahoe LT 4D Utility

MSRP: \$42,590

VIN: 1GNEC13T85R105128

Adj. State: National

Fin Adv: \$10,125

UVC: 2005160634

Mileage: 0

Equip Ret: \$45,935 Tire Size: 265/70R16

MPG: 16/20 Weight: 6500

Mileage Cat: E Cylinders: 8

Base HP: 285 @ 5200

Fuel Type: Gas

Transmission: A

Taxable HP: 45.7

Wheelbase: 116.0

Drive Train: RWD

Model Number: CC15706

End of Term 0 Months: 0

End of Term ₀

Mileage:

Price Includes: AT AC 8CY

Wholesale Black Book values as of 7/16/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$9,975	\$7,300	\$4,950
Options	N/A	\$200	\$200	\$200
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,175	\$7,500	\$5,150

Trade In Black Book values as of 7/16/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$10,135	\$7,460	\$4,700
Options	N/A	\$200	\$200	\$200
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,335	\$7,660	\$4,900

Retail Black Book values as of 7/16/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$12,850	\$9,725	\$6,775

APP 002650

,	X-CL	Clean	Average	Rough
Options	N/A	\$200	\$200	\$200
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$13,050	\$9,925	\$6,975

Residual Black Book values as of 7/16/2014 (daily)

	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/Δ	N/A
Total	N/A							

Black Book Add/Deducts

2nd Row Bucket Seats +100 Autoride Suspension +100 Power Sunroof +200 w/o 3rd Seat -100

Cash Advance Snapshot Report

Filter (Location: 11969 Loan: 11969-0116317 Ordered by Date)

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

07/17/2014

07/17/2014 ID#	Orig.	Date	Customer Nam	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11969-0116317	07/17	/2014	Cardenas-vale	ncia, Fran A1			\$7,813.82	\$5,620.00	\$3,519.83	\$9,139.83	\$0.00	0
Transactio		Type	Trans. Date	New Due Date		Rev?		Principal	Fees	Amt Paid	Due	
11969-0116		NEL	7/17/2014 10:		Х	-		\$5,620.00	\$0.00	\$0.00	\$5,620.00	
11969-0116		FEE	8/16/2014 5:0		Х	-		\$0.00	\$505.24	\$0.00	\$505.24	
11969-0116		LOG	8/18/2014 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116		LOG	8/18/2014 5:1	0/4510044	Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116		PMT	8/20/2014 4:5	9/15/2014	Х	-		\$0.00	\$67.36	\$506.00	(\$438.64)	
11969-0116		FEE	9/15/2014 7:2		X	-		\$0.00	\$437.87	\$0.00	\$437.87	
11969-0116		LOG	9/19/2014 1:4		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116		LOG	9/20/2014 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116		LOG	9/20/2014 2:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			9/22/2014 8:5	401451004.4	Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			9/22/2014 4:1	10/15/2014	X	-		\$0.00	\$117.89	\$505.25	(\$387.36)	
11969-0116			10/15/2014 5:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/15/2014 7:		X	-		\$0.00	\$387.35	\$0.00	\$387.35	
11969-0116			10/16/2014 1		X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/16/2014 4:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/17/2014 9:		X	-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
11969-0116			10/17/2014 3:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/18/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/20/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/21/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/21/2014 3:		X X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/24/2014 1		X	_		-	\$0.00	\$0.00	\$0.00	
11969-0116 11969-0116			10/24/2014 5:					\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			10/25/2014 1 10/25/2014 1		X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
					X	-		\$0.00 \$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
11969-0116 11969-0116			10/27/2014 1 10/27/2014 1		X	_		\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
11969-0116			10/27/2014 1	11/14/2014	x	_		\$0.00	\$202.10	\$505.25	(\$303.15)	
11969-0116			11/14/2014 5:	11/14/2014	x	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/14/2014 7:		x	_		\$0.00	\$303.14	\$0.00	\$303.14	
11969-0116			11/15/2014 9:		x	_		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
11969-0116			11/15/2014 1		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/17/2014 1		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/17/2014 1:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/18/2014 1:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/19/2014 1		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/19/2014 3:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/20/2014 1		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/20/2014 4:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			11/24/2014 3:	12/14/2014	X	_		\$0.00	\$168.41	\$505.25	(\$336.84)	
11969-0116			12/14/2014	1211712017	X	_		\$0.00	\$336.83	\$0.00	\$336.83	
11969-0116			12/15/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/15/2014 4:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/16/2014 1		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/17/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/23/2014 9:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/23/2014 4:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/24/2014 1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/26/2014 1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			12/26/2014 1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116	317-51	PMT	12/26/2014 5:	1/13/2015	Х	_		\$0.00	\$202.10	\$505.25	(\$303.15)	
11969-0116			1/13/2015		X	-		\$0.00	\$303.14	\$0.00	\$303.14	
11969-0116			1/14/2015 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			1/14/2015 4:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			1/15/2015 11:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			1/15/2015 4:5		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			1/16/2015 9:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			1/19/2015 5:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116			1/20/2015 11:		Х			\$0.00	\$0.00	\$0.00	\$0.00	
11969-0116	6317-60	LOG	1/20/2015 4:0		Х	-		\$0.00	D 50.00		590.00	
										UUZ	TT 🗀	

Cash Advance Snapshot Report 02.25.10 DB: (40462) Printed: Thursday, May 07, 2015 02:31 PM By User: 664

Page 1 of 2

07/17/2014

D#	Orig. Date	Customer Nam	ne Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11969-0116317	07/17/201	4 Cardenas-vale							\$9,139.83		1
Transaction	# 7yj	oe Trans. Date	New Due Date	Pro?	Rev?		Principal	Fees	Amt Paid	Due	
11969-01163	17-61 LO	G 1/21/2015 9:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-62 LO	G 1/21/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-63 LO	G 1/21/2015 1:2		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-64 LO	G 1/21/2015 1:2		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-65 PM	T 1/26/2015 5:2	2/12/2015	Х	_		\$0.00	\$218.94	\$506.00	(\$287.06)	
11969-01163	17-66 FE	E 2/12/2015 7:1		Х	-		\$0.00	\$286.30	\$0.00	\$286.30	
11969-01163	17-67 LO	G 2/13/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-68 LO	G 2/1 3 /2015 4 :5		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-69 LO	G 2/14/2015 9:5		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-70 LO	G 2/16/2015 10:		Х	•••		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-71 LO	G 2/16/2015 1:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-72 LO	G 2/16/2015 5:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-73 LO	G 2/17/2015 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17-74 LO	G 2/21/2015 9:1		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	17- 7 5 LO	G 2/23/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-01163	1 7 -76 LRI	P 2/23/2015 3:4		Х	_		(\$5,620.00)	(\$16.84)	\$6,106.83	(\$6,123.67)	
11969-01163	17 Totals.	1					\$0.00	\$3,519.83	\$9,139.83	\$0.00	
/17/2014 Totals:	1					\$7,813.82	\$0.00	\$3,519,83	\$9,139.83	\$0.00	

Customer Receip Extension & Receipt/Rep., ment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE:		PAYMENT MADE ON BEHALF OF OR BY:
TitleMax of Nevada, Inc. d/b/a TitleMax		Francisco J Cardenas-valencia
1600 N. Nellis #102		4663 Coronado Hills Way
Las Vegas, NV 89115		Las Vegas, NV 89115
LOAN AGREEMENT IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT:
11969-0116317		
LOAN AGREEMENT DATE:		04/28/2015 17:59:39
07/17/2014		
if you have multiple loans, this payment was	applied to the	
loan number identified above.		
AMOUNT PAID:	AGENT RECEIVI	NG PAYMENT:
\$800.26	Melanie Urquijo	o (556)
	, ,	· · · · · · · · · · · · · · · · · · ·

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFORMATION				
PRINCIPAL PAID:	\$800.26	PRINCIPAL:	\$800.26_			
INTEREST PAID:	\$0.00_	INTEREST:	\$0.00_			
CHARGES PAID:	\$0.00_	FEES:	\$0.00_			
FEES PAID:	\$0.00_	BALANCE DUE ON LOAN:	\$ <u>0.00</u> \$ <u>4001.31</u>			
TOTAL AMOUNT PAID TODAY:	\$ 800.26	REPAYMENT PLAN MINIMUM	\$800.26			
		NEXT SCHEDULED DUE DATE	=: <u>' 5/24/2015</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

Loan Agreement Extended as Provided Below and in Your Loan Agreement, Which Remains Outstanding.

Extension. By signing below, you acknowledge that we have extended the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 604A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not to exceed 30 days. To extend, you have paid at least the amount of the finance charges provided in the Loan Agreement. For each extension period, you have agreed to pay the amount of the finance charges pursuant to the Loan Agreement, and you have agreed to pay such amounts, plus the outstanding principal, at the end of such extension period. The finance charges disclosed on a yearly basis, as a percentage, are 0.00% per annum.

Loan Agreement Disclosures. BECAUSE THIS IS ONLY AN EXTENSION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE <u>ARBITRATION AGREEMENT</u>, REMAIN IN FULL FORCE AND EFFECT. You further acknowledge that the terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement.

Extension Prepayment. Pursuant to the Loan Agreement, you may pay any extension thereof, in full or in part at any time, without an additional charge or fee, before your extended due date listed above.

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 possession of the Title.

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. 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.

Printed Name

Signature

APP 002654

ROA 001060

FACTS

WHAT DOES TMX FINANCE DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- payment history and transaction history
- · credit history and assets

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TMX FINANCE chooses to share; and whether you can limit this sharing.

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

To limit our sharing

Call 800-804-5368— our menu will prompt you through your choice(s).

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-804-5368

The state of the s	
Wastao ve ao	Sugaron — Industria
How does TMX FINANCE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does TMX FINANCE collect my personal information?	We collect your personal information, for example, when you apply for a loan or give us your income information open an account or provide employment information show us your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	 Federal law gives you the right to limit only sharing for affiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market you sharing for nonaffiliates to market you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions .	7.00 Table 1.00 Table
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include financial companies such as TMX Finance LLC; EquityAuto Loan, LLC; TitleMax of Alabama, Inc.; TitleMax of Anizona, Inc.; TitleMax of California, Inc.; TitleMax of Delaware, Inc.; TitleMax of Georgia, Inc.; TitleMax of Illinois, Inc.; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; TitleMax of Nevada, Inc.; TitleMax of Newada, Inc.; TitleMax of Tennessee, Inc.; TitleMax of Ohio, Inc.; TitleMax of South Carolina, Inc.; TitleMax of Tennessee, Inc.; TitleMax of Wisconsin, Inc.; TitleMax of Utah, Inc.; TitleMax of Virginia, Inc.; TitleMax of Wisconsin, Inc.; TMX Finance of California, Inc.; TMX Finance of Florida, Inc., TMX Finance of Louisiana, LLC; TMX Finance of Mississippi, Inc.; TMX Finance of Nevada, Inc.; TMX Finance of Texas, Inc.; TMX Finance of Virginia, Inc.; TMX Credit, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include lenders; banks; collection agencies; check-cashers; tax preparers; pawnbrokers; rent-to-own; money transmitters; retailers; and prepaid card providers.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.
Other Important Information	Constant of the Constant of th
TitleMax of Delaware, Inc.; TitleMax of Ge TitleMax of Nevada, Inc.; TitleMax of New Inc.; TitleMax of Texas, Inc.; TitleMax of U	o Loan, LLC; TitleMax of Alabama, Inc.; TitleMax of Arizona, Inc.; TitleMax of California, Inc.; orgia, Inc.; TitleMax of Illinois, Inc.; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; Mexico, Inc.; TitleMax of Ohio, Inc.; TitleMax of South Carolina, Inc.; TitleMax of Tennessee, Itah, Inc.; TitleMax of Virginia, Inc.; TitleMax of Wissonsin, Inc.; TMX Finance of California, nance of Louisiana, LLC; TMX Finance of Mississippi, Inc.; TMX Finance of Nevada, Inc.; TMX rginia, Inc.; TMX Credit, Inc.

A - 37

					Confidential				800	_Revised_10-15-2008	
								-			
	-			-					1ENT \$6,831.20	GRACE PERIOD DEFERMENT \$6,831.20	GRACE
										NRS.604A.210 AND 445	NRS.60
			MMENTS	(C)	CEPTIONS/	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER CO	OLATIONS/TE	VIV			Employee 11.
ed? YES	Periods; Are receipts filed?	Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	0	How many times?	NO Ho		Has the loan been extended or renewed?	Has the loan	unt? NO	Is the loan a collection account?	Is the lo
YES	customer defaults, pursuant to NRS 604A.410 (2f)?	faults, pursuant to	stomer de		REPAYMEN'	ity to enter into a	ling the opportun	osure regard	ment include a disc	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the	Does the
		YES		94A.410 (2e)?	uant to NRS 6	AY the loan, purs	stomer to PRE-P	ight of the cu	ment disclose the r	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	Does the
		YES		.04A.410 (2d)?	ruant to NRS 6	ND the loan, pur	stomer to RESCI	ight of the cu	ment disclose the r	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2)	Does the
	NO	445 (2)?	NRS 604A.445 (2)?	, pursuant to l	itional periods	Has the title loan been extended for more than six additional periods, pursuant to	een extended for	e title loan be		(Applies to Title Loans Only) NRS 60A.445(2)	(Ap
-	·				? NO	Does the original term of the title loan exceed 30 days?	erm of the title loa	he original te		(Applies to Title Loans Only) NRS 604A.445(1)	(Ap
\$8,000.00	Fair Market Value:	NO Fair	?	uring the loan	the vehicle sec	Does the loan amount exceed the fair market value of the vehicle securing the loan?	ınt exceed the fai	he loan amou		(Applies to Title Loans Only) NRS 604A.450(1)	(Ap
	N/A	•			35 days?	Does the original term of the HIL not exceed 35 days?	riginal term of th	Does the or	it Loans)	(Applies High-Int Loans) NRS 604A.408(1)	
	N/A	nthly income?	l gross mo	wer's expected	% of the borro	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	onthly payment a	Does the m	est Loans Only)	(Applies to High-Interest Loans Only) NRS 604A.425(1b)	(App
-	N/A			?	xceed 35 days'	Does the original term of the D/D Loan not exceed 35 days?	riginal term of th	Does the or	Loans) $\S(I)$	(Applies to D/D Loans) NRS 604A.408(1)	
~	N/A	/ income?	ss monthly	expected gro	the customer's	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	eferred deposit lo	Does the de	Deposit Only)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)	(A)
	Other:	☐ Affidavit	Paystub	d? YES	income verifie	Was the borrower's income verified?	\$2,600 W	/ income?	ected gross monthly	What is the borrower's expected gross monthly income?	What is
rfected? N/A	If secured by a vehicle title, is it filed and perfected?	ecured by a vehicle	If s	-	Ō	If so, what is the collateral? 2007 CHEVY SILVERADO	ateral? 2007 CHI	hat is the coll		is the loan secured? YES	is the lo
Đ		Purpose of loan: N/A	Purpose	<.	Title Loans	t Loans	High-Int Loans		Deferred Deposit	ype:	Loan Type:
YES	121.55%	907.59/907.62		6&1	\$1,758.20	5/20/2015	\$4,020.00	\$4,0	10/22/2014	11969-0131645	1190
Is the APR correct?	APR Quoted Is the	Payment Amount	iber of nts	Total Number Payments	Finance Charge	Maturity Date	Amount of Loan N	Amour	Origination Date	Account Number C	Acco
<u>ገ</u> ን	Examiner: EC/DV	Exa						3 1	Name & Address: MARINA MONTES	Borrower Name & Address: M/	Borr
65	Exam as of: 5/15/2015	Exam				3AS, NV 89115	. 102, LAS VE	VD SUITE	1600 N. NELLIS BLVD SUITE. 102, LAS VEGAS, NV 89115	Licensee Address: 160	Lice
<u></u>	Exam Start Date: 5/15/2015	Exa				ÍΑΧ	DBA TITLEM	VADA INC	TITLEMAX OF NEVADA INC DBA TITLEMAX	Licensee Name & DBA: TI	Lice
				SHEET	IEW WORL	604A LOAN REVIEW WORKSHEET	604				

Date: 10/22/2014

Customer & Co-Cust	omer Information	ACCOUNT	NUMBER						
FIRST NAME	LAST NAME			CO-CUSTOMER	CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME			R LAST NAME	
Marina	Herrera-montes								
Patri	DOWEDO LO JOT	ATE ID. NO		CO-CUSTOMER	O-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE IO. NO.				
		5.110							
STREET ADDRESS	110.2000			CO-CUSTOMER	CO-CUSTOMER STREET ADDRESS				
4528 Arrowroot Ave				33 333 (3.11.					
	STATE	ZIP CODE		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE	
City Las Vegas	NA	89110		00 000 (0.112.1)	U ,			·	
Las vegas	144	1 00110		CO-CUSTOMER	HOME PH	ONE	CO-CUSTO	MER DATE OF BIRTH	
			00-00010/112/	1101112 111	0112				
LICENSETTIC HOURS				S OF OBERATION					
Motor Vehicle & Licensee LiCENSEE'S HOURS Information Monday to Friday 9:00			Of the American	Saturday 1	10:00 A.M. to 4:0	0 P.M., Closed	Sunday		
<u></u>	ation						, , , , , , , , , , , , , , , , , , , ,		
LICENSEE NAME	471 6 79711 3 4			NE NUMBER					
TitleMax of Nevada, Inc.		[(702)2	138-2499	T		LIOCHOCE OTA	TE I	ICENSEE ZIP CODE	
LICENSEE STREET ADI	DRESS			LICENSEE CITY		LICENSEE STA	— ; -	19110	
1600 N. Nellis				Las Vegas		NV		9110	
VEHICLE IDENTIFICATI	ON NUMBER (VIN)			ENSE PLATE					
1GCEC14X77Z174339	· · ·		07	1-LSM					
VEHICLE YEAR	VEHICLE MAKE	[VEHICLE	MODEL.	COLOR				
2007	CHEVY	į	SILVERA	.DO	WHITE				

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$4,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 05/20/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Number: 11969-0131645

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

121.545 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$1,758.20

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.

\$4,020.00

\$5,778.20

Your payment schedule will be:

ch 30 days thereafter

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	\$4,020.00
Amount given to you directly:	\$4,020.00
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 Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

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

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

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

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

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

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.

oer (89**A)P** 002661_{Pa}

- 2. You acknowledge and agree that by entering into this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO H. 📑 A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
 - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES: and
 - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

- 8. This Arbitration Provision is binding upon an inefits you, your respective heirs, successors and ar ins. The Arbitration Provision is binding upon an benefits us, our successors and assigns, and receded third parties. The Arbitration Provision continues ... ull 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 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 Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Accou 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 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 enter 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 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 Mc Vehicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, a employment. You acknowledge that the loan does not require a balloon payment of any kind. You further acknowledge that you have rea 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			
Maura Monds Customer's Signature		Machael Agent Its Authorized Agent	10.2214 Date
Co-Customer's Signature	 Date		

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

Custoffiel Nec. Pr	ricepaymen	er idir itooo , e (210 day ioa,	
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. 11969-0131645		DATE/TIME OF RECEIPT OF PAYMENT: 03/26/2015 05:42:45 PM	
LOAN AGREEMENT DATE: 10/22/2014 3:58:34 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$401.60	AGENT RECEIVI Denise Ross	NG PAYMENT:	
TODAY'S PAYMENT ITEMIZATION			
.PRINCIPAL PAID:	\$0.00		
INTEREST PAID:	\$401.60		
CHARGES PAID:	\$0.00		
FEES PAID:	\$0.00		
TOTAL AMOUNT PAID TODAY:	\$401.60	·	
BALANCE DUE ON LOAN:	\$4,083.13		
NEXT SCHEDULED DUE DATE:	4/20/2015		
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Full Vehicle's Title to you. □ Repayment Plan Agreement. 	I. By signing below,	you acknowledge that upon repayment in full, we returned	the

Grace Period Plan Agreement.

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

Printed Name

Signature

Customer Recipt/Repayment Plan Recipt (210 day loan)

Customer iver ib	nischalinei	it itili itee it it land it it
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 11969-0131645		DATE/TIME OF RECEIPT OF PAYMENT: 02/28/2015 11:30:20 AM
LOAN AGREEMENT DATE: 10/22/2014 3:58:34 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$401.60	AGENT RECEIVING PAYMENT: Melanie Urquijo	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$401.60	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
CHARGES PAID:	\$0.00	.
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$401.60	
SALANCE DUE ON LOAN:	\$4,136.68	
NEXT SCHEDULED DUE DATE:	3/21/2015	
 □ 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. 		
marina 4 montes	Mai	ca /d Marty

Printed Name

Customer Recipt/Repayment Plan Recipt/(210 day loan)

Castonic, ite. ib.	arapay	33 (200)
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. 11969-0131645		DATE/TIME OF RECEIPT OF PAYMENT: 02/11/2015 12:13:09 PM
LOAN AGREEMENT DATE: 10/22/2014 3:58:34 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$401.60	AGENT RECEIVI Melanie Urquijo	
TODAY'S PAYMENT ITEMIZATION	· · · · · · · · · · · · · · · · · · ·	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$401.60	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$401.60	
BALANCE DUE ON LOAN:	\$4,310.71	
NEXT SCHEDULED DUE DATE:	2/19/2015	
 □ 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. 	I. By signing below,	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you a	acknowledge that th	e payment information noted above is accurate. You further

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

Marina Montes

Printed Name

Signature

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

PAYMENT MADE ON BEHALF OF OR BY:
Marina Montes
DATE/TIME OF RECEIPT OF PAYMENT: 01/20/2015 01:26:23 PM
VING PAYMENT: irez
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w, you acknowledge that upon repayment in full, we returned the
the payment information noted above is accurate. You further red Borrower Identification Statement is still accurate.
wa brat
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APP 002667 ROA 001073

Customer Rec pr	u kepayme n	it Plan Rece _{le} (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. 11969-0131645		DATE/TIME OF RECEIPT OF PAYMENT: 12/01/2014 03:27:01 PM
LOAN AGREEMENT DATE: 10/22/2014 3:58:34 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$405.00	AGENT RECEIVI Marilynn Fraga	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$405.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$405.00	
BALANCE DUE ON LOAN:	\$4,150.47	·
NEXT SCHEDULED DUE DATE:	12/21/2014	
 □ 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.		
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that the rided on the Covere	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Marina H Mante Printed Name	Signature	ar but

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

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

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

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

Sincerely,

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

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

(1) The amount of the debt is \$4,552.07; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

APP 002669

Ti /lax of Nevada, Inc. d/b/a TitleMax 1600 N. Nellis #102 Las Vegas, NV 89115 (702)438-9553 12/31/2014

Marina Montes 4528 Arrowroot Ave Las Vegas, NV 89110

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 10/22/2014 3:58:34 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 12/01/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 12/22/2014 ("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 1/21/2015 : (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 \$910.41. The total of payments or the remaining balance on the original transaction is \$4,552.07. You made the following payment(s) on the loan:

Date:

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12/01/2014

Amount:

\$405.00

The Certificate of Mailine
The Certificate of Ma

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:	12-	1-14
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Account Number: 11969-0131645

Customer Name: Marina Montes Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1600 N. Nellis #102

Address: 4528 Arrowroot Ave Las Vegas, NV 89110 Las Vegas, NV 89115
Vehicle Information:2007 CHEVY SILVERADO 1GCEC14X77Z174339

Co-Borrower Name:

"Title" means a certificate of title or ownership to the Motor Vehicle.

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 10/22/2014 ("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.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$401.60	11/21/2014
2	\$401.60	12/21/2014
3	\$401.60	1/20/2015
4	\$401.60	2/19/2015
5	\$401.60	3/21/2015
6	\$401.60	4/20/2015
7	\$401.60	5/20/2015
8	\$574.29	6/19/2015
9	\$574.29	7/19/2015
10	\$574.29	8/18/2015
11	\$574.29	9/17/2015
12	\$574.29	10/17/2015
13	\$574.29	11/16/2015
14	\$574.26	12/16/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		

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

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

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

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

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

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

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

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

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entening 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.

Main MA Customer's Signature	22/1/11/ Date	LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax Its Authorized Agent Date
Co-Borrower's Signature	Date	

Customer Application

Personal Information

Home Phone	Cell Phone†	aring	A		Email A	ddress (option:	al)††
Best time to call?	Which numb	ber do you prefer t	that we call?	/ -			
Any time	e a Home		Phone 701	1910	-0855		
Physical Address (Street Number & N.	owroot Au	/				Apt #	
City / 15		State	~	Zip	9110	County	\
Mailing Address (If different from phys	sical address)	^-	. 	10	777 0	<u> </u>	VI (C)
City	3000	State		Zip			
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APP 002675

Co-Applicant Information

Date	State Issued ID Number	Date of E	lirth	Social Securit	y#		
Last Name	First Name	1		Middle Name			\dashv
Home Phone	Cell Phone†	<u> </u>		Email Address	s (optional)††		
Best time to call?	Which number do y			····			
Physical Address (Street Number & Name)				Apt	#		
City		State	Zīp	County			
Mailing Address (if different from physical address)			1				-
City		State	Zip				
Employer * (Source of Income)	Emp	loyer Addre	SS (Street Num)	ber & Name)			-
City	State		Zip	Time a	t Job?		
Work Phone #	Job Title		Supervisor				
Pay Frequency: (check one)	•	١	ext, Payday	Current a	nd Expected Gross	Work Shift	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweel	dy (every 2 weeks)			Monthly	Monthly		
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□ Self-Employed				\$	\$		
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy? yes no						g this obligation.	
How did you hear about us? (Circle one.)							\neg
Friend/Referral Name of referrer?	Saw Store	Tel	evision	Yellow P	ages	Repeat Custome	r
Internet Billboard	Postcard	Ot	her: <u>//</u> C	110 00	<u>ut</u>		

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

The 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 disciosures, 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 internal in the 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.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitration. The arbitrator's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

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

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

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

Ability to Repay Verification.

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

THE OWNER OF THE POPE	<u> </u>	
	NO	

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

	hat you have told us about any changes you expect within the next 14
	and (ii) current and expected gross monthly income and obligations. You
agree that you have read and understood all the above st	atements, including the Arbitration Provision.
Applicant Signature	10/22/2019 Date
Co-Applicant Signature	Date

Affidavit

	Alluavit
STATE OF NEVADA COUNTY OF <u>Clark</u>	
Title Loan Agreement No.: 1969-01364 Date: 10/22/14	
Customer Name: Marina Herrera Montes Address: 4528 Arrowroot Ave Las Vegas, NV 89110 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/aTitlemax Address: 1600 N Nellis Blvd Ste 102 Las Vegas, NV 89115
Vehicle Information: VIN: 1GCEC14X//Z1/4339 License Plate State and No: 071 L SM Color: White Ve	ar: 2007 Make: Chevy Model: Silvardo

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 Herrera 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.

Customer Signature:

1GCEC14X77Z174339 VA 2007 CHEV

153977

TPK

SILVERADO 16740 ACTUAL MILES

NV007321861 7597 10/22/2014 ORIGINAL

TITLE MAX 1600 N NELLIS BLVD STE 102 LAS VEGAS NV 89115-3600

MONTES MARINA HERRERA 4528 ARROWROOT AVE LAS VEGAS NV 89110-5401

TITLE MAX 1600 N NELLIS BLVD STE 102 LAS VEGAS NV 89115-3600

PSF1



APP 002680 ROA 001086

Contact Information

10/22/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: Marisela.diez@titlemax.com

Notes

Vehicle Info For 2007 Chevrolet Silverado 1500 Clsc LT Reg Cab

MSRP: \$23,350

Fin Adv: \$11,600

Equip Ret: \$28,250

Tire Size: 245/70R17

Base HP: 285 @ 5200

Taxable HP: 51.2

Model Number: CC15703

VIN: 1GCEC14T7 UVC: 2007160188

MPG: 16/21

Weight: 6100 Fuel Type: Gas

Wheelbase: 119.0

End of Term $_{0}$

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

Price includes: AT AC 8CY

Wholesale Black Book values as of 10/22/2014

and references designational angles and the	X-CL	Clean	Average	Rough
Base	N/A	\$11,650	\$8,000	\$4,975
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$11,650	\$8,000	\$4,975

Trade In Black Book values as of 10/22/2014

Anthonica Company of the Company of	X-CL	Clean	Average	Rough
Base	N/A	\$12,015	\$8,365	\$4,725
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$12,015	\$8,365	\$4,725

Retail Black Book values as of 10/22/2014

der-dity is stratus, englikonska sering greg	X-CL	Clean	Average	Rough
Base	N/A	\$14,575	\$10,475	\$6,725
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0

APP 002681 ROA 001087

Total	X-CL N/A	Clean \$14,575	Average \$10,4		kough \$6,725	propheristics		er destruktion og som er om er og skalende skalende skalende skalende skalende skalende skalende skalende skal En skalende	
Residual	l Black Bool	k values as	of 10/22/		galler i general de la companya de l				
	2 Month 24	Month 30 M	ionth 36 M	ionth •	42 Month	48 Month	60 Month	End Of Term	A 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5	
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
CONTRACTOR STATES	economica de la composição de la composi	on easy. In response what of the property of the second	ing pagamangganan dankasasasasan	a e considera de c	SECOND OF THE PROPERTY OF SPECIAL SPEC	Magazing yes a The Code configuration of Service	ng programment of the committee of	i nasari sajari sajari na saja sajari sajari sasari sasari sajari sa	engage of Laborate
20- 480	ook Add/Dec	+300	ins ; pygaminglaser - Arhyldellaserin i Arhibanophiniser alleringingan a allerin	, e n' systète in a c	Stagent A. Jan Leither (1992). Let Meiright Ann an Air	COMMENT OF A CAMERON AND A CAM			Auguste v. Salamor
20- 480 Chr	Inch Wheels	+300 e +125	Los Epperandesser «Anticological Services and Anticological Services and Anticologi	у, в се индобре до с	State of the state	TO COMPANY OF THE COM	**************************************	Andrew State (Antonio de la Section State (An	Acceptance of Challenger Street

Cash Advance Snapshot Report Filter (Location: 11969 Loan: 11969-0131645 Ordered by Date)

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

10/22/2014

10/22/2014 ID#	Orig. Date	Customer Name	е Туре			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11969-0131645	10/22/2014	Montes, Marina				\$5,778.20	\$4.020.00	\$2,409.59	\$2,011.80	\$4,417.79	0
Transactio		Trans. Date	New Due Date	Pro?	Rev?		Principal	Fees	Amt Paid	Due	_
11969-0131		10/22/2014 3:		Х	_		\$4,020.00	\$0.00	\$0.00	\$4,020.00	The state of the s
11969-0131	1645-2 LOG	11/21/2014 5:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0131		11/21/2014 7:		Х	_		\$0.00	\$401.60	\$0.00	\$401.60	
11969-0131		11/22/2014 1		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0131		11/25/2014 9:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013		11/25/2014 3:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013		11/29/2014 9:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013		12/1/2014 12:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013			12/21/2014	x	_		\$0.00	\$133.87	\$405.00	(\$271.13)	
	1645-10 FEE	12/21/2014 3.2	12/21/2014	x	_		\$0.00	\$267.73	\$0.00	\$267.73	
	1645-10 FEE	12/22/2014 1		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-11 LOG	12/23/2014 1		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-12 LOG	12/23/2014 1:		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
				x	_		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
	1645-14 LOG	12/24/2014 9:					\$0.00	\$0.00	\$0.00	\$0.00	
	1645-15 LOG	12/24/2014 2:		X	-		•				
	1645-16 LOG	12/26/2014 9:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-17 LOG	12/26/2014 2:		X	-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
	1645-18 LOG	12/27/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-19 LOG	12/29/2014 1		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-20 LOG	12/29/2014 2:		X			\$0.00	\$0.00	\$0.00	\$0.00	
	1645-21 LOG	12/30/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-22 LOG	1/2/2015 11:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-23 LOG	1/2/2015 12:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-24 LOG	1/2/2015 4:07		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-25 LOG	1/3/2015 1:43		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013 ⁻	1645-26 LOG	1/5/2015 12:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-27 LOG	1/6/2015 2:29		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-28 LOG	1/7/2015 10:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-29 LOG	1/7/2015 1:14		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013 ⁴	1645-30 LOG	1/7/2015 6:26		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-31 LOG	1/8/2015 9:40		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0131	1645-32 LOG	1/8/2015 4:45		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-33 LOG	1/9/2015 9:53		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-34 LOG	1/9/2015 5:06		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-35 LOG	1/10/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013 ⁻	1645-36 LOG	1/12/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013 ⁻	1645-37 LOG	1/12/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-38 LOG	1/12/2015 2:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-39 LOG	1/12/2015 5:0		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013 ⁻	1645-40 LOG	1/12/2015 5:1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-41 LOG	1/13/2015 4:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-42 LOG	1/14/2015 9:0		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-43 LOG	1/14/2015 4:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-013	1645-44 LOG	1/15/2015 10:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-45 LOG	1/15/2015 12:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-46 LOG	1/15/2015 5:5		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-47 LOG	1/16/2015 10:		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-48 LOG	1/16/2015 1:3		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-49 LOG	1/19/2015 5:3		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-50 LOG	1/20/2015 12:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-51 PMT	1/20/2015 1:2	1/20/2015	X	_		\$0.00	\$401.60	\$402.00	(\$0.40)	
	1645-52 LOG	1/21/2015 11:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-53 LOG	1/29/2015 12:		X	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-54 LOG	1/29/2015 12.		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-55 LOG	1/30/2015 10:		x	_		\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	
	1645-56 LOG	1/31/2015 9:4		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-57 LOG	2/2/2015 10:5		x	_		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-57 LOG	2/7/2015 3:41		x	_		\$0.00 4				
	1645-59 LOG	2/9/2015 2:27		x			\$0.00	$P_{0.00}$		$83^{\circ.00}$	
	1645-60 LOG	2/10/2015 2.27 2/10/2015 11:		x	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00 \$0.00	
11303-013	1070-00 LOG	Zi 101Z010 11.			<u>-</u>		\$0.00				

1	O	/2	2	12	O	1	4

969-0131645 Transactio	10/22/2014	Montes, Marina	a B2					\$2,011.80		
- ransacro	n# Type	Trans. Date	New Due Date	Pro?	Rev?	 Principal	Fees	Amt Paid	Due	*******************************
	645-61 LOG	2/10/2015 5:3		Χ	-	 \$0.00	\$0.00	\$0.00	\$0.00	
	645-62 LOG	2/11/2015 10:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	645-63 PMT		2/19/2015	X	-	\$0.00	\$294.51	\$401.60	(\$107.09)	
	1645-64 LOG	2/19/2015 4:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-65 FEE	2/19/2015 8:4		Х	_	\$0.00	\$107.09	\$0.00	\$107.09	
	1645-66 LOG	2/20/2015 10:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-67 LOG	2/20/2015 3:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-68 LOG	2/21/2015 9:2		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-69 LOG	2/21/2015 2:2		Х	_	\$0.00	\$0.00	\$0.00	.\$0.00	
	1645-70 LOG	2/23/2015 10:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-71 LOG	2/23/2015 5:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-72 LOG	2/24/2015 11:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-73 LOG	2/25/2015 5:4		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-74 LOG	2/28/2015 10:		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-75 PMT		3/21/2015	Х	-	\$0.00	\$120.48	\$401.60	(\$281.12)	
	1645-76 LOG	3/20/2015 2:2		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-77 FEE	3/21/2015 3:5		Х	_	\$0.00	\$281.12	\$0.00	\$281.12	
	1645-78 LOG	3/25/2015 6:0		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-79 LOG	3/26/2015 1:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-80 PMT	3/26/2015 5:4	4/20/2015	X	_	\$0.00	\$66.93	\$401.60	(\$334.67)	
	1645-81 LOG	4/20/2015 5:2		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-82 FEE	4/20/2015 7:0		Х	_	\$0.00	\$334.66	\$0.00	\$334.66	
	1645-83 LOG	4/21/2015 10:		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-84 LOG	4/21/2015 5:2		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-85 LOG	4/22/2015 11:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-86 LOG	4/24/2015 9:3		Х		\$0.00	\$0.00	\$0.00	\$0.00	
	1645-87 LOG	4/24/2015 9:4		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-88 LOG	4/24/2015 2:1		Х	-	\$0 .00	\$0.00	\$0.00	\$0.00	
	1645-89 LOG	4/25/2015 2:5		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-90 LOG	4/25/2015 2:5		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-91 LOG	4/27/2015 12:		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-92 LOG	4/27/2015 3:4		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-93 LOG	5/2/2015 9:51		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-94 LOG	5/4/2015 12:3		Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-95 LOG	5/4/2015 5:09		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645-96 LOG	5/5/2015 3:44		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
	1645 Totals:	1			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	 \$4,020.00	\$2,409.59	\$2,011.80	\$4,417.79	

A - 38

					Confidential			2008	Revised 10-15-2008	
	ı									
								MENT \$5131.90	GRACE PERIOD DEFERMENT \$5131.90	പ
									NRS.604A,210 AND 445	Z
			NTS:	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS	EXCEPTIONS/	TECHNICAL H	VIOLATIONS			
	YES	ans Are receipts filed?	Extensions: Tile-6 add'l periods: D/D & High Int Loans - 90 days	How many times? 0	NO H	led or renewed?	Has the loan been extended or renewed?	20unt? NO	Is the loan a collection account?	s]
	<u> </u>	VRS 604A.410 (2f)? YES	customer defaults, pursuant to NRS 604A.410 (2f)?		o a REPAYMEN	rtunity to enter into	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the	æment include a discl	oes the written loan agro	
			YES	604A.410 (2e)?	ursuant to NRS (E-PAY the loan, p	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e,	ement disclose the rig	oes the written loan agro	I
			YES	604A.410 (2d)?	ursuant to NRS	SCIND the loan, p	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	ement disclose the rig	loes the written loan agre	
		NO	NRS 604A.445 (2)?	s, pursuant to NRS 60	additional period	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 604.445(2)	
				-	ays? 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)	
	\$4,400.00	Fair Market Value: \$.	NO Fair l	curing the loan?	of the vehicle se	fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loa		(Applies to Title Loans Only) NRS 604A.450(1)	
		N/A	and the state of t		ed 35 days?	of the HIL not exce	Does the original term of the HIL not exceed 35 days?	Int Loans) :08(1)	(Applies High-Int Loans) NRS 6044,408(I)	
		N/A	ed gross monthly income?	ower's expected gross	25% of the borr	nt amount exceed	Does the monthly payment amount exceed 25% of the borrower's expect	rest Loans Only) 25(1b)	(Applies to High-Interest Loans Only) NRS 604A.425(1b)	E E
•		N/A		8?	ot exceed 35 days	of the D/D Loan no	Does the original term of the D/D Loan not exceed 35 days?	D Loans) 08(1)	(Applies to D/D Loans) NRS 604A.408(1)	
		N/A		's expected gross mor	of the customer	it loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	l Deposit Only) 25(la)	(Applies to Deferred Deposit Only) NRS 6044.425(1a)	1
		Other:	stub 🔲 Affidavit	ed? YES Paystub	я's income verifi	Was the borrower's income verified?	income? \$3,600	pected gross monthly	What is the borrower's expected gross monthly income?	≼.
\boldsymbol{A}	1? N/A	If secured by a vehicle title, is it filed and perfected?	If secured by a vehicle			GMC YUKON	If so, what is the collateral? 2001 GMC YUKON	YES If so, who	Is the loan secured?	3I
Ľ.	D.		Purpose of loan: N/A	<	Title Loans	High-Int Loans	High	Deferred Deposit	Loan Type:	T
ビ		· 121.55% YES	620.12/620.13	6 & 1	\$1,320.85	6/2/2015	\$3,020.00	11/4/2014	11969-0133698	
U	correct?	APR Quoted Is the APR correct?	Payment Amount	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Account Number	
$\mathbf{U}\mathbf{Z}$	00	Examiner: EC/DV						Name & Address: MEHDI LAYDI	Borrower Name & Address: N	
บช	C O	Exam as of: 5/15/2015	Exam	T T T T T T T T T T T T T T T T T T T	.15	102, LAS VEGAS, NV 89115	VD SUITE. 102, LAS	1600 N. NELLIS BLVD SUITE.	Licensee Address: 1	
O		Start Date: 5/15/2015	Exam Start Date:			EMAX	ame & DBA: TITLEMAX OF NEVADA INC DBA TITLEMAX	ITLEMAX OF NEV	Licensee Name & DBA: T	-
	: :: :::12			KSHEET	VIEW WOR	604A LOAN REVIEW WORKSHEET	6			

Title Loan Agreement

Date: 11/4/2014

Customer & Co-Customer Information ACCOUNT NUMBER: 11969-0133698

FIRST NAME LAST NAME Layadi

IO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.

Mehdi	Layadi						
	1,000	10	CO-CUSTOME	ER SSN	CO-CUSTOMER'S	3 DRIVERS I	LIC./STATE ID. NO.
STREET ADDRESS 1483 Briggs Ct			CO-CUSTOME	R STREET A	DDRESS		
City Las Vegas	STATE NV	ZIP CODE 89110	CO-CUSTOME	ER CITY	CO-CUSTOME	R STATE	CO-CUSTOMER ZIP CODE
			CO-CUSTOME	ER HOME PH	ONE	CO-CUSTON	MER DATE OF BIRTH
	icle & Licensee ormation		OURS OF OPERATION By 9:00 A.M. to 7:00 P.M		10:00 A.M. to 4:00 P.	.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada,	Inc. d/b/a TitleMax	LICENSEE (702)438-2	PHONE NUMBER 499				
LICENSEE STREET 1600 N. Nellis	ADDRESS		LICENSEE CITY Las Vegas		LICENSEE STA T E NV	1	ICENSEE ZIP CODE 9110
VEHICLE IDENTIFIC 3GKEC16T11G2780	CATION NUMBER (VIN) 055		LICENSE PLATE 924RTC				
VEHICLE YEAR 2001	VEHICLE MA GMC	KE VEH YUK	IICLE MODEL ON	COLOR GREY			

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 06/02/2015 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.

121.5462 % \$1,320.85

\$3,020.00

\$4,340.85

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$620.12	12/4/2014 and each 30 days thereafter
1	\$620.13	6/2/2015

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	\$3,020.00
Amount given to you directly:	\$3,000.00
Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

Repayment Plan Disclosure: If you default o a 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.

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

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

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

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

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

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- 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 related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicabl
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attomeys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's 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 brits you, your respective heirs, successors and assign. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related chird parties. The Arbitration Provision continues in tuniorce 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 Date

TitleMax of Nevada, Inc. d/b/aTitleMax

Co-Customer's Signature

Authorized Agent Date

Date

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Mehdi Layadi Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 05/05/2015 09:05:45 AM 11969-0133698 LOAN AGREEMENT DATE: 11/4/2014 12:20:49 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Denise Ross \$302.00 **TODAY'S PAYMENT ITEMIZATION** \$0.00 PRINCIPAL PAID: \$302.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$302.00 TOTAL AMOUNT PAID TODAY: \$3,037.95 BALANCE DUE ON LOAN: 6/2/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. J Account paid in full. 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. 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.

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APP 002692

MEMON LATOR

Printed Name

Customer Re ipt/Repayment Plan Rec t (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #18 Mehdi Lavadi 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/04/2015 11:36:07 AM 11969-0133698 LOAN AGREEMENT DATE: 11/4/2014 12:20:49 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$302.00 Nathalie Ramirez TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$302.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$302.00 BALANCE DUE ON LOAN: \$3,028.33 NEXT SCHEDULED DUE DATE: 5/3/2015 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.

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.

Melinh LAYART

Grace Period Plan Agreement.

Signature

Customer Rec∟ipt/Repayment Plan Rec∈ it (210 day loan)

- Customer Recorp	unepaymen	it Flan Rece , it (2 to day loan)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #18	:	PAYMENT MADE ON BEHALF OF OR BY: Mehdi Layadi
1600 N. Nellis #102		Menui Layadi
Las Vegas, NV 89115		
LOAN AGREEMENT IDENTIFICATION NO		DATE/TIME OF RECEIPT OF PAYMENT:
11969-0133698		03/04/2015 02:13:47 PM
LOAN AGREEMENT DATE: 11/4/2014 12:20:49 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID:	AGENT RECEIVE	NG PAYMENT:
\$302.00	Melanie Urquijo	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.99	
INTEREST PAID:	\$301.01	
CHARGES PAID: \$0.00		
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$302.00	
BALANCE DUE ON LOAN:	\$3,018.71	
NEXT SCHEDULED DUE DATE:	4/3/2015	
☐ 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.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
MEMON LAMAON		Co Ci
Printed Name	Signature	

Customer Rec. p	urcepaymen	it Plan Rece , it (2 to 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: Mehdi Layadi
LOAN AGREEMENT IDENTIFICATION NO 11969-0133698		DATE/TIME OF RECEIPT OF PAYMENT: 02/05/2015 06:46:00 PM
LOAN AGREEMENT DATE: 11/4/2014 12:20:49 PM	•	
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$302.00	AGENT RECEIVII Denise Ross	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	<u> </u>
INTEREST PAID:	\$302.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<u> </u>
TOTAL AMOUNT PAID TODAY:	\$302.00	·
BALANCE DUE ON LOAN:	\$3,049.21	·········
NEXT SCHEDULED DUE DATE:	3/4/2015	·

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

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

customer Rec p	unepaymen	it Plan Rece. I (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: Mehdi Layadi
LOAN AGREEMENT IDENTIFICATION NO. 11969-0133698		DATE/TIME OF RECEIPT OF PAYMENT: 01/08/2015 06:28:25 PM
LOAN AGREEMENT DATE: 11/4/2014 12:20:49 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$302.00	AGENT RECEIVI Denise Ross	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$302.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$302.00	
BALANCE DUE ON LOAN:	\$3,069.65	
NEXT SCHEDULED DUE DATE:	2/2/2015	
Vehicle's Title to you. ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the

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

MEMIN LATASI
Printed Name Signature

Customer R eipt/Repayment Plan Re ipt (210 day loan)

Customer Wineth	ukepaymei	it Flati Net The (2 to day toati)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115	Ξ:	PAYMENT MADE ON BEHALF OF OR BY: Mehdi Layadi
LOAN AGREEMENT IDENTIFICATION NO 11969-0133698).	DATE/TIME OF RECEIPT OF PAYMENT: 12/04/2014 06:38:23 PM
LOAN AGREEMENT DATE: 11/4/2014 12:20:49 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$302.00	AGENT RECEIVI Marilynn Fraga	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.30	
INTEREST PAID:	\$301.70	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$302.00	
BALANCE DUE ON LOAN: _	\$3,019.70	
NEXT SCHEDULED DUE DATE:	1/3/2015	
 ☐ Account paid in full by rescission. ☐ Account paid in full. 		
☐ Title Returned Upon Payment in Ful 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.		
Acknowledgments. By signing below, you a represent that the information previously prov		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Meins LA TAM Printed Name	Signature	
I IIII.GU IYAHG	Juliatuic	

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 12-11-11

Account Number: 11969-0133698

Customer Name: Mehdi Layadi

Address: 1483 Briggs Ct Las Vegas, NV 89110 Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1600 N. Nellis #102 Las Vegas, NV 89115

Vehicle Information: 2001 GMC YUKON 3GKEC16T11G278055

Co-Borrower Name:

Address:

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/04/2014 ("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.

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$301.70	12/4/2014
2	\$301.70	1/3/2015
3	\$301.70	2/2/2015
4	\$301.70	3/4/2015
5	\$301.70	4/3/2015
6	\$301.70	5/3/2015
7	\$301.70	6/2/2015
8	\$431.43	7/2/2015
9	\$431.43	8/1/2015
10	\$431.43	8/31/2015
11	\$431.43	9/30/2015
12	\$431.43	10/30/2015
13	\$431.43	11/29/2015
14	\$431.42	12/29/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$5,131.90	

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.

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 Thal and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment Agreement or any of our rights.

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

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

/	:	LICENSEE: TitleMax of Nevada, Incd/b/a TitleMax
Eustomer's Signature	[2]4/14 Date	Its Authorized Agerit Date
Co-Borrower's Signature	Date	

Customer Application

Personal Information

Date 1			D-11	Social	Security #	()
Last Name	First Name		Middle Name			
LAYA61	Cell Phone!	MEHDI				
	SAFFE					
	Which number do you p	refer that we call? Cell Phone				· · · · · · · · · · · · · · · · · · ·
Physical Address (street Number & Name)	CT				Apt#	
City LAS VEGAS	Sta	State NV		9110	County Clark	
Mailing Address (If different from physical add						
City	City State					
	Sou	rce of Inco	me			
	Employer Ad	Arace / Secont Number	t & Namol			
"LAS VEWAS	State NV	Zip 84	lw	<u> </u>	Time at Job?	14 yrs
Worl T	Title BELLMA	J 5	Supervisor	1	,	
Pay Frequency: (check one)			Next Payday	Gross		Work Shift
□ 1 st & 15 th of month □ 15 th & end	of month Biweekly (every 2 we	eks)	11/14	Monthly	Gross Monthly	:
□ Weekly □ Monthly (last day) □ N	fonthly (1≤ day) □ Monthly (3 rd d	ay)	Ì	Income	Obligatio ns	
□ Self-Employed				\$ 3 <i>6</i> 00	5 1, 800	
*Alimony, child support or separate m Alimony, child support, or separate ma Are you currently in bankruptcy? yes	aintenance received under: 🗆 cour	vealed if you do no t order written	ot wish to have it co agreement or	onsidered as al understand	a basis for rena	ying this obligation.
	Cred	lit Referenc	es			
Business Nan		Phone #	200			
Address (Street Number & Name)	City AMDA		FL	1 '	3363	
Business Nan	7774	Phone #	<u> </u>		770	
Address (Street Number & Name)	City,		State .		Zip C.C.	
			State		8915	
Name	Perso	nal Refere	nces State Zip	······································		
Relationship to You	Pl			Cel	i	
Na	Address (Street Number & Name)	Oity	State Zip			
Relationship to 100 FRIEND	Phone			9		
Neme		y , _{N.} C.	State Zip 23	1100		
Relationship To You	Phone	US	UH L3		1000	2667161
	Address (Street Number & Name)	City	State Zip			
TRIEN	Phone			С		

Co-Applicant Information

Date	State Issued ID Number	Date of I	Birth !	Social Securit	y #		
Last Name	First Name		Middle Name				
Home Phone	me Phone Cell Phone [†]			Email Address	(optional)††		
Best time to call?	Which number d						
				***		W.T.W.	
Physical Address (street Number & Name)			· · · · · · · · · · · · · · · · · · ·	Apt	#		
City		State	Zip	County			
Mailing Address (if different from physical address)							
City		State	Zip				
Employer * (source of income)	E	mployer Addre	SS (Street Numbe	er & Name)			
City	State		Zip	Time at	Job?		
Work Phone #	Job Title		Supervisor				
ay Frequency: (check one)			ext Payday	Current a	nd Expected Gross	Work Shift	
□ 1st & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks)				Monthly	Monthly		1
☐ Weekiy ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd 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? yes no							
How did you hear about us? (Circle one.)	٠						
Friend/Referral Name of referrer?	Saw Store	Tel	evision	Yellow P	ages	Repeat Custo	omer
Internet Billboard	Postcard	Ot	her:				

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

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†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 shall be resolved by binding arbitration. The arbitration shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration sociations 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 Prov

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

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

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

Ability to Repay Verification.

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

THE CHANGES AS FOLLOWS:	No '			

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

TM-NV-Customer Application-V.2.0-10.09.2013

ROA 001110

months relating to (i) your employment or source of income, and (ii) cul	
agree that you have read and understood all the above statements	s, including the Arbitration Provision.
<u> </u>	11/4/14
Applicant Signature	Date
Co-Applicant Signature	Date

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

Affidavit

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 11969-0133698 Date: 11/4/2014	
Customer Name: Mehdi M Layadi Address: 1483 Briggs Ct Las Vegas, NV 89110 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u> Address: 1600 N Nellis Blvd Ste 102 Las Vegas, NV 89115
Vehicle Information: VIN: 3GKEC16111G2/8055 License Plate State and No: 924RTC Color: GREY Year: 20	001 Make: GMC Model: YUKON
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fail	ir market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
your application information regarding current and expected income	e, 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, obtained that the ability to repay the title loan.	avit which states: (a) The customer has provided the licensee with ligations, employment and ownership of the vehicle; and (b) The
The undersigned, Mehdi M Layadi, being first duly sworn, sta	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:	In C
Co-Borrower Signature:	

STATE OF NEVAD DEPARTMENT OF MOTOR VEHICLES CERTIFICATE OF TITLE TITLE NUMBER YEAR MAKE 3GKEC16T116278055 2001 GMC . T41 7739673-3496 YUKON GVWR ODOMETER MILES SALES TAX PD. EMPTY WT. GROSS WT. FUEL TYPE DATE ISSUED 5999 01/25/2005 27500 BRANDS ODOMETER BRAND VEHICLE COLOR ACTUAL MILES OWNER(S) NAME AND ADDRESS LAYADI MEHDI M LAYADI MELISSA D OR . 510 SEARCHLIGHT DR LAS VEGAS NV 89110 LIENHOLDER(S) NAME AND ADDRESS WESTSTAR CREDIT UNION P O BOX 94138 LAS VEGAS NV 89193 LIENHOLDER(S) RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED: - Della Mille WESTSTAR CREDIT UNION DATE SIGNATURE OF AUTHORIZED AGENT -WITHOUT WARRANTY Felishia Baggi FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEASETIN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FAILSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies that the vehicle described in this title has been transferred to the following buyer(s): Printed Name of Buyer(s) 46 Printed Name of Buyer(s) Zip Code Address certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked: E) The mileage stated is in excess of its mechanical limits. Date of Sale ODOMETER DISCREPANCY. Printed Name of Seller(s) Signature of Seller(s) I am aware of the above odometer certification made by the selfer/agent. Printed Name of Buyer(s) Signature of Buyer(s)

ALTERATION OR ERASURE VOIDS THIS TITLE

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(S) AS SHOWN.

RD-2 (Rev. 10/01)

2073503A

	FEDERAL AND STATE LAW RE ES THAT YOU STATE THE MIL FAILURE TO COMPLE: A PROVIDING A FALSE STATE The undersigned hereby certifies that the vehicle described	RI UIS due has been danioierres t	o the following buyer(s):
ļ	Printed Name of Buyer(s)	D AND	
}	Fillings Marke or polyorist	DEALER	NUMBER
	Printed Name of Buyer(s)		
到	Address City	State	Zip Code
0	l certify to the best of my knowledge that the odometer reading is the actual mileage	of the vehicle unless one of the foll	owing statements is checked:
当	□ NO □ The mileage state	alie in eveces of its mechanical limit	s)zane or Salie i
DEALER ONLY	ODOMETER READING TENTHS The odometer real Exempt - Model ye	ding is not the actual mileage. WAR ear over 9 years old.	NING: ODOMETER DISCREPANCY.
	Signature of Seller(s)	Printed Name of Seller(s)	
-	i am aware of the above odometer certification made by the seller/agent.		
	Signature of Buyer(s)	Printed Name of Buyer(s	THE TO MOTED OF OWNEDCHID
•	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MII FAILURE TO COMPLETE OR PROVIDING A FALSE STATE The undersigned hereby certifies that the vehicle described	EAGE IN CONNECTION WITH MENT MAY RESULT IN FINES A in this title has been transferred	THE THANSPER OF OWNERSHIP. AND/OR IMPRISONMENT. to the following buyer(s):
		□ AND	
5	Printed Name of Buyer(s)		D MIIMOED
SECOND REASSIGNMENT	Printed Name of Buyer(s)	DEALE	R NUMBER
[≥	Three reality of payer(e)		
ONLY	Address City	State	Zip Code
ξ Œ.	I certify to the best of my knowledge that the odometer reading is the actual mileag	e of the vehicle unless one of the fo	Nowing statements is checked:
EALER	The adameter re	ed is in excess of its mechanical limiteding is not the actual mileage. WAF	ANING: ODOMETER DISCREPANCY.
글님	ODOMETER READING DE Exempt Model y	ear over 9 years old.	
3	Signature of Seller(s)	Printed Name of Seller(s	5)
ان ا	I am aware of the above odometer certification made by the seller/agent.		
	Signature of Buyer(s)	Printed Name of Buyer(s	s)
•	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MI FAILURE TO COMPLETE OR PROVIDING A FALSE STATI The undersigned hereby certifies that the vehicle describe	LEAGE IN CONNECTION WITH EMENT MAY RESULT IN FINES d in this title has been transferred	THE TRANSFER OF OWNERSHIP. AND/OR IMPRISONMENT. to the following buyer(s):
		□ ANI	D .
_	Printed Name of Buyer(s)	□ OR	
<u> </u>	Printed Name of Buyer(s)	DEALE	ER NUMBER
₹ ≽			7.04
SIGNM	Address City	State	Zip Code
9 9 11 11	I certify to the best of my knowledge that the odometer reading is the actual milea		
THIRD REASSIGNMENT DEALER ONLY	πενιτικ □ The ndomester re	eding is not the actual mileage. WA	RNING: ODOMETER DISCREPANCY.
^호 유	ODOMETER READING . Exempt - Model	year over 9 years old.	
늪	Signature of Seller(s)	Printed Name of Seller	(s)
 	I am aware of the above odometer certification made by the seller/agent.		
	Signature of Buyer(s)	Printed Name of Buyer	(s)
	LIENHOLDER TO	O BE RECORDED	
z ·	Printed Name of Lienholder		
	1 .		

ALTERATION OR ERASURE VOIDS THIS TITLE

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: Marisela.diez@titlemax.com

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2001 GMC Yukon XL 1500 SLT 4D Utility

MSRP: \$37,602

Fin Adv: \$6,100 Equip Ret: \$38,500

Tire Size: 265/70R16 Base HP: 285 @ 5200

Taxable HP: 45.7 Model Number: TC15906

End of Term 0 Months:

VIN: 3GKEC16T11G278055

UVC: 2001340745

MPG: 14/18

Weight: 7000

Fuel Type: Gas

Wheelbase: 130.0

Adj. State: National Mileage: 0

Mileage Cat: E Cylinders: 8

Transmission: A Drive Train: RWD End of Term 0 Mileage:

Price includes: AT AC 8CY

Wholesale Black Book values as of 11/4/2014

or years and strongers are not that	X-CL	Clean	Ачегаде	Rough
Base	N/A	\$6,150	\$4,400	\$3,025
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,150	\$4,400	\$3,025
- 1100mm 2 0 00 00 000	was a series of the series	Select Color Sales Contraction of the Color	for this east order to be the	

Trade In Black Book values as of 11/4/2014

ner	X-CL	Clean	Average	Rough
	N/A	\$6,255	\$4,505	\$2,900
Base	N/A	\$0	\$0	\$0
Options	N/A	N/A	N/A	N/A
Mileage	IV/A	¢ ni	\$0	\$0
Region	N/A	\$6,255	\$4,505	\$2,900
Total	N/A	40,200		and the second second second second

Retail Black Book values as of 11/4/2014

		and the second s	Water and the Control of the Control	ONOTION MANAGEMENT
The Committee of the State of t	X-CL	Clean	Average	Kougii
Base	N/A	\$8,650	\$6,450	\$4,675
	N/A	\$0	\$0	\$0
Options	N/A	N/A	N/A	N/A
Mileage	N/A	\$0	\$0	\$0
Region [N/A	\$8,650	\$6,450	\$4,575
1000		100 00 000	September 200 persons of Contract Construction of the Asset	NAME OF STREET

Residual Black Book values as of 11/4/2014

A COLUMN DESIGNATION AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF TH	12 Month 24	ann seois maaannaasis ahoo	and responsible to the second of the		Month 48	Month 60	Month End	1 Of Term
;	12 Month 24	4 Month 30	Month 30	PIUILIS 42	N/A			
Base	N/A	N/Ait	(N/Ati)	N/A	en	\$0	\$0	N/A
Options	\$0	\$0,	\$0	3U)	man po	N/A	N/A	N/A
Mileage	N/A	N/A	N/A	N/A;	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	NVA	14/4	•	

Black Book Add/Deducts

2nd Row Bucket Seats +100 Power Sunroof +100

APP 002709

Cash Advance Snapshot Report Filter (Location: 11969 Loan: 11969-0133698 Ordered by Date)

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

11/04/2014 Type Customer Name Type \$4.340.85 \$3,020.00 \$1,829.95 \$1,612.00 Due		100 - 110 -		Advanced	Fees.	Paid	/ 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	XT's 0
11969-0133698	11/04/2014 Orig Date	Customer wante	Coll. Value \$4,340.85	\$3,020.00	\$1,829.95	\$1,812.00 Amt Paid		······································
\$4,340.85 \$3,018.71 \$1,829.95 \$1,812.00 \$0,001	D # Orig. Date 11969-0133698	Layadi, Mehdi Trans. Date 11/4/2014 12: 12/4/2014 3:3 12/4/2014 6:3 12/31/2014 6: 1/3/2015 4:51 1/6/2015 3:19 1/8/2015 6:28 2/2/2015 7:14 2/5/2015 9:05 2/2/2015 7:14 2/5/2015 9:09 2/5/2015 6:46 3/4/2015 12:5 4/3/2015 12:5 4/3/2015 7:10 4/4/2015 11:3 5/3/2015 5/4/2015 4:10 5/5/2015 9:05 6/2/2015	Pro? Rev? X - X - X - X - X - X - X - X	### Principal #\$3,020.00 #\$0.00	\$0.00 \$0.00 \$301.70 \$0.00 \$301.67 \$0.00 \$50.28 \$0.00 \$251.39 \$0.00 \$30.17 \$271.50 \$0.00 \$301.57 \$10.05 \$291.52 \$0.00 \$20.10 \$1,829.95	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$3,020.00 \$0.00 (\$0.30) \$0.00 \$301.67 \$0.00 (\$251.72) \$0.00 \$251.39 \$0.00 (\$271.83) (\$30.50) \$0.00 \$301.57 (\$291.95) \$291.52 \$0.00 (\$281.90) \$3,037.95	0
	11302-0120000 10		\$4,340.	85 \$3,018.71	\$1,829.95	\$1,812.00	\$3,031.30	•

A - 39

Is the loan secured? What is the borrower's expected gross monthly income? Loan Type: Violation: 604A.445, .210 GPA = 6188.83 Orig Amt=5079.66 Title Loan Delinquent Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Account Number Borrower Name & Licensee Address: 1600 N NELLIS BLVD STE 102 LAS VEGAS NV 89115 (Applies to High-Interest Loans Only) 11969-0153727 Licensee Name & (Applies to Title Loans Only)

NRS 60A.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.450(1 Address: Marshall Cobb, 2537 Page St, North Las Vegas, NV 89030 DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2005 Toyota Camry LE/X 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? Does the original term of the title loan exceed 30 days? YES Has the loan been extended or renewed? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? 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? Amount of Loan \$3,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$2,500 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 9/28/2015 N/A \$2,059.66 Charge Title Loans Finance N/A How many times? 4 Total Number of Payments YES Paystub 6&1 Purpose of loan: N/A • If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add! periods: D/D & High Int Loans - 90 days YES YES YES 725.67/725.64 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: Dean Ventura Fair Market Value: APR Quoted Date: 5/4/2015 4 182.38% Other: Are receipts filed? N/A N/A N/A Is the APR correct YES YES \$8,125.00 YEA . YES

Confidential

Title Loan Agreement

Date: 3/2/2015

Customer & Co-Cust	omer Information	ACCOU	NT NUMBER	R: 11969-	0153727			
FIRST NAME Marshall	LAST NAME Cobb			CO-CUSTOMER	FIRST NAM	1E	CO-CUSTOME	ER LAST NAME
		N	0	CO-CUSTOMER	RSSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 2537 Page St		.		CO-CUSTOMER	STREET A	DDRESS		
City North Las Vegas	STATE NV	ZIP COD 89030	E	CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
				CO-CUSTOMER	HOME PHO	ONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle a Informa				OF OPERATION: 0 A.M. to 7:00 P.M.		0:00 A.M. to 4:0	0 P.M., Closed	Sunday
LICENSEE NAME LICENSEE PHO TitleMax of Nevada, Inc. d/b/a TitleMax (702)438-9553				NE NUMBER				
LICENSEE STREET ADDRESS 1600 N. Nellis #102			LICENSEE CITY Las Vegas	1	LICENSE E STA NV		ICENSEE ZIP CODE 9115	
VEHICLE IDENTIFICATION NUMBER (VIN) LICE JTDBE32K553027405 LV9L			ENSE PLATE)L54			1		
VEHICLE YEAR 2005	VEHICLE MAKE Toyota		VEHICLE Camry	MODEL	COLOR Black			

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until 09/28/2015 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.

Number: 11969-0153727

FEDERAL TRUTH-IN-LENDING DISCLOSURF

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.

182.3771 %

\$2,059.66

\$3,020.00

\$5,079.66

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$725.67	4/1/2015 and each 30 days thereafter
1	\$725.64	9/28/2015

Security:

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

Filina Fee:

\$ 0.00

Prepayment:

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

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

Itemization of Amount Financed of		\$3,020.00
Amount given to you directly:	t.	\$3,020.00
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 by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you default the loan, we must offer a Repayment Plan to you fore we commence any civil action or process of alternative dispute resolution, or perform 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, govemors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

- 2. You acknowledge and agree that by entering to this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO hAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
 - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
 - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own 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 perists you, your respective heirs, successors and as an are the Arbitration Provision is binding upon and benefits us, our successors and assigns, and remaid third parties. The Arbitration Provision continues and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax				
Customer's Signature	3-2-15 Date	Melan Its Authorized Agent	lug	3/2//S Date
Co-Customer's Signature	Date			

ROA 001123

PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Marshall Cobb Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/03/2015 03:41:46 PM 11969-0153727 LOAN AGREEMENT DATE: 3/2/2015 2:55:55 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Melanie Urquijo \$453.00 TODAY'S PAYMENT ITEMIZATION \$0.00_ PRINCIPAL PAID: \$453.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$453.00 TOTAL AMOUNT PAID TODAY: \$3,049.88 BALANCE DUE ON LOAN: 5/1/2015 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. arshall Cobb

Printed Name

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 4 3 15 Account Number: 11969-0153727

Customer Name: Marshall Cobb

Address: 2537 Page St

North Las Vegas, NV 89030

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: 2005 Toyota Camry JTDBE32K553027405

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 03/02/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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	\$452.69	4/1/2015
2	\$452.69	5/1/2015
3	\$452.69	5/31/2015
4	\$452.69	6/30/2015
5	\$452.69	7/30/2015
6	\$452.69	8/29/2015
7	\$452.69	9/28/2015
8	\$431.43	10/28/2015
9	\$431.43	11/27/2015
10	\$431.43	12/27/2015
11	\$431.43	1/26/2016
12	\$431.43	2/25/2016
13	\$431.43	3/26/2016
14	\$431.42	4/25/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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

		LICENSEE: TitleMax of Nevad	la, Inc. d/b/a TitleMax
Customer's Signature	Date 1-3-15	Melar (Its Authorized Agent	Mary 4/3/18 Date
Co-Borrower's Signature	Date		

Customer Application

Personal Information

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Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security	#		
Date						
Last Name	First Name		Middle Name			
Home Phone	Cell Phone†		Email Address	(optional)††		
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WOIK! HORE #					Work Shift	
		Next Payda	Current a	nd Expected	WORK STREE	
Pay Frequency: (check one) □ 1st & 15th of month □ 15th & epit of month □ Biwee	kly (every 2 weeks)		Monthly	Monthly		
☐ Weekly ☐ Monthly (last #ay) ☐ Monthly (1st day)			Income	Obligations		
□ Self-Employed			 \$	 \$		
*Alimony, child support or separate maintenance income	need not be revealed if you	do not wish to have it o	considered as a b	1 '	ng this obligation	n.
Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received	funder: court order wr	ritten agreement 🗆 o	ral understandin	ıg.		
Are you currently in bankruptcy? □ yes □ no						
How did you hear about us? (Circle one.)						
Friend/Referral Name of referrer?	Saw Store	Television	Yellow P	Pages (Repeat Custo	omer
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 reference.

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†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 filling, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal 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:	25 Increase	mel
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	-	

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

TM-NV-Customer Application-V.2.0-10.09.2013

ROA 001131

expected gross monthly income and obligations. You agree the months relating to (i) your employment or source of income, as agree that you have read and understood all the above states.	at you have told us about any changes you expect within the next 14 ad (ii) current and expected gross monthly income and obligations. You tements, including the Arbitration Provision.
Applicant Signature	3-3-15 Date
Co-Applicant Signature	Date

Affidavit

Title Loan Agreement No.: 11969-0153727
Date: 03/02/2015

Customer Name: Marshall Cobb
Address: 2537 Page St
N. Las Vegas, NV 89030
Co-Borrower Name:
Address:

Vehicle Information: VIN: JTDBE32R553027405
License Plate State and No: LV9L54
Color: BLACHYear: 2005

Make: TOYOTA Model: CAMRY

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, lnc. 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) 684-1845. 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, Marshall Cobb , being first duly sworn, states as follows:

Customer Signature:

- 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.

STATE OF NEVADA COUNTY OF Clark

FURTHER, AFFIANT SAYETH NOT.

Co-Borrower Signature:

CERTIFICATE OF TITLE

JTDBE32K553027405

YEAR 2005

MAKE TOYT **FUEL TYPE** MODEL CAMRY LE/X VEHICLE BODY P4D

TITLE NUMBER NV006667468

DATE ISSUED 01/15/2014 ODOMETER MILES 117280

G

SALES TAX PD

EMPTY WT **GROSS WT** **GVWR**

VEHICLE COLOR

ODOMETER BRAND ACTUAL MILES 3108

BRANDS

OWNER(S) NAME AND ADDRESS

COBB MARSHALL LEE 2537 PAGE ST N LAS VEGAS NV 89030-3737

LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA INC, DBA TITLEMAX 1600 N NELLIS BLVD STE 102 LAS VEGAS NV 89115-3600

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 OF 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 Buye

Nevada Driver's License Number or Identification Number

] AND

Printed Full Legal Name of Buyer

Nevada Driver's License Number or identification Number

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

The mileage stated is in excess of its mechanical limits. or reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

Signature of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date

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.

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buye CONTROL NO.

1665300C

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

Page 1 of 1

3/2/2015 Contact information

Company: Titlemax (314391)

Contact: Sara Rosenthal

Telephone: 404-542-6618

E-Mail: sara.rosenthal@titlemax.biz

Notes

Vehicle Info For 2005 Toyota Camry LE 4D Sedan

MSRP: \$20,125

Fin Adv: \$5,750 Equip Ret: \$20,881 Tire Size: 205/65R15

Base HP: 160 @ 5700 Taxable HP: 19.4

Model Number: 2532

VIN: JTDBE32K5

UVC: 2005900037 MPG: 24/34 Weight: 3164

Fuel Type: Gas Wheelbase: 107.1 End of Term 0 Months:

Adj. State: National

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

Price Includes: AT AC

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

	X-CL	Clean	Average	Rough
Base	N/A	\$5,910	\$4,860	\$3,215
Options	N/A	\$0	\$0	\$0
Mileage	· N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,910	\$4,860	\$3,215

vi, monto come van delectio	X-CL	Clean	Average	Rough
Base	N/A	\$8,125	\$6,750	\$4,850
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,125	\$5,750	\$4,850

Residual Black Book values as of 3/2/2015

Agus muganga salahiri 17	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

Power Sunroof +200 w/o Auto Trans -600

Cash Advance Snapshot Report Filter (Location: 11969 Loan: 11969-0153727 Ordered by Date)

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

03/02/2015

ID#	Orig. D	ate	Customer Nam	е Туре		Coll.	Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11969-0153727	03/02/2	015	Cobb, Marsha				79.66	\$3,020.00	\$905.40	\$453.00	\$3,472.40	0
Transactio	m#	Type	Trans. Date	New Due Date	Pro?	Rev?	.,	Principal	Fees	Amt Paid	Due	
11969-0153	3727-1 I	NEL	3/2/2015 2:55		Х	-		\$3,020.00	\$0.00	\$0.00	\$3,020.00	
11969-0153	3727-2 I	LOG	4/1/2015 4:11		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0153	3727-3 I	FEE	4/1/2015 7:24		Х	-		\$0.00	\$452.70	\$0.00	\$452.70	
11969-0153	3727 -4 I	PMT	4/3/2015 3:41	5/1/2015	Х	-		\$0.00	\$30.18	\$453.00	(\$422.82)	
11969-0153	37 27-5 I	FEE	5/1/2015 7:32		Х	-		\$0.00	\$422.52	\$0.00	\$422.52	
11969-0153	37 27-6 I	LOG	5/2/2015 11:4		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0153	3727-7 I	LOG	5/6/2015 10:4		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0153	3727-8 I	LOG	5/6/2015 2:51		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11969-015	3727 Tota	is:	1					\$3,020.00	\$905.40	\$453.00	\$3,472.40	0
03/02/2015 Total	s: 1					\$5,0	079.66	\$3,020.00	\$905.40	\$453.00	\$3,472.40	0

	FAR UPE TO COMPLETE!	RES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OF PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. OF 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 [OR
	MENT OF THE PROPERTY OF THE PARTY OF THE PAR	Nevada Driver's License Number or Identification Number
	Printed Full Legal Name of Buyer	Mendor Durier 2-Trease January of Verlandson, separate
ا د	Address City:	State Zip Code
<u>و</u> ا	Certify to the best of my knowledge the odomet	er reading is the actual mileage of the vehicle unless one of the following statements is checked.
DEALEF		NO The mileage stated is in excess of its mechanical timits. TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old.
; Э	ODOMETER READING	
	Signature of Seller(s)/Agent/Dealership	Printed Name of Seller(s)/Agent/Dealership ade by the seller/agent. Dealer's License Number Date of Sale
	Tam aware of the above occurrence sectionary	
	Signature of Buyer	Printed Full Legal Name of Buyer
	CAN ROE TO COMPLETE	IRES 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):
1		ED AND
4	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number . [3] OR
9	Printed Full Legal Name of Boyer	Nevada Driver's License Number or Identification Number
ž	Address City	State Zip Code
Ō.	I certify to the best of my knowledge the odoma	ter reading is the actual mileage of the vehicle unless one of the following statements is checked: NO/ D The mileage stated is in excess of its mechanical limits.
4LB		TENTHS The odometer reading is not the actual mileage. WARNING ODOMETER DISCREPANCY
DE	ODOMETER READING	Exempt - Model year over 9 years old.
Žė.	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership Dealer's License Number Date of Sale
	1 din dinate in the	
	Signature of Buyer	Printed Full Legal Name of Buyer.
	TAILUDE TO COMPLETE	BIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. OF PROYIDING 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).
		ÆZ AND
24) 1-21	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number 11 OR
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
> 	Address City	
œ.	I certify to the best of my knowledge the odome	ger: reading is the actual mileage of the vehicle unless one of the following statements is checked: NO. The mileage stated is in excess or its mechanical limits.
A		The adometer reading is not the actual mileage. WARNING ODOME CERT DISCREPANCY Exempt - Model year over 9 years old.
Ō	ODOMETER READING	Li Panili mosta de a series de la compansión de la compan
	Signature of Seller(s)/Agent/Dealership 1 am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership made by the seller/agent: Dealer's License Number
, r	Signature of Buyer	Printed Pull Legal Name of Buyer
		LIENHOLDER TO BE RECORDED FEIN
	Barrie Barrie and Barrie Barrie	
i Ž	Printed Full Legal Name of Lienholder	If no lienholder write "NONE")
ر قرار العراقة	Address Street	City State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

A - 40

604A LOAN REVIEW WORKSHEET	Name & Date: 5/4/2015	Fixam as of: 5/4/2015	1600 N NELLIS BLVD STE 102 LAS VEGAS NV 89115	Grammy Roller 1341 Nav Ct Las Vegas, NV 89104	Origination Date Amount of Logn	62 020 00 542/015	Deferred Deposit High-Int Loans Title Loans	YES If so, what is the collateral? 2	What is the borrower's expected gross monthly income? \$4,768 Was the borrower's income verified? YES Paystub	(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A	APPlies to D/D Loans) Does the original term of the D/D Loan not exceed 35 days? 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	Loans) Does the original term of t	Does the	And Does the original term of the title loan exceed 30 days? N/A.	to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 6044.445 (2)? N/A	Does me written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	we written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? YES	collection account? YES Has the loan been extended or renewed? N/A How many times? 0 Extensions: Title-6 add'l periods. Are receipts filled? YES	VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:	24A. 445, 210 GrA = \$6188.83 Original -2073.00
	Licensee Name &	DDA:	Licensee Address: 1600 N	Borrower Name &	Audiess, Organ		11969-0128946 1	scured? YE	hat is the borrower's expected	(Applies to Deferred Dep	NRS 604A. 425(1a) (Applies to D/D Log	(Applies to High-Interest I	NRS 6044.425(1b) (Applies High-Int Lo	(Applies to Title Loans Only)	(Applies to Title Loans Only)	(Applies to Title Loans Only)	oes in written loan agreemen	Does to written loan agreemen	Doestie written loan agreemen	the an a collection account?	27	10mmon: 604A. 445, .210 GF.

Confidential

Title Loan Agreement

Date: 10/6/2014 Number: 11969-0128946 **Customer & Co-Customer Information** ACCOUNT NUMBER: 11969-0128946 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Gregory Koller E ID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. STREET ADDRESS CO-CUSTOMER STREET ADDRESS 1341 Nay Ct City STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE Las Vegas NV 89104 CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH Motor Vehicle & Licensee LICENSEE'S HOURS OF OPERATION: Information Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax (702)438-2499 LICENSEE STREET ADDRESS LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODF 1600 N. Nellis Las Vegas 89110 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

RED

375 SLV

VEHICLE MODEL

F150

1FTRX12W04NC44699

VEHICLE MAKE

FORD

VEHICLE YEAR

2004

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until 05/04/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

182.3771 %

FINANCE CHARGE

The dollar amount the credit will cost you.

\$2,059,66

Amount Financed

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

\$3,020.00

Total of Payments

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

\$5,079.66

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$725.67	11/5/2014 and each 30 days thereafter
1	\$725.64	5/4/2015

Security:

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

Filing Fee:

\$20.00

Prepayment:

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

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

Itemization of Amount Financed of		\$3,020.00
 Amount given to you directly; 		\$3,000.00
Amount paid on your account:		\$0.00
Arnount 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. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

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

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

process of alternative dispute resolution, or pefore we repossesses the Motor Vehicle.

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

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

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

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

WAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present some evidence to the 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.

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

- (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 notity 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 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.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax		
Suggether Signature	10-6-2014 Date	Its Authorized Agent
Co-Customer's Signature	Date	

10/06/14

Customer Receit/Repayment Plan Recei 210 day Ioan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #18 Gregory Koller 1600 N. Nellis Las Vegas, NV 89110 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11969-0128946 11/04/2014 11:15:39 AM LOAN AGREEMENT DATE: 10/6/2014 10:54:35 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$453.00 Melanie Urquijo TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$15.39 INTEREST PAID: \$437.61 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$453.00 BALANCE DUE ON LOAN: \$3,004.61 NEXT SCHEDULED DUE DATE: 12/5/2014 Account paid in full by rescission. \Box Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Gregory Koller Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/12/2014 10:50:22 AM 11969-0128946 LOAN AGREEMENT DATE: 10/6/2014 10:54:35 AM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Antonio Silvas \$455.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$455.00 INTEREST PAID: <u>\$0.</u>00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$455.00 \$3,120.10 BALANCE DUE ON LOAN: 1/4/2015 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 Identification Statement is still accurate. regory Koller

Customer Rece. t/Repayment Plan Recei. (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #18 Gregory Koller 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11969-0128946 01/09/2015 12:54:00 PM LOAN AGREEMENT DATE: 10/6/2014 10:54:35 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$451.00 Melanie Urquijo TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$451.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$451.00 BALANCE DUE ON LOAN: \$3,089.47 NEXT SCHEDULED DUE DATE: 2/3/2015 Account paid in full by rescission. Account paid in full. \Box 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.

Great of Kolled
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 #18 Gregory Koller 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT. 11969-0128946 02/06/2015 12:15:50 PM LOAN AGREEMENT DATE: 10/6/2014 10:54:35 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$451.00 Antonio Silvas TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$451.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$451.00 BALANCE DUE ON LOAN: \$3,058.84 **NEXT SCHEDULED DUE DATE:** 3/5/2015 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.

Gregory Koller

Mag July Signature

Customer Recp	urkepaymen	it Plan Receipt (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: Gregory Koller
LOAN AGREEMENT IDENTIFICATION NO. 11969-0128946		DATE/TIME OF RECEIPT OF PAYMENT: 03/06/2015 12:29:29 PM
LOAN AGREEMENT DATE: 10/6/2014 10:54:35 AM	,	
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$451.00	AGENT RECEIVI Antonio Silvas	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$451.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$451.00	
BALANCE DUE ON LOAN:	\$3,028.20	
NEXT SCHEDULED DUE DATE:	4/4/2015	
 ☐ 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.		
		e payment information noted above is accurate. You further deBorrower Identification Statement is still accurate.
Coreyord Koller Printed Name	MUL (stl.

Customer Rec. pt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Gregory Koller Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 11969-0128946 04/06/2015 11:37:54 AM LOAN AGREEMENT DATE: 10/6/2014 10:54:35 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$451.00 Denise Ross TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$451.00 INTEREST PAID: CHARGES PAID: \$0.00 **FEES PAID:** \$0.00 \$451.00 TOTAL AMOUNT PAID TODAY: \$3.042.61 BALANCE DUE ON LOAN: **NEXT SCHEDULED DUE DATE:** 5/4/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. orcgory Koller

LUXUITE ELITIT (GIVARDI BIRILETO GRES)

No. 11969-0128946

Customer Name: Koller, Gregory M

Address:

1341 Nay Ct Las Vegas, NV 89104 (702)461-5765

Co-Borrower Name:

Address:

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

1600 N. Nellis #102 Address:

Las Vegas, NV 89115

Vehicle Information: 2004, RED, FORD, F150, 1FTRX12W04NC44699

Terms: In this Amendment of the Title Loan Agreement to Establish a Repayment Plan ("Repayment Plan Agreement"), the words "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax. Howards, Inc. d/b/a TitleMax. We operate under Chapter 604A of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The telephone number to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. The word "Vehicle" means the vehicle identified above.

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

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 10/06/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of \$3,462.97 was due on 05/04/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0.00 and to pay a total of \$3002.97 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	\$429.00	6/5/2015
2nd Scheduled Payment	\$429.00	7/5/2015
3rd Scheduled Payment	\$429.00	8/4/2015
4th Scheduled Payment	\$429.00	9/3/2015
5th Scheduled Payment	\$429.00	10/3/2015
6th Scheduled Payment	\$429.00	11/2/2015
7th Scheduled Payment	\$428.97	12/2/2015
The total amount due under the terms of the Renayment Plan:	\$2002 DZ	

The total amount due under the terms of the Repayment Plan:

BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you paid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, without an additional charge or fee, before the final Periodic Due Date. If you pay the total amount due under the terms of the Repayment Plan in full, including all amounts negotiated and agreed to herein, then we shall return the Title lo you. You may also make a partial payment on the Repayment Plan at any time without an additional charge or fee. You agree that we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment. Default. You will be in default under this Repayment Plan Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. If you default, then we may seek repossession and sale of the Vehicle as well as any other remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring an action against you for any or all of the following relief: (a) The amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (b) reasonable attorney's fees and costs; and (c) any other legal or equitable relief that the court or arbitrator deems appropriate.

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or repayment plan that is allowed, whichever is later, at an annual rate not to exceed the prime rate at the largest bank in Nevada, as ascertained by the Commissioner, on January 1 or July 1, as the case may be, immediately preceding the expiration of the initial loan period, plus 10 percent. We may charge and collect such interest for a period not to exceed 90 days. After that period, we will not charge or collect any interest on the loan.

By signing this Repayment Plan Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Repayment Plan Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You acknowledge that you have read this Repayment Plan Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the

terms of the Loan Agreement remain enforceable including but not limited to the Arbitration Agreement

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

Date 5-6- 295 By

Any comments or questions may be directed to our Customer Comment Line at the following toll-free number: 1-800-804-5368.

TM-NV-7 Repayment Plan-V.1.0-03.11.2011

Customer 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 Gregory Koller 1600 N. Nellis #102 Las Vegas, NV 89115 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11969-0134239 05/06/2015 11:05:21 AM LOAN AGREEMENT DATE: 11/7/2014 11:58:13 AM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$300.00 Antonio Silvas TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$300.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$300.00 BALANCE DUE ON LOAN: \$1,995.50 **NEXT SCHEDULED DUE DATE:** 6/5/2015 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.

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

Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further

Gregory Koller Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Customer Name:
Gregory Koller
Address:
1341 Nay Ct
Las Vegas, NV 89104

Co-Borrower Name:

Account Number: 11969-0128946

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
1600 N. Nellis
Las Vegas, NV 89110

Vehicle Information:2004 FORD F150 1FTRX12W04NC44699

Address:

Address:

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax , a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn 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 10/06/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$452.69	11/5/2014
2	\$452.69	12/5/2014
3	\$452.69	1/4/2015
4	\$452.69	2/3/2015
5	\$452.69	3/5/2015
6	\$452.69	4/4/2015
7	\$452.69	5/4/2015
8	\$431.43	6/3/2015
9	\$431.43	7/3/2015
10	\$431.43	8/2/2015
11	\$431.43	9/1/2015
12	\$431.43	10/1/2015
13	\$431.43	10/31/2015
14	\$431.42	11/30/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$6,188.83	

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 0.4997% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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

May he	11-4-2014	Melan
Customer's Signature	Date	lts Authorized Agent
Co-Borrower's Signature	Date	

12/

Personal Information

Date			
10-6-2014		S	
Last Name	First Name	Midd	le Name
Home Phone	Cell Phone [†]	Emai	Address (optional)††
			(opasitor)
Best time to call? Aim	Which number do you prefer that we con Home Phone	all?	
Physical Address (Street Number & Name)			Apt#
1341 Nay Ct.			·
city Las Veges	State NV.	Zip 89164	County Clark
Mailing Address (if different from physical address)			
City LAS VECES	State NV.	Zip 89110	
3			
	Source of Inc	ome	
En	, Em '		9
City	1 State		Time at Job?
Work Phone # LCS Vega 3	Title		Time at Job? 9 yrs 10mo.
WORK HORE W	EMINEER	Supervisor	
Day Evaguangs (day)	<i>O</i>	Crocc	Gross Work Shift
Pay Frequency: (check one) □ 1 st & 15 th of month □ 15 th & end of mont	h 🛣 Biweekly (every 2 weeks)	O-lG- Monthly	Monthly
□ Weekly □ Monthly (last day) □ Monthly (, ,	2014 Income	Obligations 1967
□ Self-Employed		\$47 <i>6</i> 8	[·] "秦"
*Alimony, child support or separate maintenal	nce income need not be revealed if you d		\$
Alimony, child support, or separate maintenan	ce received under: 🗅 court order 🗅 writt	en agreement 🗆 oral understa	nding.
Are you currently in bankruptcy? yes)		
	Credit Refere	nces	
Business Name	Phone #		
Address (Street Number & Name)	ty	State	Zip
	-		•
Business Name	Phone #		*
Address (Street Numb		State	Zip
	Personal Refe	rancas	
Name Addres	S (Street Number & Name) City		
Polationabia Ta Voy	L-U-	N.V. 85110	
Relationship To You Sister	Phone 1		ell .
Name Addres	S (Street Number & Name) City	State Zip W.V. 89/04	
Relationship To You	PI		eil
Friend	Y		
Name at Address	our comment of	State Zip 89/23	-
Relationship To You	Ph	· · · · · · · · · · · · · · · · · · ·	ell
Nam Address	C (Cross Number 2 Name)	State 7in	
	ilo	d- NN. 89615	
Relationship To You	Phone	C	

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)	1
Best time to call?	Which number do y Home Phone	ou prefer that we call? □ Cell Phone		
Physical Address (Street Number & Name)			Apt #	
City		State Zip	County	
Mailing Address (if different from physical address)	****	<u> </u>		
City		State Zip		
Employer * (Source of Income)	Emp	loyer Address (Street Num	nber & Name)	
City	State	Zip	Time at Job?	
Work Phone #	Job Fittle	Supervisor		
Pay Frequency: (check one)	and the second s	Next Payday	Current and Expecte	d Work Shift
☐ 1 x & 15th of month ☐ 15th & end of month ☐ Biwee	kly (every 2 weeks)		Monthly Monthly	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (15 day)	☐ Monthly (3 rd day)		Income Obligatio	ns
□ Self-Employed			\$ \$	
*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 dunder: court order write	o not wish to have it co ten agreement ora	nsidered as a basis for repart understanding.	paying this obligation.
How did you hear about us? (Circle one.)				
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Customer
Internet Billboard	Postcard	Other:		

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

TM-NV-Customer Application-V.2.0-10.09.2013

†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 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.adr.org, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitration 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 Custom

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

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

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

Ability to Repay Verification.

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

No Chance	

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

TM-NV-Customer Application-V.2.0-10.09.2013

expected gross monthly income and obligations. You agree that you h months relating to (i) your employment or source of income, and (ii) cur agree that you have read and understood all the above statements	rrent and expected gross monthly income and obligations. You
Speng Folk Applicant Signature	10-6-2014 Date

Date

Co-Applicant Signature

Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 11969-01269446
Date: 10-06-2014

Customer Name: GREORY M. KOLLER

Address: 1341 Nay Ct

Las Vegas NV 89104

Co-Borrower Name:

Address:

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

1600 N Nellis Blvd. Ste 102 Las Vegas, NV 89115

Vehicle Information: VIN: 1FTRX12W04NC44699

License Plate State and No: NV 375SCV Color: RED Year: 2004

Make: FORD Model: F150

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, GREGORY M. KOLLER , being first duly sworn, states as follows:

- 1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
- 2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

8010160415 RR Donnellay @2010. All rights reserved. — 0210

STATE OF NEVAD

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 10/6/2014 Company: Titlemax (314391) Telephone: 404-542-5618 Contact: Atalia Lundy Fax: E-Mail: Marisela.diez@titlemax.com Notes Vehicle Info For 2004 Ford F150 XLT Supercab MSRP: \$27,140 VIN: 1FTRX12W04NC44699 Fin Adv: \$6,975 UVC: 2004300214 Mileage: 0 Equip Ret: \$29,265 MPG: 15/20 Mileage Cat: D Tire Size: 235/70R17 Weight: 6950 Cylinders: 8 Base HP: 231 @ 4750 Fuel Type: Gas Transmission: A Taxable HP: 41,5 Wheelbase: 145.0 Drive Train: RWD End of Term 0 Months: 0 End of Term 0 Model Number: X12 Mileage: Price Includes: AT AC Wholesaie Black Book values as of 10/6/2014 X-CL Clean Average Rough-N/A \$7,150 \$4,700 \$2,950 Options (\$100) (\$100) (\$100° Mileage N/A N/A N/A Region N/A \$0 \$0 \$0 N/A \$7,050 \$4,600 Trade In Black Book values as of 10/6/2014 Clean Average \$7,295 \$4,845 \$2,830 Options N/A (\$100) (\$100) (\$100) N/A N/A N/A N/A Region N/A \$0 \$0 \$0 Total \$4,745 Retail Black Book values as of 10/6/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$9,675	\$6,725	\$4,425
Options	N/A	(\$100)	(\$100)	(\$100)
Mileage	N/A	N/A	N/A	N/A
Region	N/A	<u>}-69</u> -	\$0	\$0
Total	N/A	\$9,575	\$6,625	\$4,325
			errorman, er errorman, er er errorma	

Residual Black Book values as of 10/6/2014

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

Black Book Add/Deducts



Flareside +100

Power Moonroof +150

Cash Advance Snapshot Report Filter (Location: 11969 Loan: 11969-0128946 Ordered by Date)

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

10/06/2014	Customer Name Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
ID # Orig. Date 11969-0128946 10/06/2014	Koller, Gregory M A8		\$5,079.66	\$3,020.00	\$3,154.97	\$6,174.97	\$0.00	0
11969-0128946 10/06/2014 Transaction # Type	Trans. Date New Due Da	te Pro? Re		Principal	Fees	Amt Paid	Due	
11969-0128946-1 NEL	10/6/2014 10:	X -		\$3,020.00	\$0.00	\$0.00	\$3,020.00	
11969-0128946-2 PMT	11/4/2014 11: 12/5/2014	Х -		(\$15.39)	\$437.61	\$453.00	(\$15.39)	
11969-0128946-3 FEE	11/5/2014 7:1	Х -		\$0.00	\$15.01	\$0.00	\$15.01	
11969-0128946-4 LOG	12/4/2014 11:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128946-5 LOG	12/4/2014 11:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128946-6 FEE	12/5/2014 8:0	X -		\$0.00	\$450.39	\$0.00	\$450.39	
11969-0128946-7 PMT	12/12/2014 1 1/4/2015	Χ -	•	\$0.00	\$105.09	\$455.00	(\$349.91)	
11969-0128946-8 LOG	12/12/2014 1	Χ -		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128946-9 FEE	1/4/2015	χ.		\$0.00	\$345.30	\$0.00	\$345.30	
11969-0128946-10 LOG	1/8/2015 11:2	χ,	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128946-11 PMT	1/9/2015 12:5 2/3/2015	X		\$0.00	\$75.07	\$451.00	(\$375.93)	
11969-0128946-12 LOG	1/9/2015 12:5	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128946-13 FEE	2/3/2015 7:02	X	-	\$0.00	\$375.33	\$0.00	\$375.33	
11969-0128946-14 PMT	2/6/2015 12:1 3/5/2015	X		\$0.00	\$45.04	\$451.00	(\$405.96)	
11969-0128946-15 LOG	3/5/2015 11:1	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	3/5/2015 7:19	X	_	\$0.00	\$405.35	\$0.00	\$405.35	
11969-0128946-16 FEE	3/6/2015 12:2 4/4/2015	X	.	\$0.00	\$15.01	\$451.00	(\$435.99)	
11969-0128946-17 PMT	4/4/2015 9:45	x		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128946-18 LOG	4/4/2015 4:20	x	_	\$0.00	\$435.38	\$0.00	\$435.38	
11969-0128946-19 FEE	4/6/2015 11:3 5/4/2015	x	_	\$0.00	\$30.03	\$451.00	(\$420.97)	
11969-0128946-20 PMT		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128946-21 LOG		x	_	\$0.00	\$420.36	\$0.00	\$420.36	
11969-0128946-22 FEE	5/4/2015 7:03	â	-	(\$3,004.61)	\$0.00	\$3,462.97	(\$3,462.97)	
11969-0128946-23 LRP	5/6/2015 11:0			\$0.00	\$3,154.97	\$6,174.97	\$0.00	
11969-0128946 Totals:	1			*****	,			
10/06/2014 Totals: 1			\$5,079.66	\$0.00	\$3,154.97	\$6,174.97	\$0.00	

Contract	green continue to the continue to the continue to the	
	FAILURE TO COM	PREQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. In this title has been transferred to the following buyer(s):
		∏ AND
	Printed Full Legal Name of Buyer	Nevada Driver's License Number of Identification Number OR
<u>†</u> 22 22 >	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
FREASSIGNIN PEALER ONLY	Address 1 certify to the best of my knowledge the	City State Zip Code odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
FEAS		NO
FIRST	ODOMETER READING	
	Signature of Seller(s)/Agent/Dealership Lam aware of the above odometer certif	Printed Name of Seller(s)/Agent/Dealership Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
	FAILURE TO COM	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. PLETE OF PROVIDING A FALSE STATEMENT WAY RESULT IN FINES AND/OR IMPRISONMENT. Ed hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
		☐ "AND
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
REASSIGNMEN ALER ONLY		
88 O	Address	State Zip Code. Sodorneter reading is the actual-mileage of the vehicle unless one of the following statements is checked:
SECOND REA DEALER	ODOMETER READING	NO The mileage stated is in excess of its mechanical limits TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old.
Ö,	Signature of Setler(s)/Agent/Dealership I am aware of the above odometer certi	Printed Name of Seller(s)/Agent/Dealership Cation made by the seller/agent. Dealer's License Number Date of Sale
	Signature of Buyer.	Printed Full Legal Name of Buyer
>	FAILURE TO COM	W REQUIRES THAT YOU STATE THE MILEAGE IN COMPETION WITH THE TRANSFER OF COMPERSON PLETE OF PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Ed hereby certifies the vehicle described in this title has been transferred to the following buyer(s):
		AND
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number DR
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
SSIGNM	Address	Scity Zip Code Fortimeter results to the season make the sense tries one or the following stationers is checked.
RD REA DEALE	ODOMETER READING	The mileage stated is in excess of its mechanical limits. TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY Exempt - Model year over 9 years old.
F	Signature of Sollier(s)/Agent/Dealership	Prioted Name of Seller(s)/Agent/Dealership
	I am aware of the above odometer certi	fication made by the seller/agent. Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
		LIENHOLDER TO BE RECORDED
3. 3 .7	Printed Full Legal Name of Lienholds Address	(If no lienholder write "NONE")
	Street	City State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 002759 ROA 001165

A - 41

		604A LOAN REVIEW WORKSHEET	
Licensee Name & DBA: TIT	LEMAX OF NE	ame & Exam Start DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX Date: 5/4/2015	
	y id of a farking	SILVO TATA DA DE MONTE A CATATA DA TATA DA TATA TATA TATA TATA	
Licensee Address: 160 Borrower Name &	ON NELLIS BL		
Address: Uci	lla Young, 5914		.
Account Number O	Origination Date	Finance Total Number of Payment Amount APR Quoted	Is the APR correct?
11969-0128727	10/3/2014	\$4,020.00 5/1/2015 \$1,758.20 6&1 825.46/825.44 121.55%	YES
Joan Type:	Deferred Deposit	it \Box High-Int Loans \Box Title Loans \Box Purpose of Ioan: N/A	
is the loan secured? YES		If so, what is the collateral? 2007 Dodge Caliber	erfected? YES
What is the borrower's expected gross monthly income?	cted gross monthly	ly income? \$2,875 Was the borrower's income verified? YES Paystub	
(Applies to Deferred Deposit Only)	Deposit Only)	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? N/A	
(Applies to D/D Loans) NRS 6044.408(1)	Loans)	Does the original term of the D/D Loan not exceed 35 days?	
(Applies to High-Interest Loans Only)	st Loans Only)	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? N/A	
(Applies High-Int Loans) NRS 604A. 408(1)	t Loans)	Does the <i>original term</i> of the HIL not exceed 35 days?	
(Applies to Title Loans Only) NRS 604A.450(1)		Does the loan amount exceed the fair market value of the vehicle securing the loan? YES Fair Market Value:	\$6,125.00
(Applies to Title Loans Only) NRS 604A.445(1)		Does the original term of the title loan exceed 30 days? N/A	
(Applies to Title Loans Only)	_	Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? N/A	
loes the written loan agreen	nent disclose the ri	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	
Ooc rite written loan agreen	nent disclose the ri	Dock the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 6044.410 (2e)?	-
loes the written loan agreen	nent include a disc.	Poes the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)?	YES
s the ton a collection account?	unt? YES	Has the loan been extended or renewed? N/A How many times? 0 Extensions: Title-6 add" periods. Are receipts filed?	iled? YES
27		VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:	
Sitle Don Delinquent			- •
304 4445, 210 GPA= \$6831.20 Original=5778.20	.20 Original=5778.	8.20	
Revised 10-15-2008	800	Confidential	

Date. 10/3/2014								Number: 11969-0128727
Customer & Co-Custo	omer Information	ACCOUN	T NUMBER	R: 11969-	0128727			
FIRST NAME Ucilia	LAST NAME Young			CO-CUSTOMER	FIRST NAM	AE .	CO-CUSTOM	ER LAST NAME
2011	ID. NO			CO-CUSTOMER	RSSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 5914 Yucca House Ave				CO-CUSTOMER	STREET A	DDRESS		
/	STATE NV	ZIP CODE 89156		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF BI	DTH		CO-CUSTOMER	R HOME PHO	ONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle & Informa				OF OPERATION: 0 A.M. to 7:00 P.M.,		0:00 A.M. to 4:0	0 P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc. d	i/b/a TitleMax	3	ISEE PHOI 138-2499	NE NUMBER				
LICENSEE STREET ADD 1600 N. Nellis				LICENSEE CITY Las Vegas		LICENSEE STA NV		ICENSEE ZIP CODE 9110
VEHICLE IDENTIFICATION 1B3HB28B17D288856	ON NUMBER (VIN)		1	ENSE PLATE LZL				
VEHICLE YEAR 2007	VEHICLE MAKE DODGE		VEHICLE CALIBER	MODEL	COLOR MAROON			

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

The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$4,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 05/01/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this 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.

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 %

\$1,758.20

\$4,020.00

\$5,778.20

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$825.46	11/2/2014 and each 30 days thereafter	
1	\$825.44	5/1/2015	

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\$4,020.001. Amount given to you directly:\$4,000.002. Amount paid on your account:\$0.003. Amount paid to public officials:\$20.004. Amount paid to ______ on your behalf:\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment 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 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.



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.

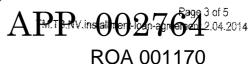
Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under 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 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 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.



- (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.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax Customer's Signature	10/3/14 Date	Its Authorized Agent	Mgy 10 Date	13/14
Co-Customer's Signature	Date			

Customer Re ipt/Repayment Plan Rece. 310 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Ucilia Young Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/09/2015 05:11:01 PM 11969-0128727 LOAN AGREEMENT DATE: 10/3/2014 4:12:07 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Melanie Urquijo \$401.60 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$401.60 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FFFS PAID: \$401.60 TOTAL AMOUNT PAID TODAY: \$4,137.08 BALANCE DUE ON LOAN: 3/2/2015 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.

Customer Recipt/Repayment Plan Recipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Ucilia Young Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/10/2015 10:26:07 AM 11969-0128727 LOAN AGREEMENT DATE: 10/3/2014 4:12:07 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Nathalie Ramirez \$401.60 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$401.60 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$401,60 TOTAL AMOUNT PAID TODAY: \$4,137.08 BALANCE DUE ON LOAN: 1/31/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. \Box 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. pt/Repayment Plan Rece. t (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Ucilia Young Tm Las Vegas Nv #18 1600 N. Nellis #102 Las Vegas, NV 89115 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/03/2014 09:56:18 AM 11969-0128727 LOAN AGREEMENT DATE: 10/3/2014 4:12:07 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Antonio Silvas \$401.60 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$401.60 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$401.60 TOTAL AMOUNT PAID TODAY: \$4,029.99 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 1/1/2015 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 \Box Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Ucilia Young Tm Las Vegas Nv #18 1600 N. Nellis Las Vegas, NV 89110 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 11/03/2014 01:01:50 PM 11969-0128727 LOAN AGREEMENT DATE: 10/3/2014 4:12:07 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Antonio Silvas \$405.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$405.00 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: \$405.00 TOTAL AMOUNT PAID TODAY: \$4,029.99 BALANCE DUE ON LOAN: 12/2/2014 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.

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: //-3-/4

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

Customer Name: Licensee Name: TitleMax of Nevada, Inc. d/b/a
Ucilia Young Address: 1600 N. Nellis

Address: Las Vegas, NV 89110

5914 Yucca House Ave Vehicle Information:2007 DODGE CALIBER 1B3HB28B17D288856

Co-Borrower Name:

Las Vegas, NV 89156

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 10/03/2014 ("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.

Account Number: 11969-0128727

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$401.60	11/2/2014
2	\$401.60	12/2/2014
3	\$401.60	1/1/2015
4	\$401.60	1/31/2015
5	\$401.60	3/2/2015
6	\$401.60	4/1/2015
7	\$401.60	5/1/2015
8	\$574.29	5/31/2015
9	\$574.29	6/30/2015
10	\$574.29	7/30/2015
11	\$574.29	8/29/2015
12	\$574.29	9/28/2015
13	\$574.29	10/28/2015
14	\$574.26	11/27/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$6,831.20	

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

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

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

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

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 Penod 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.

Willia	You	\mathcal{M}^{a}	11/	3/	' <u>1</u> 4
Customer's Signature			Date	/	/
Co-Borrower's Signature			Date		

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

Date

Customer Application

Personal Information

Date 10/02/11/	D. Alexandra		Social Securit		
Last Name Last Name Young	First Name $UC: I:G$	~~/~/~~	Middle Name manuela		
Home Phone	Cell Phon-		Email Address (optional)††		
Best time to call?	Which number do you preser	that we call?			
0-6 anylime	□ Horne Phone Ce	Il Phone			
Physical Address (Street Number & Name)	111 1 14	4	Apt #		
City (Ci	4 LCCG HOUS	se Aye	County		
Mailing Address (If different frym physical address)	/ //e	Vada 8	9156 Clark		
2	Ctato	Zip			
City	State	21,5			
•	Course	of Income			
Employer * (source of income)		S (Street Number & Name)			
City City	State	Zip	Time at Job?		
Work Phone #	Title	Supervisor			
		Next Payd	tay Current and Expected Work Shift		
Pay Frequency. (check one)			Gross Gross		
Weekly D Monthly (last day) & Monthly (10/07/1	1 income Obligatio		
ns Self-Employed					
*Alimony, child support or separate maintenar	nce income need not be reveale	ed if you do not wish to hav	re it considered as a basis for repaying this obligation.		
Alimony, child support, or separate maintenant Are you currently in bankruptcy? yes no		ler 🖂 written agreement	oral understanding.		
Credit References					
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Address (Street Number & Name) Ci	N/ O/	State	Zip		
Address (street number & Nation)	105 VEGOS	16	Vada -		
Personal References					
	l Chang	(a) Vegas	NV		
VIT - Hisband	Phone	<u> </u>	C		
Name Addres	S (Ctroot Number & Nome)		NV 89108		
Relation Da us here			Cell		
Name Addres	S (Street Number & Name)	org orac 2	P		
Relationship forou	Phone	10.000			
Name RoyEn end I File	s ©		ip		
Relatio		(as Veggs	Cell		
- Sylvience					

Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Securi	ty#	
Last Name	First Name		Middle Name	· ·	анда и извануулган жага
Home Phone	Cell Phone†		Email Addres	s (optional)††	
Best time to call?	Which number do y	ou prefer that we ca	all?		
Physical Address (Street Number & Name)			Apt	#	
City		State Zip	County		
Mailing Address (If different from physical address)					
City		State Zip			
Employer * (Source of Income)	Emp	oloyer Address (Street	Number & Name)		
City	State		Zip Time a	it Job?	
Work Phone #	Job Title	Supervis	or		
		Next Pay		and Expected	Work Shift
Pay Frequency: (check one) 1 1 4 & 15 of month 1 15 of & end of month 1 Biwee Weekly 1 Monthly (last day) 1 Monthly (1 day)	= -	Table Market	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	need not be revealed if you of under. □ court order □ wri	do not wish to have itten agreement o	it considered as a oral understandi	basis for repayir ng,	ng this obligation.
How did you hear about us? (Circle one.)					
Friend/Referral Name of referrer?	Saw Store	Television	Yellow	Pages	Repeat Customer
Internet Billboard	Postcard	Other. <u>/</u>	Nernet	<u> </u>	

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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) https://www.adr.org or JAMS (1-800-352-5267) https://www.adr.org, 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 tribunal shall be resolved by binding arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration

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

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

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

Ability to Repay Verification.

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

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

APP 002777

expected gross monthly income and obligations. You agree that you h	ave told us about any changes you expect within the next 14
months relating to (i) your employment or source of income, and (ii) cur	rent and expected gross monthly income and obligations. You
agree that you have read and understood all the above statements	, including the Arbitration Provision.
Applicant Signature	10/03/2014 Date
Co-Applicant Signature	Date

Affidavit

STATE OF NEVADA	
COUNTY OF Clark	

Title Loan Agreement No.: 11969-0128727 Date: 10/03/14

Customer Name: Young, Ucilia Emanuela

Address: 5914 Yucca House Ave

Las Vegas, NV 89156

Co-Borrower Name:

Address:

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

1600 N Nellis Blvd Ste 102 Las Vegas, NV 89115

Vehicle Information: VIN: 1B3HB28B17D288856

License Plate State and No: 229LZL

Color: MAR@Year:2007

Make: DODGE Model: CALIBER

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, "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a IttleMax , a provider of the 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, Young, Ucilia Emanuela being first duly sworn, states as follows:

- 1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
- 2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

/in :B3HB28B17D2888! DATE ISSUED	CER YEAR 66 2007 ODOMETER MILES	THE ENGLAND OF A	MODEL CALIBER SE SALES TAX PD	VEHICLE BODY P4D EMPTY WT	Y TITLE NUMBER N.V.0.07251659 GROSS WT GVWR
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APP 002780 ROA 001186

10/3/2014 Contact information

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: Marisela.diez@titlemax.com

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2007 Dodge Caliber Base 40 Hatchback

MSRP: \$13,850 Fin Adv: \$4,125

Equip Ret: \$17,170 Tire Size: 205/70R15 Base HP: 148 @ 6500 Taxable HP: 18.5

Model Number, PMDL49

VIN: 1B3HB28B17D288856

UVC: 2007240727 MPG: 28/32 Weight: 2966

Fuel Type: Gas Wheelbase: 103.7

End of Term 0 Months:

Adj. State: National

Mileage: 0

Mileage Cat: A

Cylinders: 4 Transmission: A Drive Train: FWD

End of Term 0 Mileage:

Price Includes: AT AC

Wholesale Black Book values as of 10/3/2014

C.) Afti in Annual Control	X-CL	Clean	Average	Rough
Base	N/A	\$4,200	\$3,300	\$2,400
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$ 0
Total	N/A	\$4,200	\$3,300	\$2,400

Trade In Black Book values as of 10/3/2014

National control of the Same of Ages	X-CL	Clean	Average	Rough
Base	N/A	\$4,290	\$3,390	\$2,300
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,290	\$3,390	\$2,300

Retail Black Book values as of 10/3/2014

en and a process of the second se	x-cl (lean	Average	Rough
Base	N/A	\$6,125	\$4,850	\$3,575
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,125	\$4,850	\$3,575

Residual Black Book values as of 10/3/2014

, , , , , , , , , , , , , , , , ,	12 Month	24 Month	30 Month	36 Month	42 Month 4	18 Month ou	MONUI EUU	OI TEITH
1 .	M/A	N/A	N/A	N/A	N/A	N/A	N/A:	N/A
		*0	\$0	\$0	\$0	\$0	\$0	N/A
Options	\$0	\$U		h I	N/A	N/A	N/A	N/A
· Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	. N√A	N/A	N/A	N/A	11/7	, 4	

Black Book Add/Deducts

w/o Auto Trans -600 w/o Factory Air -700

APP 002781 ROA 001187

Titl_ax of Nevada, Inc. d/b/a TitleMax 1600 N. Nellis #102 Las Vegas, NV 89115 (702)438-9553 3/16/2015

Ucilia Young 5914 Yucca House Ave Las Vegas, NV 89156

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 10/3/2014 4:12:07 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 11/03/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/3/2015 ("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

To enter into a Repayment Plan you must follow these procedures by 4/2/2015 : (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 \$915.77. The total of payments or the remaining balance on the original transaction is \$4,578.84. You made the following payment(s) on the loan:

\$405.00 Amount: 11/03/2014 Date: \$401.60 Amount: 12/03/2014 Date: \$401,60 Amount: 01/10/2015 Date: \$401.60 Amount: 02/09/2015 Date:

UNITED STATES POSTAL SERVICE ®

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

fore 4/2/2015 will be \$915.77.

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

002782 APPROA 001188 u enter into a Repayment P..., we will honor the terms and we will honor the terms are the terms and the terms are the terms are the terms and the terms are ncident to or as a condition of entering into a Repayment Plan. Such an amount includes, without tation: (1) any interest, regardless of the name given to the interest, other than the interest charged suant to the original loan agreement at a rate which does not exceed the rate charged during the m of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction es, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees,

dditionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and nless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral rom you to enter into the Repayment Plan; (2) sell to you any insurance (3) require you to purchase nsurance 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,

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

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

(1) The amount of the debt is \$4,578.84; (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.

APP 002783ROA 001189

			THE ME EAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.
T		FEDERAL AND STATE LAW REQUI	RES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. R PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. R PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
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()	1.5	ignature of Seller(s)/Agent/Dealership am aware of the above odometer certification	on made by the seller/agent.
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	- - `	Signature 1 AW D	EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. THE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. THE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
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:	ĺ	1 Still Swale of the Tours	Printed Full Legal Name of Buyer
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	LIEN	Printed Full Legal Name of Lienholder	(if no lienholder write "NONE") City State Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

APP 002784 ROA 001190

cash Advance Snapshot Report lter (Location: 11969 Loan: 11969-0128727 Ordered by Date)

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

iter (Location: 11505 25						den .
				Deid.	Amt. Due EXT's	
	Coll. Value	Advanced	Fees.	Paid \$1,609.80	\$0.00 U	West.
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11969-0126727-26 PMT 2/9/2015 5:11 3/2/2015	Х - Х -	\$0.0	6004		0 \$281.12	
11969-0126727 27 LOG 3/2/2015 10:5	X -	\$0.0		00 \$0.0	00 \$0.00	
11969-0126727-27 SEEE 3/2/2015 7:11	x -	\$0.0	· ·	.00 \$0.0	ቀለ በበ	
	x -	\$0.0 \$0.0		.00 \$0.0	ድላ በበ	
44060-0128727-30 LOG 34 112-12	Х -	\$0.0 \$0.0		.00 \$0.	#0.00	
44069-0128727-31 LOG 3/12/2-13	Х -	\$0.0	₀₀ \$0	,00 \$0.	***	
44060 0128727-32 LOG 3, 12,121	χ -	\$0.	00 \$0	0.00 \$0.	00 00	
140c0-0128727-33 LOG 5/15/2	Х -	\$0.	.00 \$0).UU #0	.00 \$0.00	
440c0_0128727-34 LOG 3/10/25	X -	\$0.	.00	J. 00	, 00 \$0.00	
440E0 0128727-35 LOG 37 "	Х - Х -			0.00	100 \$0.00	
11969-0128727-55 LOG 3/16/2015 1:0	, X -	· ·	.00	იიი \$ ⁽	\$0.00	
11969-0120121 0. 3/17/2015 5:5	x -		,,,,,,	0.00 \$6	50.00	
11969-01267-27 30 LOG 3/18/2015 10:	х -			:0.00 ^{\$1}	0.00 \$0.00 0.00 \$0.00	
14060-0128727-40 LOG 3/10/23 1	x -		0.00	00.00	0.00	
44069-0128727-41 LOG 3/10/23	Х -		0.00	. OQ.QQ	0.00	
44060-0128727-42 LOG 3710125	χ -		ი.იი :	ψ0.00	0.00 \$0.00 \$0.00	
44069-0128727-43 LOG 5/10/20	χ -		0.00	\$0.00 j	50.00 \$0.00	
11060-0128727-44 LUG 3120125	Х -		0.00	Ф 0.00	\$0.00	
	X -		pO.00	.DU.UU	\$0.00	
11969-0128727 47 LOG 3/21/2015 3:0	Х - Х -		\$0.00		\$0.00 \$0.00	
11969-0126727-49 LOG 3/23/2015 10:	x -		\$0.00 ¢0.00	\$0.00	\$0.00	
41060-0128727-49 LOG 0720-1-1-0-5	x -		\$0.00 \$0.00	\$0.00	\$0.00 \$0.00 \$0.00	
44060_0128727-50 LUG 3/20/20 1	x -		\$0.00 \$0.00	\$0.00	φυ.υυ • • • • • • • • • • • • • • • • • • •	
44060_0128727-51 LUG 3/2-128 -	χ -		\$0.00	\$0.00	ф0,00	
14060_0128727-52 LOG 3/2-1-2-1	Х -		\$0.00	\$0.00	\$0.00 \$0.00 \$0.00	
44069_0128727-53 LUG 5/25/25 -	Х -		\$0.00	\$0.00	\$0.00	
44060 0128727-54 LUG 3/23/23 -	Х -		\$0.00	\$0.00	\$0.00 \$0.00	
11969-0128727-55 LOG 3/26/2015 12:	χ -		\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	
11969-0120727-55 LOG 3/26/2015 5:1	X - X -		\$0.00	\$0.00	\$0.00 \$0.00	
11969-0120727 59 LOG 3/27/2015 9:4	x -		\$0.00	\$0.00	\$0.00\$0.00	
11969-0120121 00 - 0107(0045 2:5			\$0.00 D T		2785 $^{ t P}$	age 1 of
11969-0128727-60 LOG 3/28/2015 10:	Thursday	, May 07, 2015 0	2:40 3 2N By	user: 🕶 🔾 🗸	4100	
11969-0128727-59 LOG 3/27/2013 2.3 11969-0128727-60 LOG 3/28/2015 10: Cash Advance Snapshot Report 02.25.10 DB: (40)462) Printed: Indisua	, .		D ^ ^	001101	
Cash Advance Shapshotter				KUA	001191	
**						

03/2014		Type	Coll. Value	Advanced	Fees.			<u>s</u>
Orig. Date	Customer Name	Type A2				\$1,609.80 Amt Paid	Due	
9-0128727 10/03/2014	Young, Ucilia E Trans. Date New D	re Date Pro?	Rev?	Principal	Fees	\$0.00	\$0.00	
Transaction # Type	3/30/2015 11:	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-61 LOG	3/30/2015 11.	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-62 LOG	3/30/2015 3:5	x	_	\$0.00	\$0.00	•	\$0.00	
11969-0128727-63 LOG	3/31/2015 9:5	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-64 LOG	3/31/2015 3:5	x	_	\$0.00	\$0.00	\$0.00	· ·	
11969-0128727-65 LOG	4/1/2015 10:1	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-66 LOG	4/1/2015 5:10			\$0.00	\$401.60	\$0.00	\$401.60	
11969-0128727-67 FEE	4/1/2015 7:24	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-68 LOG	4/2/2015 8:37	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-69 LOG	4/2/2015 4:51	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-70 LOG	4/3/2015 9:48	Х	-	•	\$0.00	\$0.00	\$0.00	
11969-0128727-70 LOG		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-71 LOG		Х	_	\$0.00		\$0.00	\$0.00	
11969-0128727-72 LOG		Х		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-73 LOG	4/4/2015 2:49	X	_	\$0.00	\$0.00	•	\$0.00	
11969-0128727-74 LOC	4/6/2015 10:5	X	_	\$0.00	\$0.00	\$0.00	•	
11969-0128727-75 LOG	4/6/2015 12:2			\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-76 LOG	4/6/2015 4:41	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-77 LOC	4/7/2015 10:4	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-78 LOC	4/7/2015 6:21	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11909-0120121-10 LO		Х	-	i i	\$0.00 \$0.00	\$0.00	\$0.00	
11969-0128727-79 LOC		X	-	\$0.00	•	\$0.00	\$0.00	
11969-0128727-80 LO		X	-	\$0.00	\$0.00		\$0.00	
11969-0128727-81 LO	4/8/2015 6:01	x	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-82 LO	3 4/9/2015 8:23	x	_	\$0.00	\$0.00	\$0.00		
11969-0128727-83 LO	G 4/9/2015 4:23		_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-84 LO	G 4/10/2015 9:5	Х		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-85 LO	G 4/10/2015 5:0	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-86 LO	G 4/11/2015 9:1	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-87 LO		Х		·	\$0.00	\$0.00	\$0.00	
11969-0128727-07 LO		X	₩	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-88 LC		Х	-	\$0.00	-	\$0.00	\$0.00	
11969-0128727-89 LC		Х	_	\$0.00	\$0.00	· · · · · · · · · · · · · · · · · · ·	\$0.00	
11969-0128727-90 LC	G 4/14/2015 9:3	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-91 LC	G 4/14/2015 2:5	x	-	\$0.00	\$0.00	\$0.00		
11969-0128727-92 LC	G 4/15/2015 11:	x		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-93 LC	G 4/15/2015 4:4			\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-94 LC	G 4/16/2015 10:	X		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-95 LC	G 4/16/2015 1:3	X		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-96 LC	G 4/16/2015 4:0	X		\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-97 L0	OG 4/17/2015 10:	×	-		\$0.00	\$0.00	\$0.00	
11969-0126727-97 1		Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
11969-0128727-98 L	,	Х	(-	\$0.00			\$0.00	
11969-0128727-99 L		>	(-	\$0.00	\$0.00		\$0.00	
11969-0128727-10 L	OG 4/18/2015 2:2	,		\$0.00	\$0.00		\$0.00	
11969-0128727-10 L	OG 4/20/2015 10:	Ś		\$0.00	\$0.00		•	
11969-0128727-10 L	OG 4/20/2015 6:3			\$0.00	\$0.00		\$0.00	
11969-0128727-10 L	OG 4/21/2015 12:		(-	\$0.00	\$0.00			
11969-0128727-10 L	OG 4/21/2015 5:3		(-	\$0.00	\$0.00			
11969-0128727-10 L			(-	\$0.00	\$0.00			
11969-0128727-10 L			X -		\$0.00			
77909-0128727-10 1			X -	\$0.00	\$0.00			
11969-0128727-10			X -	\$0.00				
11969-0128727-10 I			X -	\$0.00	\$0.00			
11969-0128727-10	OG 4/28/2015 10:		X -	\$0.00	\$0.0	** **		
11969-0128727-11	OG 4/28/2015 4:5		^ X -	\$0.00	\$0.0		` i <u>.</u>	
11969-0128727-11	OG 4/28/2015 5:0			\$0.00	\$0.0			
11969-0128727-11	_OG 4/29/2015 11:		X -	\$0.00	\$0.0			
11969-0128727-11	_OG 4/30/2015 9:2		X -	\$0.00	\$0.0			
11969-0128727-11			Χ	\$0.00	\$0.0			
11969-0128727-11			Х -					
11909-0120727-11			Х -	\$0.00				
11969-0128727-11			Х -	\$0.00		· -		
11969-0128727-11			X -	\$0.00				
11969-0128727-11	LOG 5/2/2015 10:2		x -	\$0.00			-	
11969-0128727-11	LOG 5/4/2015 11:0			\$0.00	\$0.0		0 \$0.00	
11969-0128727-12	LOG 5/4/2015 5:31		X -	(\$4,020.00)		0) \$0.0		
11969-0128727-12	DEB 5/5/2015		<u> </u>	\$0.00			0 \$ 0.00	
	als: 1			#-3.4e				
11969-0128727 To								

DB: () Printed: Thursday, May 07, 2015 02:10 PM By User:

10/03/2014 Totals:

APP 002786 Page 2 of 2

A - 42

				Is the APR correct?	YES		id perfected? YES						\$4,450.00		-)? YES	ots filed? YES			
	Exam Start Date: <u>5/4/2015</u>	Exam as of: 5/4/2015	Examiner: TD	Juoted	194.55%	And the second s	e title, is it filed ar	⊡ Other:	N/A	N/A	N/A	N/A	Fair Market Value:		NO	•		NRS 604A.410 (2)	periods: Are receipts filed?	ilo op		
	Exai	Exan	Exe	Payment Amount	\$3,500.21	Purpose of loan:	If secured by a vehicle title, is it filed and perfected?	☐ Affidavit	y income?	,	onthly income?		NO Fai		.445 (2)?	YES	YES	sfaults, pursuant to	Extensions: Title-6 add'1 periods; D/D & High Int Loans - 90 days	Ş.		- Angelon - Ange
SHEET		-		Total Number of Payments	7	Purpose	H .	? YES Paystub	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?		amount exceed 25% of the borrower's expected gross monthly income?		ring the loan?		Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?	44.410 (2d)?	44.410 (2e)?	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)?	How many times? na	TECHNICAL EXCEPTIONS/ OTHER COMMENTS		
604A LOAN REVIEW WORKSHEET				Finance te Charge	\$1,480.21	Title Loans	SSEY	Was the borrower's income verified?	5% of the customer's	Does the original term of the D/D Loan not exceed 35 days?	ed 25% of the borrow	kceed 35 days?	Does the loan amount exceed the fair market value of the vehicle securing the loan?) days? N/A	x additional periods,	written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	PAY the loan, pursuant to NRS 6044.410 (2e)?	nto a REPAYMENT	NO	L EXCEPTIONS/ C		
604A LOAN I	TTLEMAX	EGAS NV 89102		n Maturity Date	5/11/2015	High-Int Loans	001 HONDA ODYS		posit loan exceed 2:	m of the D/D Loan		rm of the HIL not ex	d the fair market val	title loan exceed 30	ded for more than si	RESCIND the loan		pportunity to enter i	tended or renewed?	ONS/ TECHNICA		
	ime & DBA: TITLEMAX OF NEVADA INC. DBA TITLE	ON BLVD LAS V	IAVACENG	Amount of Loan	\$2,020.00		If so, what is the collateral? 2001 HONDA ODYSSEY	income? \$2,500	Does the deferred de	Does the original ten	Does the monthly payment	Does the original term of the HIL not exceed 35 days?	ie loan amount excee	Does the original term of the title loan exceed 30 days?	title loan been exten	ght of the customer to	ght of the customer to	osure regarding the o	Has the loan been extended or renewed?	VIOLATIONS/	MENT VIOLATION	
	FLEMAX OF NEV	77 W. CHARLEST	AIRV DATH PHANHAVASENG	Origination Date	11/12/2014	Deferred Deposit	YES If so, who	ected gross monthly	Deposit Only)) Loans)	est Loans Only)	nt Loans)				ement disclose the rig	ement disclose the rig	ement include a discl	ount? NO		AYMENTS DEFER	
	Licensee Name & DBA: TI	Licensee Address: 4077 W. CHARLESTON BLVD LAS VEGAS NV 89102	Borrower Name &	Account Number		Loan Type:	Is the loan secured?	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 6048.450(1)	(Applies to Title Loans Only) NRS 604A. 445(1)	(Applies to Title Loans Only)	Does the written loan agre	Does tile written loan agreement disclose the right of the customer to PRE-	Does the written loan agre-	Tthe a collection account?	27	MITUERACE PERIOD PAYMENTS DEFERMENT VIOLATION	

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 11126114 Account Number: 12069-0130189

Customer Name:

Airy Paul Phanhayaseng

Address:

231 Catalini St

Las Vegas, NV 89107

Co-Borrower Name:

Address:

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

Address: 4077 W. Charleston Blvd.

Las Vegas, NV 89102

Vehicle Information: 2001 HONDA ODYSSEY EX 2HKRL18661H567153

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: (762) 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 10/13/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth in Lending Disclosures at the address indicated above, or esuch 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 fails 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 payments Deferment Agreement.

Register of Employed as has be not begretifully appeared and aim in only in a logic of the for

Title Loan Agreement

Date:	10/16/2014		Same of						Number: 12009-0130109	
Cu	stomer & Co-Custo	mer Information		IT NUMBE	R: 12069-	130189				
	NAME	LAST NAME Phanhayaseng		- -	CO-CUSTOMER	FIRST NAI	ME	CO-CUSTOME	ER LAST NAME	
Ally	aui	Themayeseng	D. NC)	CO-CUSTOMER	SSN	CO-CUSTOME	ER'S DRIVERS	LIC./STATE ID. NO.	
	ET ADDRESS atalini St				CO-CUSTOMER	STREET A				
City Las V		STATE NV	ZIP CODE 89107		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE	
H			4		CO-CUSTOMEF	CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH		
	Motor Vehicle & Informat		LICENSE Monday t	E'S HOUR o Friday 9:	RS OF OPERATION: 00 A.M. to 7:00 P.M.	Saturday	10:00 A.M. to 4:0	0 P.M., Closed	Sunday	
	NSEE NAME lax of Nevada, Inc. d/	/b/a TitleMax		NSEE PHO 878-6800	ONE NUMBER					
LICE	NSEE STREET ADDI W. Charleston Blvd.				LICENSEE CITY Las Vegas		LICENSEE STA NV		LICENSEE ZIP CODE 39102	
VEHI	CLE IDENTIFICATION IN 18661H567153	N NUMBER (VIN)			CENSE PLATE SOUK					
	CLE YEAR	VEHICLE MAKE HONDA	•	, <u> </u>	MODEL	COLOR WHITE				

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,020.00 ("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 0.533% from the date of this Loan Agreement until 05/11/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Number: 12069-0130189

EDERAL 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.

\$1,480,21

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.

\$2,020.00

\$3,500.21

194.545 %

	•	
Control section in the Control of th		 1.7
Your payment schedule will be:		

lumber of Payments	Amount of Payments	When Payments are Due
6	-\$500.03	11/12/2014 and each 30 days thereafter
1	\$500.03	5/11/2015

Security:

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

Filing Fee:

\$20.00

Prepayment:

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

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

Itemization of Amount Financed of	\$2 ,020.00
1. Amount given to you directly:	\$2,000.00
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. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

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

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

Repayment Plan Disclosure: If you default or, loan, we must offer a Repayment Plan to you! e 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.

You will be in default and entitled to enter into a Repayment Plan on the day Default, Acceleration, Repossession, and Post-Default Interest. immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement, or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offening you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (I) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, 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 provate attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"), and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

- 2. You acknowledge and agree that by entering this Arbitration Provision:
 - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
 - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
 - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, definue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

- 8. This Arbitration Provision is binding upon and be so you, your respective heirs, successors and assign. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in furrorce and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax	W12/16	14/11/11/11	10/21		
Customer's Signature	Datte /	Its Authorized Agent	Date		
Co-Customer's Signature	Date				

STATE OF NEVADA COUNTY OF clark

Title Loan Agreement No.: 12069-0130189 Date: 10/13/2014

Customer Name: AIRY PAUL PHANHAYASENG

Address: 231 CATALINI ST

Las Vegas, NV 89107

Co-Borrower Name:

Address:

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

4077 w Charleston Blvd Las Vegas, NV 89102

Vehicle Information: VIN:

License Plate State and No: K SOUK

Color: WHITEYear: 2001

Make: HONDA Model: ODYSSEY EX

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

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

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

The undersigned, AIRY PAUL PHANHAYASENG, being first duly sworn, states as follows:

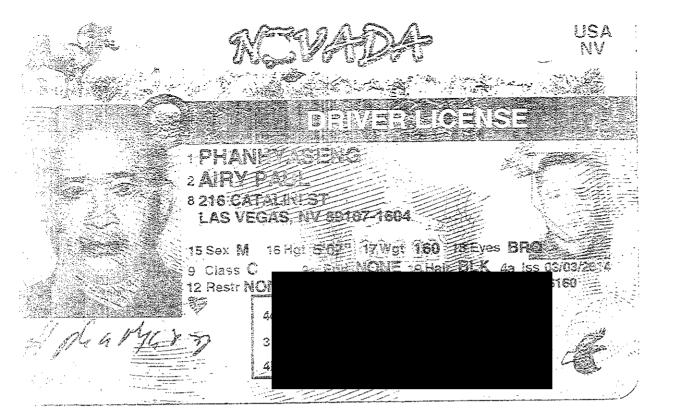
- 1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
- 2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature:

Co-Borrower Signature:

 $PP \ 002795$ ROA 001201



Customer Receipt/Repayment Plan Receipt ,210 day loan)

		it i idii iteeeipt (2 io day iodii)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #19 4077 W. Charleston Blvd. Las Vegas, NV 89102		PAYMENT MADE ON BEHALF OF OR BY: Airy Paul Phanhayaseng
LOAN AGREEMENT IDENTIFICATION NO. 12069-0130189		DATE/TIME OF RECEIPT OF PAYMENT: 03/21/2015 02:24:11 PM
LOAN AGREEMENT DATE: 10/13/2014 2:45:27 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$345.89	AGENT RECEIVII Jasmine Henry	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	·
INTEREST PAID:	\$345.89	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$345.89	
BALANCE DUE ON LOAN:	\$2,020.00	
NEXT SCHEDULED DUE DATE:	4/11/2015	
 □ Account paid in full by rescission. □ Account paid in full. □ Title Returned Upon Payment in Full. ∨ehicle's Title to you. □ Repayment Plan Agreement. □ Grace Period Plan Agreement. 	By signing below, y	you acknowledge that upon repayment in full, we returned the
Acknowledgments. By signing below, you acrepresent that the information previously provide the provided by the	knowledge that the ded on the Covered	e payment information noted above is accurate. You further Borrower Identification Statement is still accurate.

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customer Receip	unepaymen	it i lali Neceipt (2 to day loali)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #19 4077 W. Charleston Blvd. Las Vegas, NV 89102	≣:	PAYMENT MADE ON BEHALF OF OR BY: Airy Paul Phanhayaseng
LOAN AGREEMENT IDENTIFICATION NO 12069-0130189).	DATE/TIME OF RECEIPT OF PAYMENT: 03/03/2015 02:21:47 PM
LOAN AGREEMENT DATE: 10/13/2014 2:45:27 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$340.00	AGENT RECEIVI Etna Tamayo	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	1	
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$340.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$340.00	
BALANCE DUE ON LOAN:	\$2,172.09	
NEXT SCHEDULED DUE DATE:	3/12/2015	
 ☐ Account paid in full by rescission. ☐ Account paid in full. ☐ Title Returned Upon Payment in Fu Vehicle's Title to you. 	II. By signing below,	you acknowledge that upon repayment in full, we returned the
Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
Khamsouk Printed Name	Signature	Phanleyodens

Customer Rece	⊭kepaymen	t Plan Receif (210 day loan)
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #19 4077 W. Charleston Blvd. Las Vegas, NV 89102		PAYMENT MADE ON BEHALF OF OR BY: Airy Paul Phanhayaseng
LOAN AGREEMENT IDENTIFICATION NO. 12069-0130189		DATE/TIME OF RECEIPT OF PAYMENT: 02/02/2015 01:56:32 PM
LOAN AGREEMENT DATE: 10/13/2014 2:45:27 PM		
If you have multiple loans, this payment was loan number identified above.		
AMOUNT PAID: \$380.00	AGENT RECEIVII Karla Ibarra	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$380.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$380.00	
BALANCE DUE ON LOAN:	\$2,199.86	
NEXT SCHEDULED DUE DATE:	2/10/2015	
 ☐ Account paid in full by rescission. ☐ Account paid in full. 		the second second in fault was returned the
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.		
Acknowledgments. By signing below, you a represent that the information previously prov	acknowledge that the	e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
	Lay	1 Phanhyaser C
Printed Name	Signature	Y

Printed-Name

TideMax of Nevada, Inc. d/b/a TaleMax 40 - 197 Charleston Hit Len Vegas, NV 89112 (702:578-6800

Airy Paul Phanhayaseng 231 Catalini St Las Vegas, NV 89107

Re: Opportunity to Enter into a Repayment Plan

Dear Customer

On 10/13/2014 2:45:27 PM you entered a True Loan Agraeman alloan Agraement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and if applicable, on 11/20/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TideNax. On 1/12/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportungly 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 2/11/2015 : (1) return to the location in which you signed the Loan Agreement and, is applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Fan we prepare; and (3) make an initial payment of \$414.77. The total of payments of the remaining Dalance on the original transaction is \$2,073.83. You made the following payment(s) on the loan:

Date:

11/20/2014

Amount

\$323.00

Date: 11

11/20/2014

Amount

\$323.90

The total amount due if you enter into a Repayment Plan on or before 2/11/2015 will be \$414.77.

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 infini payment of not more than 20 percent of the total amount due under the Repayment Plan.

APP 002800 ROA 001206₄₁₅₀ If you enter into a hepayment Plan, we will hence the forms also we will not charge any other amount as an incident to one a condition of intermediate of the Propeyr of the Control and appoint includes, without limitation: (1) any interest regardless of the came given to the interest, other than the interest charged pursuant to the original loan agreement at a rote which does not exceed the rate charged during the term of the original loan agreement or (2) any origination trees set-up fees, collection fees, transaction fees, negotiation fees, handling fees, propersing fees, late rees, default fees or any other fees, regardless of the name given to the fee

Additionally, if you accertantly a Repayment Plant we will not the terms of the Repayment Plant, and unless otherwise authorized by Nevada law we will not (1) accept any additional security or collateral from you to enter into the Repayment Plant (2) sell to you a presurance (3) require you to purchase insurance or any other goods or services to enter into the Repayment Plant (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) and a load pollect an amount that is greater than the amount owed under the terms or the Repayment Plant.

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 the refrequence of the with us.

Sincerely,

General Manage

ieMex of Nevada, Virus cons

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 \$1.5.30.00; (i) the debt 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 bodge, 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 with be maked 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.

APP 002801

Customer Receip	t/Repaymer	nt Plan Rec∈ຸt (210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #19 4077 W. Charleston Blvd. Las Vegas, NV 89102	E:	PAYMENT MADE ON BEHALF OF OR BY: Airy Paul Phanhayaseng
LOAN AGREEMENT IDENTIFICATION NO 12069-0130189		DATE/TIME OF RECEIPT OF PAYMENT: 12/17/2014 12:00:09 PM
LOAN AGREEMENT DATE: 10/13/2014 2:45:27 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$323.00	AGENT RECEIVII Karla Ibarra	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$323.00	·
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	<u> </u>
TOTAL AMOUNT PAID TODAY:	\$323.00	
BALANCE DUE ON LOAN:	\$2,073.83	
NEXT SCHEDULED DUE DATE:	1/11/2015	
Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you ad	cknowledge that the	ou acknowledge that upon repayment in full, we returned the payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
Hay Manhay (a)	_	

Customer Receipt/Repayment Plan Rece. (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #19 Airy Paul Phanhayaseng 4077 W. Charleston Blvd. Las Vegas, NV 89102 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 12069-0130189 11/20/2014 11:59:49 AM LOAN AGREEMENT DATE: 10/13/2014 2:45:27 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$323.00 Xochitl Ramos TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$323.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$323.00 BALANCE DUE ON LOAN: \$2,106.13 NEXT SCHEDULED DUE DATE: 12/12/2014 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.

APP 002803 ROA 001209

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$323.00	11/12/2014
2	\$323.00	12/12/2014
3	\$323.00	1/11/2015
4	\$323.00	2/10/2015
5	\$323.00	3/12/2015
6	\$323.00	4/11/2015
7	\$323.00	5/11/2015
8	\$288.57	6/10/2015
9	\$288.57	7/10/2015
10	\$288.57	8/9/2015
11	\$288.57	9/8/2015
12	\$288.57	10/8/2015
13	\$288.57	11/7/2015
14	\$288.58	12/7/2015
The total amount paid after making all payments under the under the Grace Period Payments Deferment Agreement:	\$4,281.00	

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

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

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

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

APP 002804 ROA 001210

TO TRANSPORT OF STREET A COLOR SERVICE AND TO A COLOR SERVICE CHARLES AND AND AND A PERSON OF A COLOR SERVICE.

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.

Annichments or questous may be precivelte Customer Service autre following manager Schill Collings

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you nave received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Determent 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 Titis Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.

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

Customer's Signature		LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax of Nevada, I	eMax /
Co-Borrower's Signature	Date		

Customer Application

Personal Information

Date 10/13/14 State	e Issued III Number		(0.6. /	Social Security #	
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Friend/Referral Name of referrer?	Saw Store	Tel	evision	Yellow I	Pages (∕ Repeat∢ ∖	Customer
How did you hear about us? (Circle one.)							-
Are you currently in bankruptcy? yes no							
*Alimony, child support or separate maintenance income need Alimony, child support, or separate maintenance received und	er: 🗈 courtorder 🗅 W	vritten agreem	ent 🗅 ora	l understandir	ng.		
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	-Applicant inf	ormation	1				

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Postcard

Biliboard

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 CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (5) GOLDEN TO HAY REQUEST A PAPER COPY OF ANY 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 popy of this intribute of the for future reference.

Internet /

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

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

Resease 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 cagnot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may neve 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) https://www.iamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrators fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitration shall not conduct class arbitration. The arbitration 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 count 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 atternatives 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; are salary advance.

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

್ರಾಂಪರ್ಣ: 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 4 months. If YOU EXPECT (i) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14-15 MONTHS, PLEASE EXPLAIN

INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE ETHE CHANGES AS FOLLOWS:	XPLAIN
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	2

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

APP 002809 ROA 001215

expected gross monthly income and obligations. You agree that you have told months relating to (i) your employment or source of income, and (ii) current an agree that you have read and understood all the above statements, included	id expected gross monthly income and obligations. You
f f	10/13/14
Applicant Signature Co-Applicant Signature	Date Date

Co-Applicant Signature

	Income Worksheet	
Requested Loan Amount: 5 シャック		
	Employee Use Only	
Marking Barbaran Barb	Description	Amount
Gross Monthly Salary or Wages		\$ 2500
Part-Time Gross Monthly Salary or Wages		\$ 0
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$ 0
Social Security/ Disability	P. C.	\$ <i>O</i>
Gross Pension/Retirement		\$ 0
Unemployment		\$ 0.
Alimony or Child Support		\$ 0
Other Income (Babysitting, Lawn care, etc.):		\$ 0
Total Current/Expected Income	Part 1: Please add all Income amounts and enter amount here	+\$ 2500
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 500
Rights the Monthly Income Total — Part 1 T Subtract Total Educase from Total Income. The Net W Rights Required Residual Income.	otal - Part 2 Total orthly income <u>must be</u> equal to orthester	=\$ 2000
<i>i</i> 0 -1	en hyased	s 2020
Today's Date: 7/10/13/1	1 P.	Requested Residual income ***Employee Use Only***
Driver's License/Government Issued ID Num	be	
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Ability to Pay Summary

Losa Mimber	12069-0130189
Customer Name	Alfan Kaul Ko
Is Customer a Covered Borrower	
Requested Loan Amount	0.000.00
Title Fee	870
MLV Amount	15. 15. 15. 15. 15. 15. 15. 15. 15. 15.
Gross Monthly Income	\$2,500.00
Current and Expected Monthly Obligations	\$500,00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	15.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Posidiral Monthly Income	\$1,630.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	ιԴ	/,683
Vehicle Value - Max Loan Amount Inc. Title Fee	↭	2,240
		15.99%
Interest rate May Cash to Customer Amount	√ S	2,020,00
Actual Cash to Customer Amount	\$	2,000.00
Title Lee Amount	❖	20
Total Loan Amount	\$	2,020
A		
1		
P		\$500.03
Amortized Logii rayiiicii:		\$3 500.21
Gotal Payback Amount		
Minimum Payment to Extend		\$323.00
		1

CHOOSE THIS CASHWISE LOAN TYPE

ROA 001218

\$288.57

Ograce Period Plan # of Months (0% Interest)
Ograce Period Plan Payment (0%)

NV 210 Day Multi-Car

15.99%

Tiers of the second of the sec		Rate
100.00	999.99	17.99%
1000.00	1999,99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999:99	13.99%
5000.00	10000,00	10.99%

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Ability to Lay Sullini	UI 9
Loan Number	12069-0130189
Customer Name	Airi paul
Is Customer a Covered Borrower	No.
Requested Loan Amount	- \$ 2,020.0 0
Title Fee	\$20
MLV Amount	\$2,020
Gross Monthly Income	\$2,500.00
Current and Expected Monthly Obligations	\$500.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$2,000.00

2101NS	TALLMENT RATE STRUCTUR	Boto.
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

ZIU INSTALLIVIENT LUAN BREA	ANDOMAIA	
Income Based - Max. Loan Amount Inc. Title Fee	\$	9,427
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	2 ,04 0
Interest Rate		15.99%
Max Cash to Customer Amount	\$	2,020.00
Actual Cash to Customer Amount	% \$ ' ∵	2,000.00
Title Fee Amount	\$	20
Total Loan Amount	\$	2,020
Amortized Loan Payment		\$500.03
Total Payback Amount		\$3,500.21
Minimum Payment to Extend		\$323.00
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$288.57

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 15.99%