

See Privacy Act Statement on Reverse

TitleMax of Nevada, Inc. d/b/a TitleMax
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

1/16/2015

Sally Grigsby Crystal Lynn Gillespie
370 Casa Norte Dr Apt 1096 1851 Hillpointe Rd Apt 723
N. Las Vegas, NV 89031 Las Vegas, NV 89074

Re: Opportunity to Enter into a Repayment Plan

Dear Sally Grigsby and Crystal Lynn Gillespie

On 12/2/2014 3:10:33 PM you entered into Title Loan Agreement ("Loan Agreement") number 12069-0138466 with TitleMax of Nevada, Inc. On 1/2/2015 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written **AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN** ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 02/01/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$939.28. The total of payments or the remaining balance on the original transaction is \$4,696.39. You made the following payment(s) on the loan:

Date:	Amount\$
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The total amount due if you enter into a Repayment Plan on or before 02/01/2015 will be \$3,757.11.

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

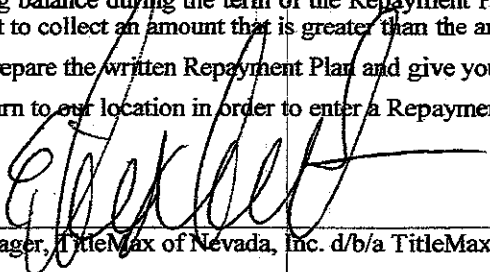
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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

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

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

Sincerely,


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

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

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

(1) The amount of the debt is \$4,696.39; (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.

APP002995
ROA 001401

Check type of mail or service:

<input type="checkbox"/> Adult Signature Required	<input type="checkbox"/> Adult Signature Restricted Delivery
<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Recorded Delivery (international)
<input type="checkbox"/> COD	<input type="checkbox"/> Registered
<input type="checkbox"/> Delivery Confirmation	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Express Mail	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Insured	

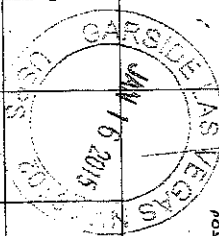
Affix Stamp Here
(If issued as a
certificate of mailing
or for additional
copies of this bill)
**Postmark and
Date of Receipt**



U.S. POSTAGE
PAID
LOS VEGAS, NV
89102
JAN 16, 15
AMOUNT
\$3.29
0004219-11

RD = 00	RR F00
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APP002900
ROA 001400

Number	Address (Name, Street, City, State, & ZIP Code™)	Postage	Fee	Charge	JF Reg	UNITED STATES POSTAL SERVICE	AMOUNT \$3.29	00042119-11
1 of 2	<p>5414 6th St 370 Eusebio Ave. #1016 N.L.O. - NO 84031</p> <p>Crusader Lynn Gillette 1851 Hillside Rd #523 L.O. - NO - 84034</p> <p>JOE DE JESUS VUCAD 2608 Avenue 1051 L.O. - NO 84102</p> <p>PO BOX 211111 31401 WOODBURN RD L.H. - 2015 LOS ANGELES, CA 90044</p> <p>FRANCIS K. GILBERT 5413 E. WILSON AVE LOS ANGELES, CA 90044</p> <p>THOMAS S. KIRBY 5501 FLORENCE LOS ANGELES, CA 90044</p> <p>WALTER A. KIRBY 4401 BOULEVARD LOS ANGELES, CA 90044</p>							
2 of 2	<p>Postmaster, Per (Name of receiving employee)</p>							

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 12069-0138466

Customer Name: Sally Grigsby Address: 370 Casa Norte Dr Apt 1096 N. Las Vegas, NV 89031 Co-Borrower Name: Crystal Lynn Gillespie Address: 1851 Hillpointe Rd Apt 723 Las Vegas, NV 89074	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 4077 W. Charleston Blvd. Las Vegas, NV 89102 Vehicle Information: 2006 BUICK RENDEZOUS 3G5DB03LX6S500676
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/02/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$576.39	1/1/2015
2	\$576.39	1/31/2015
3	\$576.39	3/2/2015
4	\$576.39	4/1/2015
5	\$576.39	5/1/2015
6	\$576.39	5/31/2015
7	\$576.39	6/30/2015
8	\$588.57	7/30/2015
9	\$588.57	8/29/2015
10	\$588.57	9/28/2015
11	\$588.57	10/28/2015
12	\$588.57	11/27/2015
13	\$588.57	12/27/2015
14	\$588.58	1/26/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$8,154.73	

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

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

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

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

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

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

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

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

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

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

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 _____ Date _____

Its Authorized Agent _____ Date _____

Co-Borrower's Signature _____ Date _____

APP003000
ROA 001406

Personal Information

Date 12-2-14	Social Security # [REDACTED]	First Name [REDACTED]	Middle Name [REDACTED]	Last Name Gillespie
Home Phone [REDACTED]	Cell Phone [REDACTED]	Email Address [REDACTED]		
Physical Address (Street Number & Name) 1851 Hillpointe RD #723				
City Henderson	State NV	Zip 89074	Apt # 723	
Mailing Address (If different from physical address) Same				
City	State	Zip		

Source of Income

Employer # (Source of Income) [REDACTED]	Employer Address (Street Number & Name) [REDACTED]	State NV	Zip 89102	Time at Job? 10 yrs 7 months
Work Phone # [REDACTED]	Title Surveillance Lead	Supervisor [REDACTED]		
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Bi-weekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed	Next Payday 12-12-14	Current and Expected Gross Monthly Income \$4400	Gross Monthly Obligations \$1100	Work Shift [REDACTED]
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no				

Credit References

Name [REDACTED]	Phone # [REDACTED]	City [REDACTED]	State [REDACTED]	Zip [REDACTED]
Name [REDACTED]	Phone # [REDACTED]	City [REDACTED]	State [REDACTED]	Zip [REDACTED]

Personal References

Name [REDACTED]	Address (Street Number & Name) [REDACTED]	City [REDACTED]	State NV	Zip 89074
Relationship to You Daughter	Phone [REDACTED]	Cell [REDACTED]		
Name [REDACTED]	Address [REDACTED]	City [REDACTED]	State NV	Zip 89074
Relationship to You Daughter	Phone [REDACTED]	Cell [REDACTED]		
Name [REDACTED]	Address [REDACTED]	City LV	State NV	Zip 89045
Relationship to You Friend	Phone [REDACTED]	Cell [REDACTED]		
Name [REDACTED]	Address [REDACTED]	City LV	State NV	Zip 89031
Relationship to You Sister	Phone [REDACTED]	Cell [REDACTED]		

Co-Applicant Information

Date <u>12/2/14</u>		Date of Birth [REDACTED]		Social Security # [REDACTED]	
Last Name <u>GAISSOY</u>		First Name <u>SAHIL</u>		Middle Name <u>RICHARDSON</u>	
Home Phone [REDACTED]		Cell Phone [REDACTED]		Email Address (optional) [REDACTED]	
Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone					
<u>370 CASA NORTE DR #1096</u> → Physical Address (Street Number & Name)					
City <u>NO. LAS VEGAS</u>				State <u>NV</u>	Zip <u>89031</u>
County <u>CLARK</u>				Apt # <u>1096</u>	
Mailing Address (if different from physical address) <u>SAME</u>					
City <u>NO</u>		State		Zip	
City <u>NO LAS VEGAS</u>		State <u>NV</u>		Zip <u>89031</u>	
Job Title <u>Bingo Agent</u>		Supervisor <u>ALLOY</u>		Time at Job <u>6 MO</u>	
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed		Next Payday <u>12/12/14</u>		Current and Expected Gross Monthly Income <u>\$1500</u> Gross Monthly Obligations <u>\$1000</u>	
*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: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no					
How did you hear about us? (Circle one.) <u>MASON KNABE</u>					
<input checked="" type="radio"/> Friend/Referral Name of referrer? _____ <input type="radio"/> Internet <input type="radio"/> Billboard <input type="radio"/> Postcard <input type="radio"/> Other: _____		<input type="radio"/> Saw Store <input type="radio"/> Television <input type="radio"/> Yellow Pages <input type="radio"/> Repeat Customer			

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

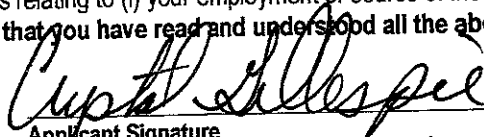
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

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

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

12-2-14
Date


Co-Applicant Signature

12-2-14
Date

Income Worksheet

Employee Use Only ***

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$ 4,400.00
Part-Time Gross Monthly Salary or Wages		\$ 0
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$ 0
Social Security/ Disability		\$ 0
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	+\$ 4,400.00
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 1,000.00

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total

Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

=\$ 3,300.00

Applicant Name:

Crystal Gillespie

Today's date:

12-2-14

*** Employee Use Only ***

Driver's License/Government Issued ID Number:

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 3G5DB03LX6S500676	YEAR 2006	MAKE BUIC	MODEL RENDEZVOUS	VEHICLE BODY T4W	TITLE NUMBER NV007442193
DATE ISSUED 12/19/2014	ODOMETER MILES 53747	FUEL TYPE G	SALES TAX PD	EMPTY WT 4272	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES			BRANDS	

OWNER(S) NAME AND ADDRESS

GRIGSBY SALLY RICHARSON
GILLESPIE CRYSTAL LYNN
3788 PUMPKIN CREEK ST
LAS VEGAS NV 89122-3648

OR

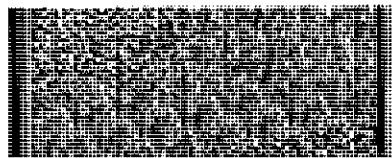
LIENHOLDER NAME AND ADDRESS

TITLEMAX
4077 W CHARLESTON BLVD
LAS VEGAS NV 89102-1606

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____
I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
☐ NO
☐ TENTHS
☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership _____

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

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

Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP003006
ROA 001412

Contact Information

5/8/2015

Company: Titlemax - Stores (314391)

Telephone: 702-387-9600

Contact: Jim Sullivan

Fax: 855-380-3750

E-Mail: tm-lasvegas-nv9@titlemax.com

Notes

Vehicle Info For 2006 Buick Rendezvous CXL 4D Utility AWD

MSRP: \$30,280	VIN: 3G5DB03L6	Adj. State: National
Fin Adv: \$7,800	UVC: 2006120090	Mileage: 0
Equip Ret: \$34,310	MPG: 18/23	Mileage Cat: E
Tire Size: 225/60R17	Weight: 5445	Cylinders: 6
Base HP: 195 @ 5200	Fuel Type: Gas	Transmission: A
Taxable HP: 32.8	Wheelbase: 112.2	Drive Train: AWD
Model Number: 4BT26	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC 6CY		

Wholesale Black Book values as of 5/8/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,825	\$5,825	\$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	\$7,825	\$5,825	\$4,725

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

	X-CL	Clean	Average	Rough
Base	N/A	\$7,945	\$5,945	\$4,485
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,945	\$5,945	\$4,485

Retail Black Book values as of 5/8/2015

X-CL	Clean	Average	Rough
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APP003007
ROA 001413

	X-CL	Clean	Average	Rough
Base	N/A	\$10,375	\$7,900	\$6,550
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,375	\$7,900	\$6,550

Residual Black Book values as of 5/8/2015

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

Black Book Add/Deducts

3.6L V6 +200
 Aluminum Wheels +100
 Chrome Wheels +100
 Entertainment System +100
 Power Sunroof +300

APP003008
 ROA 001414

OUT FOR REPO REQUEST FORM

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

Customer Name: SALLY GIGSBY

Account Number: 12069-0138466

Account Information	Vehicle Information
Days Past Due: <u>38</u>	Year/Make/Model: <u>2006/ BUICK/ RENDEZVOUS</u>
Days Past PPD: <u>N/A</u>	Last Known Mileage: <u>160276</u>
First or Second Default: <u>N/A</u>	Current Black Book Value: <u>4725</u>
Original Loan Date: <u>12/2/2014</u>	Condition of Vehicle if Known: <u>B</u>
Original Loan Amount: <u>4120</u>	
Add On Date: <u>N/A</u>	
Add On Amount: <u>N/A</u>	
Total Paid to Date: <u>2500</u>	
Current Amount Due: <u>5300</u>	

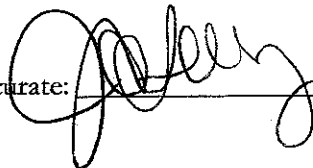
Voluntary ☐ Involuntary ☒

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

Is the contract signed by all applicable parties? YES

Special Notes:

SM or ASM signature verifying all info is accurate:



Date

5/8/15

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 3G5DB03LX6S500676	YEAR 2006	MAKE BUIC	MODEL RENDEZVOUS	VEHICLE BODY T4W	TITLE NUMBER NV007442193
DATE ISSUED 12/19/2014	ODOMETER MILES 53747	FUEL TYPE G	SALES TAX PD	EMPTY WT 4272	GROSS WT GVWR
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES			BRANDS	

OWNER(S) NAME AND ADDRESS

GRIGSBY SALLY RICHARSON
GILLESPIE CRYSTAL LYNN
3788 PUMPKIN CREEK ST
LAS VEGAS NV 89122-3648

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX
4077 W CHARLESTON BLVD
LAS VEGAS NV 89102-1606

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____
I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
☐ NO TENTHS ☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
 Exempt - Model year over 9 years old.

ODOMETER READING _____

Signature of Seller(s)/Agent/Dealership _____

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

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

Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.

220,3980

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP003010
ROA 001416

	X-CL	Clean	Average	Rough
Base	N/A	\$10,375	\$7,900	\$6,550
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,375	\$7,900	\$6,550

Residual Black Book values as of 5/8/2015

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

Black Book Add/Deducts

3.6L V6 +200
 Aluminum Wheels +100
 Chrome Wheels +100
 Entertainment System +100
 Power Sunroof +300

APP003011
 ROA 001417

OUT FOR REPO REQUEST FORM

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

Customer Name: SALLY GIGSBY

Account Number: 12069-0138466

Account Information	Vehicle Information
Days Past Due: <u>38</u>	Year/Make/Model: <u>2006/ BUICK/ RENDEZVOUS</u>
Days Past PPD: <u>N/A</u>	Last Known Mileage: <u>160276</u>
First or Second Default: <u>N/A</u>	Current Black Book Value: <u>4725</u>
Original Loan Date: <u>12/2/2014</u>	Condition of Vehicle if Known: <u>B</u>
Original Loan Amount: <u>4120</u>	
Add On Date: <u>N/A</u>	
Add On Amount: <u>N/A</u>	
Total Paid to Date: <u>2500</u>	
Current Amount Due: <u>5300</u>	

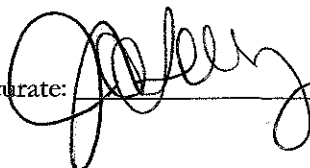
Voluntary ☐ Involuntary ☒

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

Is the contract signed by all applicable parties? YES

Special Notes:

SM or ASM signature verifying all info is accurate:



Date

5/8/15

Cash Advance Snapshot Report

Filter (Location: 12069 Customer: 12069-0064502 Ordered by Date)

Tm Las Vegas Nv #19
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

12/02/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12069-0138466	12/02/2014	Grigsby, Sally	A7	\$6,723.23	\$4,120.00	\$2,881.95	\$1,800.05	\$5,201.90	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12069-0138466-1	NEL	12/2/2014 3:1		X -	\$4,120.00	\$0.00	\$0.00	\$4,120.00	
12069-0138466-2	FEE	1/1/2015		X -	\$0.00	\$576.39	\$0.00	\$576.39	
12069-0138466-3	LOG	1/2/2015 9:30		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-4	LOG	1/3/2015 2:30		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-5	LOG	1/5/2015 10:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-6	LOG	1/5/2015 3:38		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-7	LOG	1/10/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-8	LOG	1/12/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-9	LOG	1/12/2015 6:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	1/13/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	1/13/2015 6:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-12	LOG	1/14/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-13	LOG	1/14/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-14	LOG	1/15/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-15	LOG	1/15/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-16	LOG	1/15/2015 4:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-17	LOG	1/16/2015 6:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-18	LOG	1/17/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-19	LOG	1/17/2015 3:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-20	LOG	1/19/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-21	LOG	1/19/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-22	LOG	1/20/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-23	LOG	1/20/2015 5:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-24	LOG	1/21/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-25	LOG	1/22/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-26	LOG	1/22/2015 6:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-27	LOG	1/23/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-28	LOG	1/24/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-29	LOG	1/24/2015 3:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-30	LOG	1/26/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-31	LOG	1/26/2015 5:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-32	LOG	1/27/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-33	LOG	1/27/2015 5:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-34	LOG	1/28/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-35	LOG	1/28/2015 2:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-36	LOG	1/29/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-37	PMT	1/30/2015 3:5	1/31/2015	X -	\$0.00	\$557.18	\$600.00	(\$42.82)	
12069-0138466-38	LOG	1/30/2015 4:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-39	FEE	1/31/2015 4:2		X -	\$0.00	\$19.21	\$0.00	\$19.21	
12069-0138466-40	LOG	2/6/2015 5:59		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-41	LOG	2/9/2015 11:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-42	LOG	2/10/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-43	LOG	2/11/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-44	LOG	2/11/2015 5:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-45	LOG	2/12/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-46	LOG	2/12/2015 5:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-47	LOG	2/13/2015 5:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-48	LOG	2/14/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-49	LOG	2/14/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-50	LOG	2/14/2015 3:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-51	LOG	2/16/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-52	LOG	2/16/2015 3:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-53	LOG	2/17/2015 9:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-54	LOG	2/18/2015 8:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-55	LOG	2/18/2015 1:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-56	LOG	2/18/2015 2:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-57	LOG	2/21/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-58	PMT	2/23/2015 9:1	3/2/2015	X -	\$0.00	\$441.90	\$600.05	(\$158.15)	
12069-0138466-59	LOG	2/23/2015 9:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-60	FEE	3/2/2015 7:25		X -	\$0.00	\$134.49	\$0.00	\$134.49	

12/02/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12069-0138466	12/02/2014	Grigsby, Sally	A7				\$1,800.05		0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12069-0138466-61	LOG	3/7/2015 3:25		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-62	LOG	3/9/2015 11:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-63	LOG	3/9/2015 3:20		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-64	LOG	3/10/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-65	LOG	3/11/2015 2:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-66	LOG	3/14/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-67	LOG	3/14/2015 3:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-68	LOG	3/16/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-69	LOG	3/16/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-70	LOG	3/21/2015 1:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-71	LOG	3/23/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-72	LOG	3/23/2015 6:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-73	LOG	3/24/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-74	PMT	3/25/2015 9:0	4/1/2015	X -	\$0.00	\$441.90	\$600.00	(\$158.10)	
12069-0138466-75	LOG	3/31/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-76	FEE	4/1/2015 7:16		X -	\$0.00	\$134.49	\$0.00	\$134.49	
12069-0138466-77	LOG	4/2/2015 12:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-78	LOG	4/2/2015 5:04		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-79	LOG	4/3/2015 10:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-80	LOG	4/3/2015 5:24		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-81	LOG	4/4/2015 1:40		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-82	LOG	4/6/2015 12:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-83	LOG	4/6/2015 6:40		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-84	LOG	4/7/2015 10:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-85	LOG	4/7/2015 5:40		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-86	LOG	4/8/2015 10:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-87	LOG	4/8/2015 6:32		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-88	LOG	4/9/2015 9:41		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-89	LOG	4/9/2015 5:39		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-90	LOG	4/10/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-91	LOG	4/10/2015 5:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-92	LOG	4/11/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-93	LOG	4/11/2015 2:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-94	LOG	4/13/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-95	LOG	4/13/2015 7:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-96	LOG	4/14/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-97	LOG	4/15/2015 6:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-98	LOG	4/16/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-99	LOG	4/16/2015 4:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/18/2015 2:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/21/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/22/2015 3:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/23/2015 9:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/24/2015 9:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/27/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/27/2015 6:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/28/2015 3:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/28/2015 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-10	LOG	4/29/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	4/30/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	5/1/2015 5:38		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	FEE	5/1/2015 7:17		X -	\$0.00	\$576.39	\$0.00	\$576.39	
12069-0138466-11	LOG	5/2/2015 11:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	5/4/2015 4:22		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	5/4/2015 6:14		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	5/6/2015 11:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	5/7/2015 1:17		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466-11	LOG	5/8/2015 11:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0138466 Totals:		1			\$4,120.00	\$2,881.95	\$1,800.05	\$5,201.90	0
12/02/2014 Totals:		1			\$6,723.23	\$4,120.00	\$2,881.95	\$5,201.90	0

TitleMax of Nevada, Inc. d/b/a TitleMax
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

2/10/2015

Sally Grigsby

370 Casa Norte Dr Apt 1096
N. Las Vegas, NV 89031

Crystal Lynn Gillespie

1851 Hillpointe Rd Apt 723
Las Vegas, NV 89074

Re: Opportunity to Enter into a Repayment Plan

Dear Sally Grigsby and Crystal Lynn Gillespie

On 12/2/2014 3:10:33 PM you entered into Title Loan Agreement ("Loan Agreement") number 12069-0138466 with TitleMax of Nevada, Inc. On 2/1/2015 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written **AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN** ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 03/03/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$934.56. The total of payments or the remaining balance on the original transaction is \$4,672.78. You made the following payment(s) on the loan:

Date: Amount\$

The total amount due if you enter into a Repayment Plan on or before 03/03/2015 will be \$3,738.22.

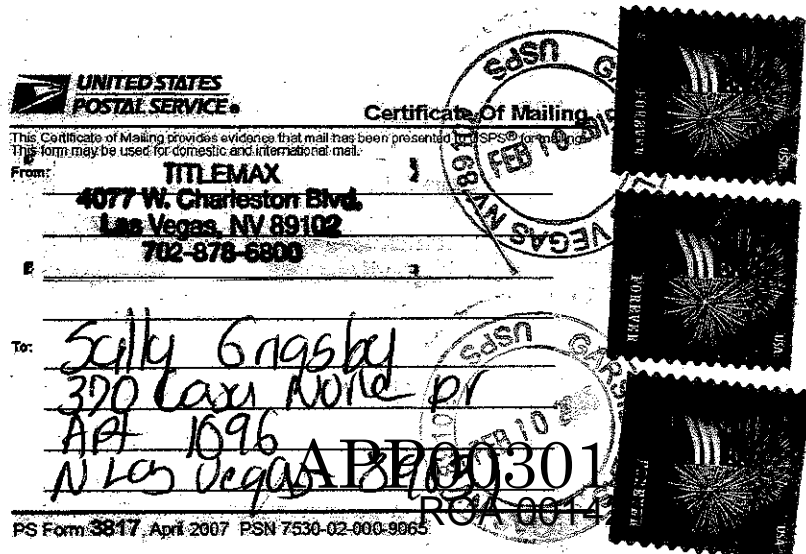
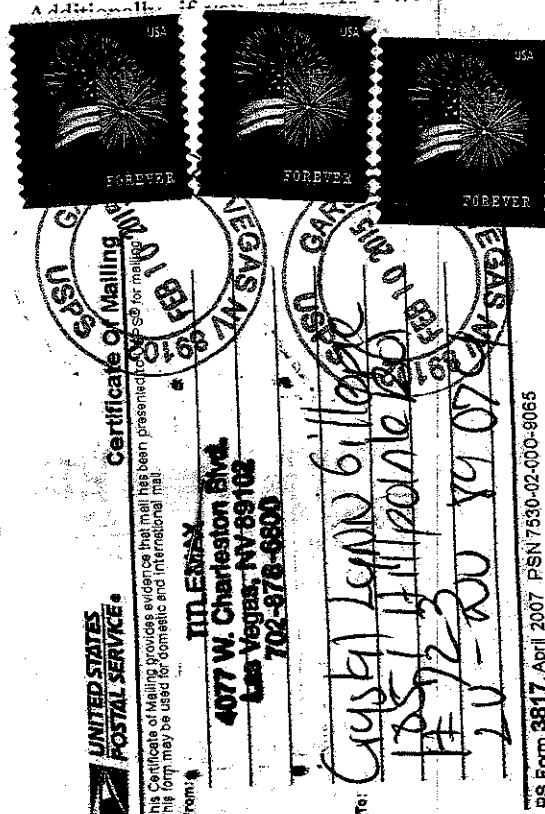
Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period; (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree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

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

Additionally, if you enter into a Repayment Plan, we will honor the terms of the Repayment Plan, and unless otherwise authorized by security or collateral from you to enter into the Repayment Plan; (2) sell to you any or any other goods or services to enter into the Repayment Plan; (4) make any other s that do not exceed the limit set forth under Nevada law; (5) attempt to collect the ment Plan by repossessing the Vehicle unless you default on the Repayment Plan or h the amount owed under the terms of the Repayment Plan.

Give you a copy of the written Repayment Plan.

payment Plan with us.



GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1.30.2015

Account Number: 12069-0138466

Customer Name: Sally Grigsby Address: 370 Casa Norte Dr Apt 1096 N. Las Vegas, NV 89031 Co-Borrower Name: Crystal Lynn Gillespie Address: 1851 Hillpointe Rd Apt 723 Las Vegas, NV 89074	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 4077 W. Charleston Blvd. Las Vegas, NV 89102 Vehicle Information: 2006 BUICK RENDEZOUS 3G5DB03LX6S500676
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/02/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$576.39	1/1/2015
2	\$576.39	1/31/2015
3	\$576.39	3/2/2015
4	\$576.39	4/1/2015
5	\$576.39	5/1/2015
6	\$576.39	5/31/2015
7	\$576.39	6/30/2015
8	\$588.57	7/30/2015
9	\$588.57	8/29/2015
10	\$588.57	9/28/2015
11	\$588.57	10/28/2015
12	\$588.57	11/27/2015
13	\$588.57	12/27/2015
14	\$588.58	1/26/2016
The total amount paid after making all payments under the terms of the Grace Period Payments Deferment Agreement:		\$8,154.73

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

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

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

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

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

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

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

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

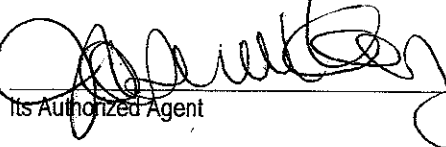
Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment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

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

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


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

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

 1/30/15
Its Authorized Agent Date

Customer's Signature

Date

 1-30-15
Co-Borrower's Signature Date

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

Contact Information

12/2/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv19@titlemax.biz

Notes

Vehicle Info For 2006 Buick Rendezvous CXL 4D Utility AWD

MSRP: \$30,280	VIN: 3G5DB03LX6S500667	Adj. State: National
Fin Adv: \$8,125	UVC: 2006120090	Mileage: 0
Equip Ret: \$34,310	MPG: 18/23	Mileage Cat: E
Tire Size: 225/60R17	Weight: 5445	Cylinders: 6
Base HP: 195 @ 5200	Fuel Type: Gas	Transmission: A
Taxable HP: 32.8	Wheelbase: 112.2	Drive Train: AWD
Model Number: 4BT26	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC 6CY		

Wholesale Black Book values as of 12/2/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,150	\$6,150	\$4,700
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,150	\$6,150	\$4,700

Trade In Black Book values as of 12/2/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,310	\$6,310	\$4,465
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$8,310	\$6,310	\$4,465

Retail Black Book values as of 12/2/2014

	X-CL	Clean	Average	Rough
Base				

APP003020
ROA 001426

12/2/2014

	X-CL	Clean	Average	Rough
	N/A	\$10,775	\$8,300	\$6,525
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,775	\$8,300	\$6,525

Residual Black Book values as of 12/2/2014

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

Black Book Add/Deducts

3.6L V6 +250
 Aluminum Wheels +100
 Chrome Wheels +100
 Entertainment System +100
 Power Sunroof +350

APP003021
 ROA 001427
 12/2/2014

Ability to Pay Summary

Loan Number	12069-0138466
Customer Name	SALLY GRIGSBY/ CRYSTAL
Is Customer a Covered Borrower	No
Requested Loan Amount	\$4,100.00
Title Fee	\$20
MLV Amount	\$4,100
Gross Monthly Income	\$4,400.00
Current and Expected Monthly Obligations	\$1,100.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$3,300.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	4,120
Interest Rate		13.99%
Max Cash to Customer Amount	\$	4,100.00
Actual Cash to Customer Amount	\$	4,100.00
Title Fee Amount	\$	20
Total Loan Amount	\$	4,120

Amortized Loan Payment	\$960.46
Total Payback Amount	\$6,723.21
Minimum Payment to Extend	\$576.39
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$588.57

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 13.99%

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

APP003022
ROA 001428

ACV ID: 60551

TITLEMAX OF LAS VEGAS, NV #1 | NV

| 12069

| (702) 878-6800 | Jasmine Henry

Assessment Date: 12/02/2014

ACV

Value Guide

Black Book Rough Value

\$4,700

Successfully Paid Transactions:

A		B		C	
Mileage	ACV	Mileage	ACV	Mileage	ACV
156,802	\$5,125	151,258	\$5,125		
131,060	\$5,800				
101,599	\$6,200				

Mileage:

160,276

Condition:

B

ACV:

\$5,125

Original ACV*:

\$5,125

Recommended Range:

Final ACV:

\$5,125

MLV:

\$4,100

(*80% of ACV)

Current Principal (Add On):

\$0

Cash to Customer:

\$4,100

Approval Status:

Approved

Approved By:

Marina Garcia

Reason:

Date/Time Approved:

Tue Dec 02 17:55:41 EST 2014

General Comments:

Marina Garcia Tue Dec 02 17:55:41 EST 2014

Jasmine Henry Tue Dec 02 17:54:35 EST 2014

Jasmine Henry Tue Dec 02 17:47:18 EST 2014 CAN YOU APPROVE FOR \$5k?

PRINTED 2014-12-02 18:39:44

APP003023
ROA 001429

A - 48

604A LOAN REVIEW WORKSHEET

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

Exam Start

Date: **5/4/2015**

Licensee Address: **1995 E WILLIAMS AVE FALLON NV 89406**

Exam as of: **5/4/2015**

Borrower Name & Address: **TAYLOR DAVIS**

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14269-0155470	3/30/2015	\$2,820.00	10/26/2015	\$2,066.46	6	\$696.06	194.55%	YES

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

Is the loan secured? **YES** If so, what is the collateral? **2000 toyota**

What is the borrower's expected gross monthly income? **\$5,300** Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☒ Other: **NO**

(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**

(Applies High-Int Loans) Does the original term of the HIL not exceed 35 days? **N/A**

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: **\$4,975.00**

(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? **NO**

(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? **NO**

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)? **NO**

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

Is the loan a collection account? **NO** Has the loan been extended or renewed? **NO** How many times? **0** Are receipts filed? **YES**

WITH SIGNED DEFERMENT AGREEMENT RPT VIO ON NRS 604A.445 NRS 604A.210

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Revised 10-15-2008

Confidential

APP003026
ROA 001432

Title Loan Agreement

Date: 3/30/2015

Number: 14269-0158470

Customer & Co-Customer Information			ACCOUNT NUMBER: 14269-0158470		
FIRST NAME Taylor		LAST NAME Davis		CO-CUSTOMER FIRST NAME	
		DRIVERS LIC./STATE ID. NO. NO.		CO-CUSTOMER SSN	
STREET ADDRESS 1415 Pine Rd		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.			
		CO-CUSTOMER STREET ADDRESS			
City Fallon	STATE NV	ZIP CODE 89406	CO-CUSTOMER CITY		CO-CUSTOMER STATE
			CO-CUSTOMER ZIP CODE		
		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee Information			LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax			LICENSEE PHONE NUMBER (775)298-4503		
LICENSEE STREET ADDRESS 1995 W. Williams Street			LICENSEE CITY Fallon	LICENSEE STATE NV	LICENSEE ZIP CODE 89406
VEHICLE IDENTIFICATION NUMBER (VIN) 4TAPM62NXYZ681706			LICENSE PLATE 080-ASJ		
VEHICLE YEAR 2000	VEHICLE MAKE Toyota	VEHICLE MODEL Tacoma	COLOR Green		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,820.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until 10/26/2015 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.

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

APP003027
Page 1 of 5
TM.TB.NV.InstallmentLoanAgreement12.14.2014
ROA 001433

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406		PAYMENT MADE ON BEHALF OF OR BY: Taylor Davis
LOAN AGREEMENT IDENTIFICATION NO. 14269-0158470		DATE/TIME OF RECEIPT OF PAYMENT: 04/30/2015 12:16:05 PM
LOAN AGREEMENT DATE: 3/30/2015 12:09:15 PM		If you have multiple loans, this payment was applied to the loan number identified above.
AMOUNT PAID: \$452.00		
AGENT RECEIVING PAYMENT: Dawn Tansill		

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$452.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$452.00
BALANCE DUE ON LOAN:	\$2,833.95
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

*mailed
payment*

FEDERAL TRUTH-IN-LENDING DISCLOSURES

**ANNUAL
PERCENTAGE RATE**The cost of your credit as a
yearly rate.**194.5462 %****FINANCE CHARGE**The dollar amount the credit
will cost you.**\$2,066.45****Amount Financed**The amount of credit
provided to you or on your
behalf.**\$2,820.00****Total of Payments**The amount you will have
paid after you have made all
payments as scheduled.**\$4,886.45**

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$698.06	4/29/2015 and each 30 days thereafter
1	\$698.09	10/26/2015

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.

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

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

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

APP003029
 TM, TB, NV, installment loan agreement 2.04.2014
 ROA 001435

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

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

Default, Acceleration, Repossession, and Post-Default Interest.

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

Governing Law and Assignment.

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

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

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

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

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

- (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

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

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

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

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

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

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

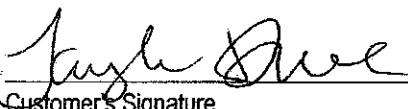
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

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

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

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


Customer's Signature

03-30-15
Date


Its Authorized Agent

3-30-15
Date

Co-Customer's Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Churchill

Title Loan Agreement No.: 14269-0158470
Date: 03-30-2015

Customer Name: Taylor Davis
Address: 1415 Pine RD
Fallon Nv 89406
Co-Borrower Name:
Address:

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

1995 W WILLIAMS AVE
Fallon, NV 89406

Vehicle Information: VIN: 4TAPM62NXYZ681706
License Plate State and No: 080-ASJ Color: Red Year: 2000 Make: Toyota Model: Tacoma

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, Taylor davis, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14269-0158470

Customer Name: Taylor Davis Address: 1415 Pine Rd Fallon, NV 89406 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1995 W. Williams Street Fallon, NV 89406 Vehicle Information: 2000 Toyota Tacoma 4TAPM62NXYZ681706
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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 03/30/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$450.92	4/29/2015
2	\$450.92	5/29/2015
3	\$450.92	6/28/2015
4	\$450.92	7/28/2015
5	\$450.92	8/27/2015
6	\$450.92	9/26/2015
7	\$450.92	10/26/2015
8	\$402.86	11/25/2015
9	\$402.86	12/25/2015
10	\$402.86	1/24/2016
11	\$402.86	2/23/2016
12	\$402.86	3/24/2016
13	\$402.86	4/23/2016
14	\$402.84	5/23/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$5,976.44

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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 _____ Date _____

Its Authorized Agent _____ Date _____

Co-Borrower's Signature _____ Date _____

APP003037
ROA 001443

Contact Information

3/30/2015

Company: Titlemax (314391)

Contact: Dawn Tansill

E-Mail: Dawn.Tansill@titlemax.com

Telephone: 775-298-4503

Fax: 775-624-9816

Notes

Vehicle Info For 2000 Toyota Tacoma Base Reg Cab 4X4

MSRP: \$15,968

Fin Adv: \$4,775

Equip Ret: \$18,133

Tire Size: 225/75R15

Base HP: 150 @ 4800

Taxable HP: 22.4

Model Number: 7504

Price Includes: AT AC

VIN: 4TAPM62NY

UVC: 2000900176

MPG: 17/21

Weight: 5104

Fuel Type: Gas

Wheelbase: 103.3

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: A

Cylinders: 4

Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

Wholesale Black Book values as of 3/30/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$4,900	\$3,600	\$2,600
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,900	\$3,600	\$2,600

Trade In Black Book values as of 3/30/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$4,975	\$3,675	\$2,495
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,975	\$3,675	\$2,495

Retail Black Book values as of 3/30/2015

	X-CL	Clean	Average	Rough
Base				

	X-CL	Clean	Average	Rough
Options	N/A	\$6,875	\$5,225	\$3,825
Mileage	N/A	\$0	\$0	\$0
Region	N/A	N/A	N/A	N/A
Total	N/A	\$6,875	\$5,225	\$3,825

Residual Black Book values as of 3/30/2015

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

Black Book Add/Deducts

w/o Auto Trans -100

w/o Factory Air -100

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 4TAPM62NXYZ681706	YEAR 2000	MAKE TOYT	MODEL TACOMA	VEHICLE BODY TPK	TITLE NUMBER NV007484248
DATE ISSUED 01/13/2015	ODOMETER MILES	FUEL TYPE G	SALES TAX PD	EMPTY WT	GROSS WT 5999
VEHICLE COLOR	ODOMETER BRAND EXEMPT			BRANDS	GVWR

OWNER(S) NAME AND ADDRESS
DAVIS TAYLOR SHEA
1415 PINE RD
FALLON NV 89406-8868

LIENHOLDER NAME AND ADDRESS

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

SIGNATURE OF AUTHORIZED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

☐ AND
☐ OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

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

☐ NO
TENTHS☐

The mileage stated is in excess of its mechanical limits.

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

Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

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

CONTROL NO.

23635400

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

APP003040
ROA 001446

Loan Agreement Schedule

Loan #: 14269-0158470

Tm Fallon #1
1995 W. Williams Street
Fallon, NV 89406
(775)298-4503

Original Loan Agreement Schedule

#	Due Date	Transaction	Beginning Balance	Interest Charged	Principal	Interest	Fees	Payment	End Balance
1	4/29/2015	(invalid)	\$2,820.0	(\$450.92)	(\$247.14)	(\$450.92)	\$0.00	(\$698.06)	\$2,572.
2	5/29/2015	(invalid)	\$2,572.8	(\$411.40)	(\$286.66)	(\$411.40)	\$0.00	(\$698.06)	\$2,286.
3	6/28/2015	(invalid)	\$2,286.2	(\$365.56)	(\$332.50)	(\$365.56)	\$0.00	(\$698.06)	\$1,953.
4	7/28/2015	(invalid)	\$1,953.7	(\$312.40)	(\$385.66)	(\$312.40)	\$0.00	(\$698.06)	\$1,568.
5	8/27/2015	(invalid)	\$1,568.0	(\$250.73)	(\$447.33)	(\$250.73)	\$0.00	(\$698.06)	\$1,120.
6	9/26/2015	(invalid)	\$1,120.7	(\$179.20)	(\$518.86)	(\$179.20)	\$0.00	(\$698.06)	\$601.85
7	10/26/2015	(invalid)	\$601.85	(\$96.24)	(\$601.85)	(\$96.24)	\$0.00	(\$698.09)	\$0.00
7	10/26/201				(\$2,820.0	(\$2,066.	\$0.00	(\$4,886.4	\$0.00

Actual Loan Transactions

#	Due Date	Transaction	Beginning Balance	Interest Charged	Principal	Interest	Fees	Payment	End Balance
13/30/2015		New Loan		\$0.00	\$2,820.00	\$0.00	\$0.00	\$0.00	\$2,820.
24/29/2015		Log Item	\$2,820.0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,820.
34/29/2015		Apply Fees	\$2,820.0	\$450.92	\$0.00	(\$450.92)	\$0.00	\$0.00	\$3,270.
44/30/2015		Deferred Loan Payment	\$3,270.9	\$15.03	\$0.00	(\$15.03)	(\$436.97	(\$452.00)	\$2,833.

Customer Application

Personal Information

Date 03-30-2015	State Issued ID Number [REDACTED]	Date of Birth [REDACTED]	Middle Name [REDACTED]
Last Name Davis	First Name Taylor	Middle Name Shea	
Home Phone N/A	Cell Phone [REDACTED]	Email Address (optional)†† [REDACTED]	
Best time to call? [REDACTED]	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone		
Physical Address (Street Number & Name) 1415 Pine Rd			
City Fallon	State NV	Zip 89406	Apt # N/A
Mailing Address (if different from physical address) Same			
City [REDACTED]	State [REDACTED]	Zip [REDACTED]	County Churchill

Source of Income

Employer * (Source of Income) [REDACTED]	Employer Address (Street Number & Name) [REDACTED]	City Fallon	State NV	Zip 89406	Time at Job? 6am - 2pm
Work Phone # [REDACTED]	Title CNA	Supervisor [REDACTED]			
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed			Next Payday 4/10/15	Current and Expected Gross Monthly Income \$300	Gross Monthly Obligations \$1,400
Work Shift [REDACTED]					
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no					

Credit References

Bu [REDACTED]	Phone [REDACTED]	State NV	Zip 89406
Ad [REDACTED]	Phone [REDACTED]	State NV	Zip 89503
Bu [REDACTED]	Phone [REDACTED]	State NV	Zip 89503
Ad [REDACTED]	Phone [REDACTED]	State NV	Zip 89503

Personal References

Name [REDACTED]	Relationship To You Fiance	Address (Street Number & Name) [REDACTED]	City [REDACTED]	State NV	Zip 89406	Cell Same
Name [REDACTED]	Relationship To You Brother	Address (Street Number & Name) [REDACTED]	City [REDACTED]	State NV	Zip 89406	Cell [REDACTED]
Name [REDACTED]	Relationship To You Dad	Address (Street Number & Name) [REDACTED]	City [REDACTED]	State [REDACTED]	Zip [REDACTED]	Cell [REDACTED]
Name [REDACTED]	Relationship To You Friend	Address (Street Number & Name) [REDACTED]	City [REDACTED]	State [REDACTED]	Zip [REDACTED]	Cell [REDACTED]

Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone†			Email Address (optional)†				
Best time to call?			Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone							
Physical Address (Street Number & Name)							Apt #			
City			State	Zip	County					
Mailing Address (if different from physical address)										
City			State	Zip						
Employer * (Source of Income)				Employer Address (Street Number & Name)						
City			State	Zip	Time at Job?					
Work Phone #			Job Title		Supervisor					
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed					Next Payday		Current and Expected		Work Shift	
							Gross Monthly Income	Gross Monthly Obligations		
				\$	\$					
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no How did you hear about us? (Circle one.)										
Friend/Referral Name of referrer? _____ Internet Billboard <u>Postcard</u> Saw Store Television Yellow Pages Repeat Customer Other: _____										

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

03-30-2015
Date

Co-Applicant Signature

Date

A - 49

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 1995 E WILLIAMS AVE FALLON NV 89406

Exam as of: 5/4/2015

Borrower Name &

Address: THOMAS SCHROCK

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14269-016704	3/19/2015	\$5,020.00	10/15/2015	\$2,434.83	6	\$7,454.83	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2000 FORD F350 If secured by a vehicle title, is it filed and perfected? NO

What is the borrower's expected gross monthly income? \$6,500 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

(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) *NRS 604A.425(1a)* Does the original term of the D/D Loan not exceed 35 days? N/A
NRS 604A.408(1)

(Applies to High-Interest Loans Only) *NRS 604A.425(1b)* Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? N/A
NRS 604A.408(1)

(Applies High-Int Loans) *NRS 604A.408(1)* Does the original term of the HIL not exceed 35 days? N/A

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$10,670.00
NRS 604A.450(1)

(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? NO
NRS 604A.445(1)

(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? NO
NRS 604A.445(2)

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

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

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

Is the loan a collection account? NO Has the loan been extended or renewed? N/A How many times? NA *Extensions: Title-6 odd# periods, D/D & High Int Loans - 90 days* Are receipts filed? YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

with gpa da nrs 604a 445 nrs 604a 210

Revised 10-15-2008

Confidential

APP003047
ROA 001453

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
133.7129 %	\$2,434.83	\$5,020.00	\$7,454.83

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,064.98	4/18/2015 and each 30 days thereafter
1	\$1,064.95	10/15/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of \$5,020.00
 1. Amount given to you directly: \$5,000.00
 2. Amount paid on your account: \$0.00
 3. Amount paid to public officials: \$20.00
 4. Amount paid to _____ on your behalf: \$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

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

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

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

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

Default, Acceleration, Repossession, and Post-Default Interest.

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

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

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

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

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

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

APP003049
TIA, NV, installment car agreement, 2.04.2014
ROA 001455

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

- (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

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

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

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

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

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

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

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THE TB NV, its agreement, loan agreement, 2.04.2014
ROA 001456

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

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

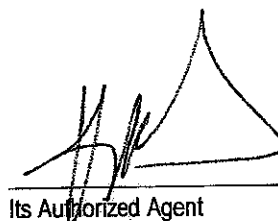
Acknowledgments. This Loan Agreement contains a binding **Waiver of Jury Trial and Arbitration Provision**. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering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

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

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


Customer's Signature

3-19-2015
Date


Its Authorized Agent

3-19-2015
Date

Co-Customer's Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF Churchill

Title Loan Agreement No.: 14269-0156704
Date: 03-19-2015

Customer Name: Thomas Schrock
Address: 18 North Worsham Dr
Fernley Nv 89406
Co-Borrower Name:
Address:

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

1995 W WILLIAMS AVE
Fallon, NV 89406

Vehicle Information: VIN: 1ftsw31f6ve843156
License Plate State and No: 498-RDP Color: White Year: 2000 Make: Ford Model: F350

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, Thomas Schrock, being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: 

Co-Borrower Signature: _____

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14269-0156704

Customer Name: Thomas Schrock Address: 18 North Worsham Dr Fallon, NV 89408 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1995 W. Williams Street Fallon, NV 89406 Vehicle Information: 2000 Ford F350 1ftsw31f6ye843156
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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 03/19/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$551.70	4/18/2015
2	\$551.70	5/18/2015
3	\$551.70	6/17/2015
4	\$551.70	7/17/2015
5	\$551.70	8/16/2015
6	\$551.70	9/15/2015
7	\$551.70	10/15/2015
8	\$717.14	11/14/2015
9	\$717.14	12/14/2015
10	\$717.14	1/13/2016
11	\$717.14	2/12/2016
12	\$717.14	3/13/2016
13	\$717.14	4/12/2016
14	\$717.16	5/12/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$8,881.90

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

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

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

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

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

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

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

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

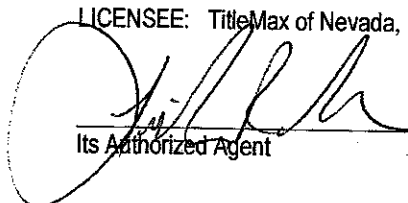
Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment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

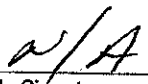
Any comments or questions may be directed to Customer Service at the following number: (800) 804-5368.

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

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


Customer's Signature
4/25/2015
Date

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

Its Authorized Agent
4/25/15
Date


Co-Borrower's Signature
Date

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

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN: **1FTSW31F6YE843156** YEAR: **2000** MAKE: **FORD** MODEL: **F350** VEHICLE BODY: **CH** TITLE NUMBER: **6590383-2886**
 DATE ISSUED: **08/26/2003** ODOMETER MILES: **80654** FUEL TYPE: **D** SALES TAX PD: **5999** EMPTY WT.: **5999** GROSS WT.: **5999** GVWR: **5999**
 VEHICLE COLOR: **5999** ODOMETER BRAND: **5999** BRANDS: **5999**

ACTUAL MILES

OWNER(S) NAME AND ADDRESS
SCHROCK THOMAS R
203 POPPY HILLS CT
FERNLEY NV 89408

LIENHOLDER(S) NAME AND ADDRESS

GREAT BASIN FCU
9770 S VIRGINIA ST
RENO NV 89511

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

SIGNATURE OF AUTHORIZED AGENT

Great Basin Federal Credit Union

DATE

3-3-10

Printed Name

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 that the vehicle described in this title has been transferred to the following buyer(s):

Printed Name of Buyer(s)

☐ AND
☐ OR

Printed Name of Buyer(s)

Address City State Zip Code

I 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:

ODOMETER READING NO TENTHS

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

Signature of Seller(s)

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

Printed Name of Seller(s)

Signature of Buyer(s)

Printed Name of Buyer(s)

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.

CONTROL NO.

807911A

RD-2 (Rev. 10/01)

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP003057
 ROA 001463

Contact Information

3/19/2015

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

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

Notes

Vehicle Info For 2000 Ford F350SD XLT Crew Cab 4WD

MSRP: \$30,205	VIN: 1FTSW31F6YE843156	Adj. State: National
Fin Adv: \$10,500	UVC: 2000300616	Mileage: 0
Equip Ret: \$34,362	MPG: —	Mileage Cat: D
Tire Size: 265/75R16E	Weight: 9900	Cylinders: 8
Base HP: 260 @ 4500	Fuel Type: Diesel	Transmission: A
Taxable HP: 54.1	Wheelbase: 156.2	Drive Train: 4WD
Model Number: W31	End of Term 0	End of Term 0
Price Includes: AT AC	Months: 0	Mileage: 0

Wholesale Black Book values as of 3/19/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$8,100	\$6,900	\$5,900
Options	N/A	\$2,500	\$2,500	\$2,500
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,600	\$9,400	\$8,400

Trade In Black Book values as of 3/19/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$8,170	\$6,970	\$5,605
Options	N/A	\$2,500	\$2,500	\$2,500
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$10,670	\$9,470	\$8,105

Retail Black Book values as of 3/19/2015

	X-CL	Clean	Average	Rough
Base				

APP003058
 ROA 00140415

IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Respondent(s),
v.

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

Appellant(s).

Electronically Filed
Apr 19 2018 09:08 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 13 of 75

ADAM PAUL LAXALT

Attorney General

WILLIAM J. MCKEAN (Bar No.
06740)

Chief Deputy Attorney General

DAVID J. POPE (Bar No.08617)

Senior Deputy Attorney General

VIVIENNE RAKOWSKY (Bar No.
09160)

Deputy Attorney General

State of Nevada

Office of the Attorney General

555 East Washington Avenue

Suite 3900

Las Vegas, Nevada 89101

(702) 486-3426 (phone)

(702) 486-3416 (fax)

Email address(es)

wmckean@ag.nv.gov

dpope@ag.nv.gov

vrakowsky@ag.nv.gov

Attorneys for Respondent

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

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

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

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

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

Contact Information

10/13/2014

Company: Titlemax (314391)
 Contact: Alaila Lundy
 E-Mail: tm-lasvegas-nv19@titlemax.biz

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2001 Honda Odyssey EX Wagon

MSRP: \$26,400	VIN: 2HKRL18661H567153	Adj. State: National
Fin Adv: \$4,250	UVC: 2001360062	Mileage: 0
Equip Ret: \$27,440	MPG: 18/25	Mileage Cat: B
Tire Size: 215/65R16	Weight: 4317	Cylinders: 6
Base HP: 210 @ 5200	Fuel Type: Gas	Transmission: A
Taxable HP: 29.5	Wheelbase: 118.1	Drive Train: FWD
Model Number: RL1861PKW	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 10/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$4,350	\$2,475	\$1,625
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,350	\$2,475	\$1,625

Trade In Black Book values as of 10/13/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$4,460	\$2,585	\$1,590
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,460	\$2,585	\$1,590

Retail Black Book values as of 10/13/2014

	X-CL	Clean	Average	Rough
Base				

APP002814
ROA 001220

	X-CL	Clean	Average	Rough
	N/A	\$6,375	\$3,975	\$2,800
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,375	\$3,975	\$2,800

Final Black Book values as of 10/13/2014

	12 Month	24 Month	30 Month	35 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Options	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Mileage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Black Book Add/Deducts

APP002815
ROA 001221



TMX Finance - ACV Tool

Auto Motorcycle

STORE #: 12069 STORE NAME: TITLEMAX OF LAS VEGAS, NV #19
 DISTRICT #: 85 REGION #: 20
 STORE PH #: (702) 878-6800 DM PH #: (702) 878-6800
 EMPLOYEE NAME: Etna tamayo STATE: NV
 BORROWER FIRST NAME: Airy
 BORROWER LAST NAME: Phangyaseng
 VIN: 2hkr18661h567153
 Year: 2001
 Make: Honda Model: Odyssey
 Series: EX Style: Wagon

SUCCESSFULLY PAID OFF TRANSACTIONS

A - Excellent		B - Average		C - Below Avg	
Mileage	ACV	Mileage	ACV	Mileage	ACV
176,495	\$2,750.00	192,531	\$2,000.00	203,764	\$1,300.00
228,329	\$4,625.00	150,935	\$1,975.00	250,221	\$2,500.00
292,383	\$3,000.00	126,378	\$2,500.00	211,078	\$1,375.00
208,237	\$2,500.00	219,440	\$1,875.00	235,036	\$2,750.00
132,717	\$3,750.00	213,328	\$2,000.00	228,571	\$1,875.00
162,377	\$2,500.00	183,302	\$1,750.00	238,244	\$1,375.00
186,813	\$2,500.00	181,714	\$1,800.00	195,254	\$1,625.00
262,460	\$2,500.00	128,194	\$3,000.00	209,377	\$3,125.00
179,286	\$2,500.00	220,532	\$1,500.00	249,819	\$1,500.00
132,173	\$2,500.00	202,961	\$1,878.00	282,354	\$1,750.00
186,087	\$2,500.00	206,961	\$2,000.00	100,880	\$1,500.00
143,496	\$2,500.00	202,131	\$2,000.00	236,442	\$1,800.00
135,673	\$2,750.00	153,899	\$3,000.00	239,228	\$1,500.00
253,290	\$5,000.00	210,356	\$2,500.00		
188,498	\$3,750.00	242,972	\$2,000.00		

Grade: B - Average
 Mileage: 242256
 Title Remarks: Clean
 LOAN AMT: 2000
 REQ:
 INPUT ACV: 2500
 ADV RATE %: 80%
 MLV: \$2,000.00

Black Book	
Wholesale	
Level	Value
Rough	\$1,625.00

ADD ON: C Y G N

APP002816
ROA 001222

10/13/2014

10/13/2014 18:38:25

TMX Finance 2013

Cash Advance Snapshot Report

Filter (Location: 12069 Customer: 12069-0061938 Ordered by Date)

Tm Las Vegas Nv #19
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

10/13/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12069-0130189	10/13/2014	Phanhayaseng, Airy Pau A9		\$3,500.21	\$2,020.00	\$1,937.99	\$1,711.89	\$2,246.10	0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12069-0130189-1	NEL	10/13/2014 2:		X	-	\$2,020.00	\$0.00	\$0.00	\$2,020.00
12069-0130189-2	LOG	11/11/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-3	FEE	11/12/2014 7:		X	-	\$0.00	\$323.00	\$0.00	\$323.00
12069-0130189-4	LOG	11/14/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-5	LOG	11/19/2014 6:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-6	LOG	11/20/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-7	PMT	11/20/2014 1	12/12/2014	X	-	\$0.00	\$86.13	\$323.00	(\$236.87)
12069-0130189-8	LOG	12/11/2014 9:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-9	LOG	12/11/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-10	LOG	12/12/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-11	FEE	12/12/2014 7:		X	-	\$0.00	\$236.87	\$0.00	\$236.87
12069-0130189-12	LOG	12/13/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-13	LOG	12/15/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-14	LOG	12/15/2014 4:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-15	LOG	12/15/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-16	LOG	12/16/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-17	LOG	12/16/2014 5:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-18	LOG	12/17/2014 1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-19	PMT	12/17/2014 1	1/11/2015	X	-	\$0.00	\$53.83	\$323.00	(\$269.17)
12069-0130189-20	PMT	1/5/2015 4:25	2/10/2015	X	X	(\$64.60)	\$204.57	\$323.00	(\$118.43)
12069-0130189-21	REV	1/5/2015 4:29	1/11/2015	X	-	\$64.60	(\$204.57)	(\$323.00)	\$118.43
12069-0130189-22	FEE	1/11/2015		X	-	\$0.00	\$269.16	\$0.00	\$269.16
12069-0130189-23	LOG	1/12/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-24	LOG	1/12/2015 6:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-25	LOG	1/13/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-26	LOG	1/13/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-27	LOG	1/14/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-28	LOG	1/14/2015 4:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-29	LOG	1/15/2015 2:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-30	LOG	1/29/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-31	LOG	1/30/2015 1:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-32	LOG	1/30/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-33	LOG	1/31/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-34	LOG	1/31/2015 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-35	LOG	2/2/2015 11:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-36	PMT	2/2/2015 1:56	2/10/2015	X	-	\$0.00	\$236.87	\$380.00	(\$143.13)
12069-0130189-37	LOG	2/9/2015 5:44		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-38	LOG	2/10/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-39	LOG	2/10/2015 4:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-40	FEE	2/10/2015 7:1		X	-	\$0.00	\$86.13	\$0.00	\$86.13
12069-0130189-41	LOG	2/11/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-42	LOG	2/11/2015 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-43	LOG	2/11/2015 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-44	LOG	2/13/2015 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-45	LOG	2/28/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-46	LOG	2/28/2015 3:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-47	LOG	3/2/2015 12:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-48	LOG	3/3/2015 9:18		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-49	LOG	3/3/2015 1:31		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-50	PMT	3/3/2015 2:21	3/12/2015	X	-	\$0.00	\$226.10	\$340.00	(\$113.90)
12069-0130189-51	LOG	3/3/2015 3:26		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-52	LOG	3/12/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-53	FEE	3/12/2015 7:1		X	-	\$0.00	\$96.90	\$0.00	\$96.90
12069-0130189-54	LOG	3/13/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-55	LOG	3/14/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-56	LOG	3/14/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-57	LOG	3/16/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-58	LOG	3/16/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-59	LOG	3/17/2015 9:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-60	LOG	3/17/2015 5:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00

10/13/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12069-0130189	10/13/2014	Phanhayaseng, Airy Pau A9					\$1,711.89		0
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
12069-0130189-61	LOG	3/18/2015 9:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-62	LOG	3/20/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-63	LOG	3/21/2015 1:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-64	PMT	3/21/2015 2:2	4/11/2015	X	-	\$0.00	\$96.90	\$345.89	(\$248.99)
12069-0130189-65	LOG	3/21/2015 2:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-66	FEE	4/11/2015 4:2		X	-	\$0.00	\$226.10	\$0.00	\$226.10
12069-0130189-67	LOG	4/21/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-68	LOG	5/1/2015 6:37		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-69	LOG	5/2/2015 11:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-70	LOG	5/4/2015 4:17		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-71	LOG	5/4/2015 6:23		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-72	LOG	5/5/2015 4:52		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-73	LOG	5/6/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-74	LOG	5/7/2015 1:08		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-75	LOG	5/8/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189-76	LOG	5/9/2015 1:01		X	-	\$0.00	\$0.00	\$0.00	\$0.00
12069-0130189 Totals:	1					\$2,020.00	\$1,937.99	\$1,711.89	\$2,246.10
10/13/2014 Totals:	1					\$3,500.21	\$2,020.00	\$1,937.99	\$1,711.89
								\$2,246.10	0

APP002819
ROA 001225

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 2HKRL18661H567153 YEAR 2001 MAKE HOND MODEL ODYSSEY EX VEHICLE BODY TSV TITLE NUMBER NV007215137
DATE ISSUED 09/08/2014 ODOMETER MILES FUEL TYPE G SALES TAX PD EMPTY WT 4288 GROSS WT GVWR
VEHICLE COLOR ODOMETER BRAND EXEMPT BRANDS

OWNER(S) NAME AND ADDRESS
PHANHYASENG AIRY P
8760 WALLABY LN
LAS VEGAS NV 89123-3073

LIENHOLDER NAME AND ADDRESS
TITLEMAX
4077 W CHARLESTON BLVD
LAS VEGAS NV 89102-1606

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

[Signature] 10-7-14
SIGNATURE OF AUTHORIZED AGENT DATE

Etra Tamayo TitleMax of Nevada, Inc. / Cba TitleMax
PRINTED NAME OF AGENT AND COMPANY

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

2 AND
OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

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

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

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer

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

CONTROL NO.

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP002820

ROA 001226

THE NATIONAL ARCHIVES

FIRST REASSIGNMENT DEALER ONLY		SECOND REASSIGNMENT DEALER ONLY		THIRD REASSIGNMENT DEALER ONLY	
<p>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.</p> <p>The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):</p>		<p>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.</p> <p>The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):</p>		<p>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.</p> <p>The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):</p>	
Printed Full Legal Name of Buyer	Printed Full Legal Name of Buyer	Printed Full Legal Name of Buyer	Printed Full Legal Name of Buyer	Printed Full Legal Name of Buyer	Printed Full Legal Name of Buyer
Address	Address	Address	Address	Address	Address
City	City	City	City	City	City
State	State	State	State	State	State
Zip Code	Zip Code	Zip Code	Zip Code	Zip Code	Zip Code
<p>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.</p> <p><input type="checkbox"/> NO <input type="checkbox"/> TENTHS <input type="checkbox"/></p> <p>The odometer reading is in excess of its mechanical limits.</p> <p>Exempt - Model year over 9 years old.</p>		<p>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.</p> <p><input type="checkbox"/> NO <input type="checkbox"/> TENTHS <input type="checkbox"/></p> <p>The odometer reading is in excess of its mechanical limits.</p> <p>Exempt - Model year over 9 years old.</p>		<p>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.</p> <p><input type="checkbox"/> NO <input type="checkbox"/> TENTHS <input type="checkbox"/></p> <p>The odometer reading is in excess of its mechanical limits.</p> <p>Exempt - Model year over 9 years old.</p>	
<p>ODOMETER READING</p>		<p>ODOMETER READING</p>		<p>ODOMETER READING</p>	
<p>Signature of Seller(s)/Agent/Dealership</p> <p>I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/></p>		<p>Signature of Seller(s)/Agent/Dealership</p> <p>I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/></p>		<p>Signature of Seller(s)/Agent/Dealership</p> <p>I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/></p>	
<p>Printed Name of Seller(s)/Agent/Dealership</p> <p>Dealer's License Number</p> <p>Date of Sale</p>		<p>Printed Name of Seller(s)/Agent/Dealership</p> <p>Dealer's License Number</p> <p>Date of Sale</p>		<p>Printed Name of Seller(s)/Agent/Dealership</p> <p>Dealer's License Number</p> <p>Date of Sale</p>	
<p>Signature of Buyer</p>		<p>Signature of Buyer</p>		<p>Signature of Buyer</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	
<p>City</p>		<p>City</p>		<p>City</p>	
<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	
<p>City</p>		<p>City</p>		<p>City</p>	
<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	
<p>City</p>		<p>City</p>		<p>City</p>	
<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
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<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	
<p>City</p>		<p>City</p>		<p>City</p>	
<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	
<p>City</p>		<p>City</p>		<p>City</p>	
<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	
<p>City</p>		<p>City</p>		<p>City</p>	
<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	
<p>City</p>		<p>City</p>		<p>City</p>	
<p>State</p>		<p>State</p>		<p>State</p>	
<p>Zip Code</p>		<p>Zip Code</p>		<p>Zip Code</p>	
<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>		<p>Printed Full Legal Name of Buyer</p>	
<p>Address</p>		<p>Address</p>		<p>Address</p>	

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604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 4077 W. CHARLESTON BLVD LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name &

Address: ROBERT BOUDREAUX JR

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12069-0146073	1/13/2015	\$9,820.00	8/11/2015	\$4,762.97	7	\$2,083.29	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2007 CADI ESCALADE

If secured by a vehicle title, is it filed and perfected? NO

What is the borrower's expected gross monthly income? \$5,200 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other:

(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

(Applies High-Int Loans)

Does the original term of the HIL not exceed 35 days?

N/A

(Applies to Title Loans Only)

Does the loan amount exceed the fair market value of the vehicle securing the loan?

NO

Fair Market Value:

\$19,410.00

(Applies to Title Loans Only)

Does the original term of the title loan exceed 30 days?

NO

NRS 604A.445(1)

(Applies to Title Loans Only)

Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?

NO

NRS 604.445(2)

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

YES

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

YES

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

YES

Is the loan a collection account? NO

Has the loan been extended or renewed? NO

NO

How many times? NA

NA

Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days

Are receipts filed? YES

YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

WITH SIGNED GRACE PERIOD DEFERMENT AGREEMENT

Title Loan Agreement

Date: 1/13/2015

Number: 12069-0146073

Customer & Co-Customer Information		ACCOUNT NUMBER: 12069-0146073			
FIRST NAME Robert Olin Angelle	LAST NAME Boudreaux Jr		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME
[REDACTED]		DRIVERS LIC./STATE ID. NO. [REDACTED]	CO-CUSTOMER SSN [REDACTED]	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. [REDACTED]	
STREET ADDRESS 6749 Prairie Dusk Dr			CO-CUSTOMER STREET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89112	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[REDACTED]		TH [REDACTED]	CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)878-6800			
LICENSEE STREET ADDRESS 4077 W. Charleston Blvd.		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102	
VEHICLE IDENTIFICATION NUMBER (VIN) 1GYEC63837R328997		LICENSE PLATE 097-APT			
VEHICLE YEAR 2007	VEHICLE MAKE CADI	VEHICLE MODEL ESCALADE L	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 \$9,820.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 08/11/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
133.7129 %	\$4,762.97	\$9,820.00	\$14,582.97

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$2,083.28	2/12/2015 and each 30 days thereafter
1	\$2,083.29	8/11/2015

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	\$9,820.00
1. Amount given to you directly:	\$9,800.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

APP002825
ROA 001231

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

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

Default, Acceleration, Repossession, and Post-Default Interest.

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

Governing Law and Assignment.

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

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

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

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

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

- (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

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

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

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

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

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

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

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

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

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

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

Robert A. Badhew
Customer's Signature

Date

[Signature]
Its Authorized Agent

1/13/15
Date

1-13-15
Co-Customer's Signature

Date

APP002828
ROA 001234

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

Page 5 of 5

TM.TB.NV.installment-loan-agreement.2.04.2014

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 12069-0146073
Date: 1/13/2015

Customer Name: **ROBERT OLIN ANGELLE BOUDREAU**
Address: **6749 PRAIRIE DUSK DR**
LAS VEGAS, NV 89112
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: VIN: **1GYEC63837R328997**
License Plate State and No: **NV097-APT** Color: **BLACK** Year: **2007** Make: **CADI** Model: **ESCALADE L**

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, ROBERT OLIN ANGELLE BOUDREAU, 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: Robert Boudreau

Co-Borrower Signature: _____

APP002829
ROA 001235

NEVADA

USA
NV

DRIVER LICENSE

BOULDER BLVD

ROBERT OLIN ANGELLE JR

5745 PHOENIX BLVD

LAS VEGAS, NV 89122-0000

SEX M

DOB 12/15/1950

CLASS C

EXPIRATION DATE 12/15/2008

ISSUANCE DATE 12/15/2008

CLASS C

ENDORSEMENTS NONE

RESTRICTIONS NONE

STATUS NONE

EXPIRATION DATE 12/15/2008

ISSUANCE DATE 12/15/2008

ENDORSEMENTS NONE

RESTRICTIONS NONE



APP002830
ROA 001236

Income Worksheet

A. Requested Residual Income:

\$ 4000.00

B. Maximum Contribution:

\$ 4000.00

Employee Use Only

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$ 4000.00
Part-Time Gross Monthly Salary or Wages		\$ 0
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$ 0
Social Security/ Disability		\$ 0
Gross Pension/Retirement		\$ 0
Unemployment		\$ 0
Alimony or Child Support		\$ 0
Other Income (Babysitting, Lawn care, etc.):	Side Mechanic Jobs	\$ 1200.00
Total Current/Expected Income	Part 1: Please add all income amounts and enter amount here	+\$ 5200.00
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 2100.00

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total

Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

= \$ 3100.00

Applicant Name: Robert D. Boudreaux

Today's date: January 13, 2015

Employee Use Only

Driver's License/Government Issued ID Number:

ADD002821

Customer Application

Personal Information

Date	1.13.2015	State Issued ID Number	[REDACTED]	Date of Birth	[REDACTED]	Social Security #	[REDACTED]
Last Name	Boudreaux	First Name	Robert	Middle Name	Olin Angelle		
Home Phone	702.675.0992	Cell Phone	702.675.0992	Email Address (optional)**	magnelk@outlook.com		
Best time to call?	Anytime		Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone				
Physical Address (Street Number & Name)							
6749 Prairie Dusk Dr.						Apt #	
City		Las Vegas		State		NV	
Zip		89122		County		CLARK	
Mailing Address (if different from physical address)							
Same							
City				State			
Zip							

Source of Income

Employer * (Source of Income)	[REDACTED]	Employer Address (Street Number & Name)	[REDACTED]						
City	Las Vegas	State	NV						
Zip	89122	Time at work							
Work Phone	[REDACTED]	Title							
Supervisor	SELF								
Pay Frequency: (check one)	Next Payday		Current and Expected						
<input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input checked="" type="checkbox"/> Self-Employed			<table border="1"> <tr> <td>Gross Monthly Income</td> <td>Gross Monthly Obligations</td> </tr> <tr> <td>\$ 4000.00</td> <td>\$ 2100.00</td> </tr> <tr> <td>\$ 5200.00</td> <td></td> </tr> </table>	Gross Monthly Income	Gross Monthly Obligations	\$ 4000.00	\$ 2100.00	\$ 5200.00	
Gross Monthly Income	Gross Monthly Obligations								
\$ 4000.00	\$ 2100.00								
\$ 5200.00									
*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: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no									

Credit References

Business Name	[REDACTED]	Phone #	[REDACTED]
Address (Street Number & Name)	[REDACTED]	City	Las Vegas
State	NV	Zip	89102
Business Name	[REDACTED]	Phone #	[REDACTED]
Address (Street Number & Name)	DESERT INN/INNTES	City	Las Vegas
State	NV	Zip	89102

Personal References

Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	Las Vegas	State	NV	Zip	89103
Relationship to you	GIRLFRIEND								
Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	Las Vegas	State	NV	Zip	89103
Relationship to you	SISTER								
Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	Las Vegas	State	NV	Zip	89103
Relationship to you	MOTHER								
Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	Las Vegas	State	NV	Zip	89103
Relationship to you	SISTER								
Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	Las Vegas	State	NV	Zip	89103
Relationship to you	SISTER								

APP002832
ROA 001238

Co-Applicant Information

Date N/A		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? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone								
Physical Address (Street Number & Name)								Apt #			
City			State		Zip		County				
Mailing Address (if different from physical address)											
City			State		Zip						
Employer * (Source of Income)				Employer Address (Street Number & Name)							
City			State		Zip		Time at Job?				
Work Phone #			Job Title			Supervisor					
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed						Next Payday		Current and Expected Gross Monthly Income Gross Monthly Obligations		Work Shift	
						\$		\$			
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no How did you hear about us? (Circle one.)											
Friend/Referral Name of referrer? _____			Saw Store		Television		Yellow Pages		Repeat Customer		
Internet		Billboard		Postcard		Other: _____					

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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.**

Robert Baldwin
Applicant Signature

1-13-2015
Date

Co-Applicant Signature

Date

Customer Receipt/Repayment Plan Receipt (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: Robert Olin Angelle Boudreaux Jr
LOAN AGREEMENT IDENTIFICATION NO. 12069-0146073 LOAN AGREEMENT DATE: 1/13/2015 1:29:42 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/12/2015 11:13:59 AM
AMOUNT PAID: \$1,000.00	AGENT RECEIVING PAYMENT: Jasmine Henry	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$95.72
INTEREST PAID:	\$904.28
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$1,000.00
BALANCE DUE ON LOAN:	\$8,720.22
NEXT SCHEDULED DUE DATE:	4/13/2015

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

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

Robert Babbar

Printed Name Signature

APP002836
ROA 001242

Customer Receipt/Repayment Plan Receipt (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: Robert Olin Angelle Boudreaux Jr
LOAN AGREEMENT IDENTIFICATION NO. 12069-0146073 LOAN AGREEMENT DATE: 1/13/2015 1:29:42 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/12/2015 03:06:53 PM
AMOUNT PAID: \$2,083.28	AGENT RECEIVING PAYMENT: Karla Ibarra	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	<u>\$1,004.06</u>
INTEREST PAID:	<u>\$1,079.22</u>
CHARGES PAID:	<u>\$0.00</u>
FEES PAID:	<u>\$0.00</u>
TOTAL AMOUNT PAID TODAY:	<u>\$2,083.28</u>
BALANCE DUE ON LOAN:	<u>\$8,815.94</u>
NEXT SCHEDULED DUE DATE:	3/14/2015

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

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

Robert Bardreau
Printed Name Signature

APP002837
ROA 001243

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3.12.15

Account Number: 12069-0146073

Customer Name: Robert Olin Angelle Boudreaux Jr Address: 6749 Prairie Dusk Dr Las Vegas, NV 89112 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: 2007 CADILLAC ESCALADE L 1GYEC63837R328997
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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 01/13/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$1,079.22	2/12/2015
2	\$1,079.22	3/14/2015
3	\$1,079.22	4/13/2015
4	\$1,079.22	5/13/2015
5	\$1,079.22	6/12/2015
6	\$1,079.22	7/12/2015
7	\$1,079.22	8/11/2015
8	\$1,402.86	9/10/2015
9	\$1,402.86	10/10/2015
10	\$1,402.86	11/9/2015
11	\$1,402.86	12/9/2015
12	\$1,402.86	1/8/2016
13	\$1,402.86	2/7/2016
14	\$1,402.84	3/8/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$17,374.54

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

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

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

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

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

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

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

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

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

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

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

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

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

Robert Baldhary
Customer's Signature

Date

[Signature]
Its Authorized Agent

3.12.2015
Date

Co-Borrower's Signature

Date

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

TitleMax, Nevada, Inc. d/b/a TitleMax
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800
4/24/2015

Robert Olin Angelle Boudreaux Jr
6749 Prairie Dusk Dr
Las Vegas, NV 89112

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 1/13/2015 1:29:42 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 02/12/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 4/14/2015 ("Date of Default") you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 5/14/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$2,018.77. The total of payments or the remaining balance on the original transaction is \$10,093.86. You made the following payment(s) on the loan:

Date:	02/12/2015	Amount:	\$2,083.28
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The total amount due if you enter into a Repayment Plan on or before 5/14/2015 will be \$2,018.77.

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

APP002842

ROA 001248

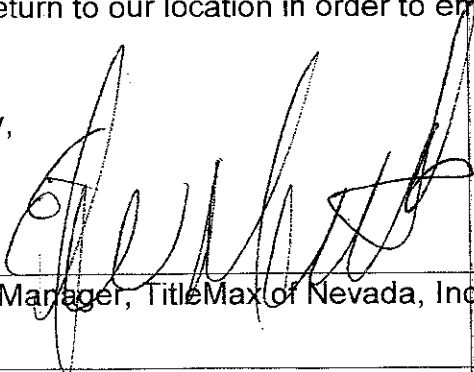
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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

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

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

Sincerely,



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

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

- (1) The amount of the debt is \$10,093.86 ; (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.

APP002843

ROA 001249

Check type of mail or service:

- ☐ Adult Signature Required
☐ Certified Mail
☐ Registered
☐ Delivery Confirmation
☐ Signature Confirmation
☐ Insured

Affix Stamp Here
 (If issued as a
 certificate of mailing
 or for additional
 copies of this bill)
 Postmark and
 Date of Receipt

Address (Name, Street, City, State, & ZIP Code™)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
Ashley Robinson 2464 S Ocean Blvd APT 22 LV - NV 89102													
Barbara Brown 2205 Palm Spring Way LV - NV 89102													
John Wolff 3709 Idle Ave LV - NV 89107													
Isaacson, Alonso 1740 W Nelson Ave LV - NV 89102													
Edward Burns Jr. 1105 Behrman St LV - NV 89107													
Kevin Schmitt 1727 Sutterfield Dr LV - NV 89107													
Robert Lynn Angelle 6000 Sycamore Ave LV - NV 89112													

U.S. POSTAGE
 PAID
 LAS VEGAS, NV
 APR 25, 15
 AMOUNT
 \$3.29
 00120012-06



Postmarking: Put (Name of receiving employee)

[Signature]

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

APP002844
 RGA 001250

Cash Advance Snapshot Report

Filter (Location: 12069 Customer: 12069-0066828 Ordered by Date)

Tm Las Vegas Nv #19
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

01/13/2015

01/13/2015											
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
12069-0146073	01/13/2015	Boudreaux Jr, Robert OIA3		\$14,582.97	\$9,820.00	\$3,005.74	\$3,083.28	\$9,742.46	0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
12069-0146073-1	NEL	1/13/2015 1:2		X	-	\$9,820.00	\$0.00	\$0.00	\$9,820.00		
12069-0146073-2	LOG	2/12/2015 8:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-3	PMT	2/12/2015 3:0	3/14/2015	X	-	(\$1,004.06)	\$1,079.22	\$2,083.28	(\$1,004.06)		
12069-0146073-4	PMT	3/12/2015 11:	4/13/2015	X	-	(\$95.72)	\$904.28	\$1,000.00	(\$95.72)		
12069-0146073-5	FEE	3/14/2015 4:1		X	-	\$0.00	\$63.89	\$0.00	\$63.89		
12069-0146073-6	LOG	4/13/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-7	FEE	4/13/2015 7:1		X	-	\$0.00	\$958.35	\$0.00	\$958.35		
12069-0146073-8	LOG	4/15/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-9	LOG	4/16/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-10	LOG	4/17/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-11	LOG	4/18/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-12	LOG	4/21/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-13	LOG	4/22/2015 3:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-14	LOG	4/22/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-15	LOG	4/22/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-16	LOG	4/23/2015 9:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-17	LOG	4/24/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-18	LOG	4/27/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-19	LOG	4/27/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-20	LOG	4/28/2015 2:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-21	LOG	4/29/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-22	LOG	4/30/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-23	LOG	5/1/2015 6:46		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-24	LOG	5/2/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-25	LOG	5/4/2015 4:18		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-26	LOG	5/5/2015 4:55		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-27	LOG	5/6/2015 12:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-28	LOG	5/7/2015 1:13		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-29	LOG	5/8/2015 12:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073-30	LOG	5/9/2015 1:03		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0146073 Totals:				1		\$8,720.22	\$3,005.74	\$3,083.28	\$9,742.46	0	
01/13/2015 Totals:				1		\$14,582.97	\$8,720.22	\$3,005.74	\$3,083.28	\$9,742.46	0

APP002845
ROA 001251

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN 1GYEC63837R328997
 DATE ISSUED 11/07/2014
 VEHICLE COLOR
 YEAR 2007
 MAKE CADI
 MODEL ESCALADE L
 SALES TAX PD
 ODOMETER MILES 129863
 ODOMETER BRAND
 ACTUAL MILES
 FUEL TYPE G
 VEHICLE BODY T4W
 EMPTY WT
 GROSS WT 9999
 GVWR
 BRANDS
 TITLE NUMBER NV007355390

OWNER(S) NAME AND ADDRESS

BOUDREAUX ROBERT OLIN ANGELLE JR
 6749 PRAIRIE DUSK DR
 LAS VEGAS NV 89122-8654

LIENHOLDER NAME AND ADDRESS

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

SIGNATURE OF AUTHORIZED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY

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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

☐ AND
☐ OR

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Address

City

State

Zip Code

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
☐ NO TENTHS
☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number Date of Sale

Signature of Buyer

Printed Full Legal Name of Buyer
 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)

ALTERATION OR ERASURE VOIDS THIS TITLE

APP002846
 ROA 001252

Contact Information

1/16/2015

Company: Titlemax (314391)
 Contact: Alalia Lundy
 E-Mail: tm-lasvegas-nv19@titlemax.biz

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2007 Cadillac Escalade Base 4D Utility

MSRP: \$54,670	VIN: 1GYEC63837R328997	Adj. State: National
Fin Adv: \$19,125	UVC: 2007140033	Mileage: 0
Equip Ret: \$57,165	MPG: 13/19	Mileage Cat: E
Tire Size: 265/65R18	Weight: 7000	Cylinders: 8
Base HP: 375 @ 5700	Fuel Type: Gas	Transmission: A
Taxable HP: 52.8	Wheelbase: 116.0	Drive Train: RWD
Model Number: 6C15706	End of Term 0	End of Term 0
	Months:	Mileage: 0
Price Includes: AT AC EW LTH SR		

Wholesale Black Book values as of 1/16/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$19,150	\$16,550	\$13,750
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$19,150	\$16,550	\$13,750

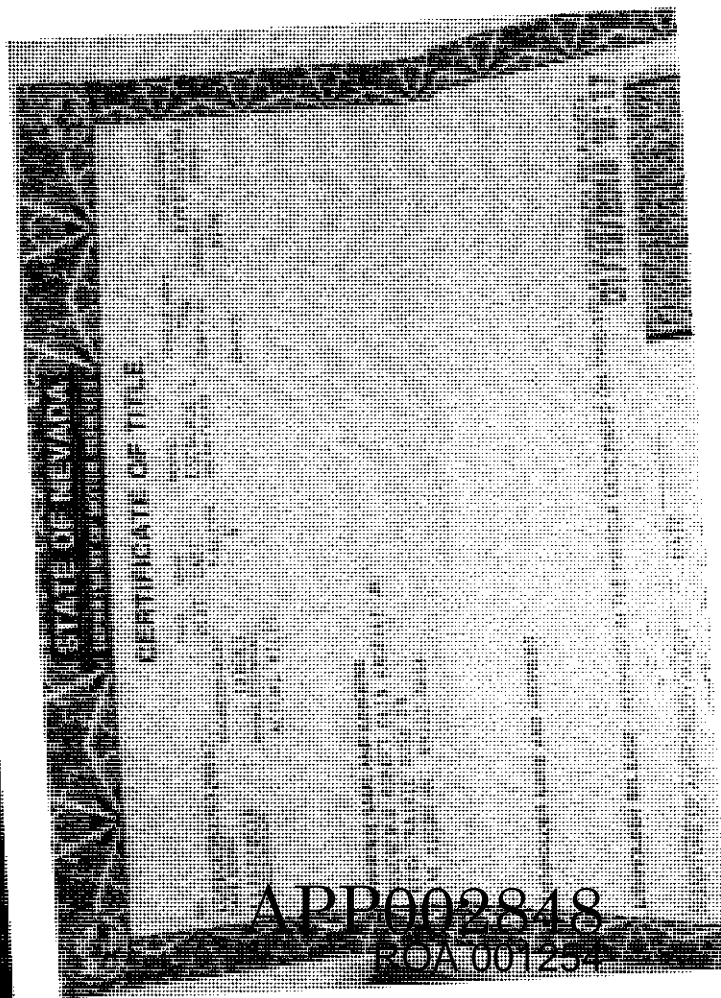
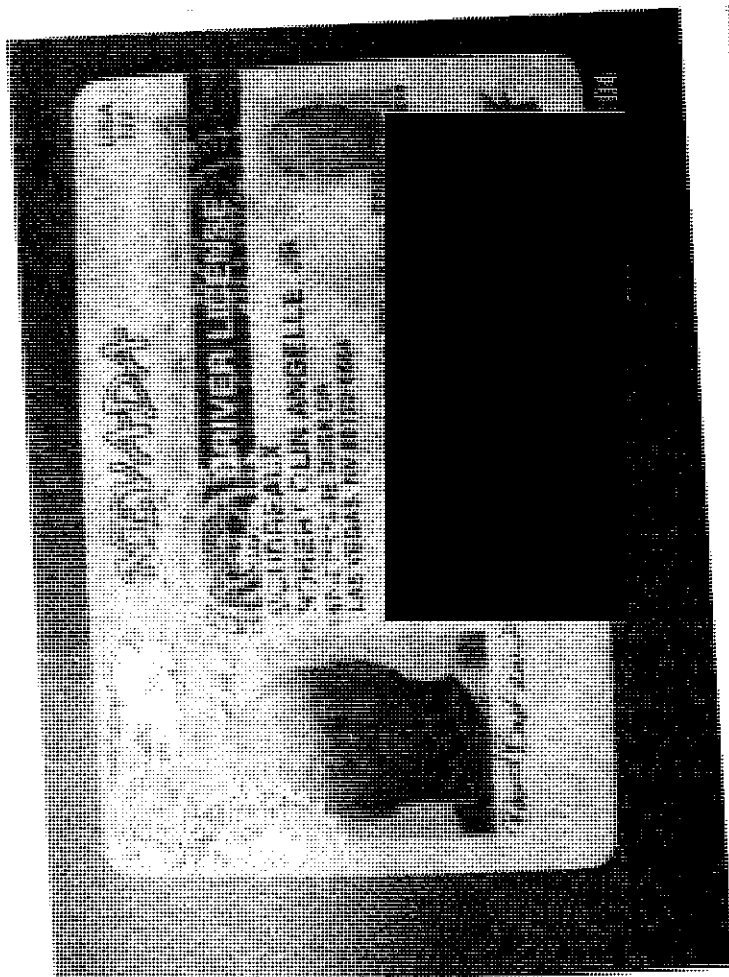
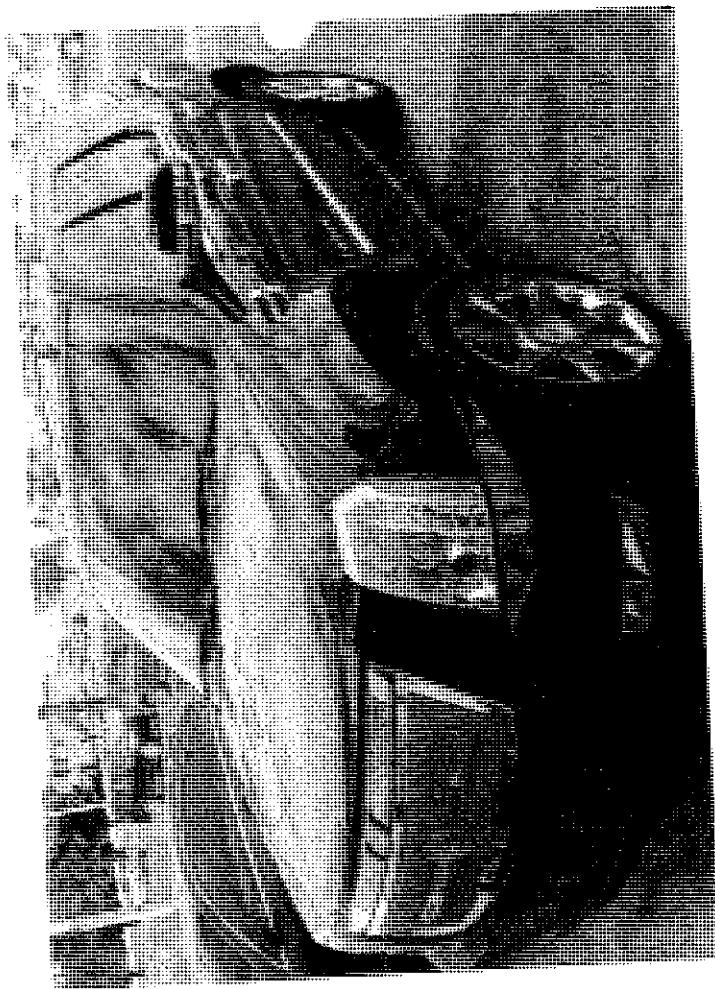
Trade In Black Book values as of 1/16/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$19,410	\$16,810	\$12,990
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$19,410	\$16,810	\$12,990

Retail Black Book values as of 1/16/2015

X-CL Clean Average Rough

APP002847
ROA 001253



Ability to Pay Summary

Loan Number 12069-014073
 Customer Name ROBERT BOUDREAU
 Is Customer a Covered Borrower No
 Requested Loan Amount \$9,800.00
 Title Fee \$20
 MLV Amount \$9,820

Gross Monthly Income \$5,200.00
 Current and Expected Monthly Obligations \$2,100.00
 Other TitleMax Loan Payment \$0.00
 Rate Match/Rate for Other TitleMax Loan 10.99%
 Add-On to Current Loan or Multi-Car Multi-Car
 Residual Monthly Income \$3,100.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee \$ 10,020
 Vehicle Value - Max. Loan Amount Inc. Title Fee \$ 9,840
 Interest Rate 10.99%
 Max. Cash to Customer Amount \$ 9,820.00
 Actual Cash to Customer Amount \$ 9,800.00
 Title Fee Amount \$ 20
 Total Loan Amount \$ 9,820

Amortized Loan Payment \$2,083.28
 Total Payback Amount \$14,582.96
 Minimum Payment to Extend \$1,079.22
 Grace Period Plan # of Months (0% Interest) 7
 Grace Period Plan Payment (0%) \$1,402.86

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

APP002849
 ROA 001255



Department of Motor Vehicles
555 Wright
Carson City, NV 89711
(775) 684-4368

2015 EXPIRES
10/1/2015

PLATE NUMBER 17APT	YEAR 2007	MAKE CADI	TYPE T4W	CYL 8	MSP 53850.00	FUEL G	AXLE 2	DECLARED WEIGHT 9999	UNLADEN WEIGHT 0
VEHICLE IDENTIFICATION NUMBER GYEC63837R328997			MODEL NAME ESCALADE LUXURY			COUNTY BASED CLARK			
SUE DATE 01/1/2014		FLEET NUMBER		UNIT NUMBER	FARM/RANCH VEHICLE N		DECAL NUMBER 097APT	PLATE BACKGROUND SUNSET	

BOUDREAU, ROBERT OLIN ANGELLE JR (REGD)

BOUDREAU, ROBERT OLIN ANGELLE
6749 PRAIRIE DUSK DR
LAS VEGAS NV 89122-8654

VALIDATED
OCT 01 2014
DMV FIELD SERVICE



Instructions for applying the
decal to the rear license plate are
on the reverse of this form.

PLATES AND REGISTRATION MUST BE RETURNED WHEN NOT OPERATING THE VEHICLE
Form NVREG04 38738445 - 3036 - 7345

ATX Premier Insurance Company
Nevada Evidence of Motor Vehicle
Liability Insurance
PO Box 835570, Richardson, TX 75083-5570

Policy Number: ANV00001233		Effective Date: 09/29/2014		Expiration Date: 03/29/2015	
Year: 2007	Make: CADILLAC	Model: ESCALADE	Body: SUV		
VIN# 1GYEC63837R328997					
Insured Name & Address: ROBERT BOUDREAU 6749 PRAIRIE DUSK DRIVE LAS VEGAS, NV 89122			Agency Name: LA INSURANCE NV14 Agency Phone Number: (702)459-7774		
Drivers Listed on Policy: ROBERT BOUDREAU					

ATX Premier Insurance Company
Nevada Evidence of Motor Vehicle
Liability Insurance
PO Box 835570, Richardson, TX 75083-5570

Número de Póliza: ANV00001233		Fecha de Vigencia: 09/29/2014		Fecha de Vencimiento: 03/29/2015	
Año: 2007	Marca: CADILLAC	Modelo: ESCALADE	Estilo: SUV		
VIN# 1GYEC63837R328997					
Nombre del Asegurado y Dirección: ROBERT BOUDREAU 6749 PRAIRIE DUSK DRIVE LAS VEGAS, NV 89122			Nombre de la agencia: LA INSURANCE NV14 Número de teléfono de la agencia: (702)459-7774		
Nombre de los conductores en la póliza: ROBERT BOUDREAU					

ID Card	ATX Premier Insurance Company NAIC# 37001 PO Box 835570, Richardson, TX 75083-5570 (855)288-6839	State NV	Policy Number ANV00001233

NEVADA AUTOMOBILE INSURANCE CARD

ATX Premier Insurance Company
Nevada Evidence of Motor Vehicle
Liability Insurance
PO Box 835570, Richardson, TX 75083-5570

Policy Number: ANV00001233	Effective Date: 09/29/2014	Expiration Date: 03/29/2015
Model:	Body:	

ATX Premier Insurance Company
Nevada Evidence of Motor Vehicle
Liability Insurance
PO Box 835570, Richardson, TX 75083-5570

Número de Póliza: ANV00001233	Fecha de Vigencia: 09/29/2014	Fecha de Vencimiento: 03/29/2015
Año: 2007	Marca: CADILLAC	Modelo: ESCALADE
		Estilo: SUV

ID Card	ATX Premier Insurance Company NAIC# 37001	State	Policy Number
	PO Box 835570, Richardson, TX 75083-5570 (855)288-6839	NV	ANV00001233

NEVADA AUTOMOBILE INSURANCE CARD

ATX Premier Insurance Company Nevada Evidence of Motor Vehicle Liability Insurance PO Box 835570, Richardson, TX 75083-5570			
Policy Number: ANV00001233	Effective Date: 09/29/2014	Expiration Date: 03/29/2015	
Year: 2007	Make: CADILLAC	Model: ESCALADE	Body: SUV
VIN# 1GYEC63837R328997			
Insured Name & Address: ROBERT BOUDREAUX 6749 PRAIRIE DUSK DRIVE		Agency Name: LA INSURANCE NV14 Agency Phone Number: (702)450-7774	

ATX Premier Insurance Company Nevada Evidence of Motor Vehicle Liability Insurance PO Box 835570, Richardson, TX 75083-5570			
Número de Póliza: ANV00001233	Fecha de Vigencia: 09/29/2014	Fecha de Vencimiento: 03/29/2015	
Año: 2007	Marca: CADILLAC	Modelo: ESCALADE	Estilo: SUV
VIN# 1GYEC63837R328997			
Nombre del Asegurado y Dirección: ROBERT BOUDREAUX 6749 PRAIRIE DUSK DRIVE LAS VEGAS, NV 89122		Nombre de la agencia: LA INSURANCE NV14 Numero de telefono de la agencia: (702)450-7774	



Department of Motor Vehicles
555 Wright Way
Carson City, NV 89711-0625
(775) 684-4368

2015 EXPIRES 10/1/2015

LICENSE NUMBER 097APT	YEAR 2007	MAKE CADI	TYPE T4W	CYL 8	MSRP 53850.00	FUEL G	AXLE 2	DECLARED WEIGHT 9999	UNLADEN WEIGHT 0
VEHICLE IDENTIFICATION NUMBER 1GYEC63837R328997			MODEL NAME ESCALADE LUXURY			COUNTY BASED CLARK			
ISSUE DATE 10/1/2014	FLEET NUMBER	UNIT NUMBER	FARM/RANCH VEHICLE N	DECAL NUMBER 097APT		PLATE BACKGROUND SUNSET			

BOUDREAUX, ROBERT OLIN ANGELLE JR (REGD)

BOUDREAUX, ROBERT OLIN ANGELLE
6749 PRAIRIE DUSK DR
LAS VEGAS NV 89122-8654

VALIDATED

OCT 01 2014

DMV FIELD SERVICE



Instructions for applying t
decal to the rear license pl
on the reverse of this form

PLATES AND REGISTRATION MUST BE RETURNED WHEN NOT OPERATING THE VEHICLE
Form MVREG04 88738445 - 3036 - 7345

APP002851
ROA 001257

A - 44

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 4077 W. CHARLESTON BLVD LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name &

Address: DIONNA MARIE RUIZ

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12069-0141236	12/16/2014	\$1,800.00	7/14/2015	\$1,411.42	7	\$458.77	206.71%	YES

Loan Type: ☐ Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☒ Purpose of loan: ☐ If secured by a vehicle title, is it filed and perfected? **NO**

Is the loan secured? **YES** If so, what is the collateral? 2004 FORD EXWhat is the borrower's expected gross monthly income? \$2,511 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☒ Other:(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

NRS 604A.425(1a)

(Applies to D/D Loans) Does the original term of the D/D Loan not exceed 35 days? **N/A**

NRS 604A.408(1)

(Applies to High-Interest Loans Only) Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? **N/A**

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)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$2,510.00

NRS 604A.450(1)

(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? **N/A**

NRS 604A.445(1)

(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? **NO**

NRS 604A.445(2)

Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? **YES**Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? **YES**Does the written loan agreement disclose the right of the customer to REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2g)? **YES**Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2g)? **YES**Extensions: Title-6 add'l periods;
D/D & High Int Loans - 90 daysIs the loan a collection account? **NO** Has the loan been extended or renewed? **NO** How many times? **NA** Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

VIOLATION HAS GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Title Loan Agreement

Date: 12/16/2014

Number: 12069-0141236

Customer & Co-Customer Information			ACCOUNT NUMBER: 12069-0141236		
FIRST NAME Dionna Marie		LAST NAME Ruiz		CO-CUSTOMER FIRST NAME	
				CO-CUSTOMER LAST NAME	
				CO-CUSTOMER SSN	
				CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 4052 Carol Bailey Ave			CO-CUSTOMER STREET ADDRESS		
City North Las Vegas	STATE NV	ZIP CODE 89081	CO-CUSTOMER CITY		CO-CUSTOMER STATE
			CO-CUSTOMER ZIP CODE		
		CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee Information			LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax			LICENSEE PHONE NUMBER (702)878-6800		
LICENSEE STREET ADDRESS 4077 W. Charleston Blvd.			LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) 1FAPF55U44A121053			LICENSE PLATE 5KHM221		
VEHICLE YEAR 2004	VEHICLE MAKE FORD	VEHICLE MODEL TAURUS	COLOR BLUE		

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$1,800.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until 07/14/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
206.7129 %	\$1,411.42	\$1,800.00	\$3,211.42

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$458.77	1/15/2015 and each 30 days thereafter
1	\$458.80	7/14/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$ 0.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

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

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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

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

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

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

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

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

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

2. You acknowledge and agree that by entering 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.

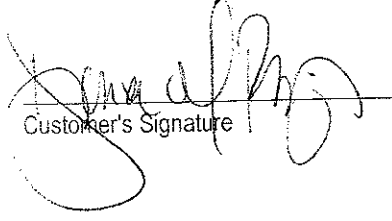
3. This Arbitration Provision is binding upon and binds you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

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

Acknowledgments. This Loan Agreement contains a binding **Waiver of Jury Trial and Arbitration Provision**. By signing this Loan Agreement you acknowledge that it was filed 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.

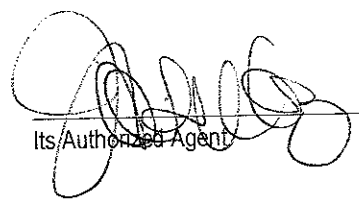
TitleMax of Nevada, Inc. d/b/a TitleMax



Customer's Signature

12/16/14

Date



Its Authorized Agent

12/16/14

Date

Co-Customer's Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 12069-0141236
Date: 12/16/2014

Customer Name: DIONNA RUIZ
Address: 4052 CAROL BAILEY AVE
NORTH LAS VEGAS, NV 89081
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: VIN: 1FAPP55U44A121053
License Plate State and No: CA 5KHM221 Color: BLE Year: 2004 Make: FORD Model: TAURUS

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, DIONNA RUIZ, being first duly sworn, states as follows:

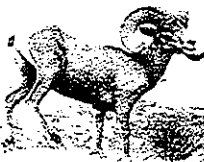
1. You have provided us with true and correct information concerning your income, obligations, employment and ownership of the vehicle; and
2. You have the ability to repay the title loan.

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

APP002859
ROA 001265



NEVADA

USA
NV

DRIVER LICENSE



1 RUIZ

2 DIONNA MARIE

8 6739 W CHARLESTON BLVD APT 3
LAS VEGAS, NV 89146-9230

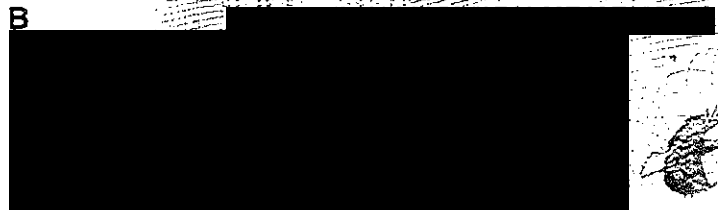
15 Sex F 16 Hgt 5'05" 17 Wgt 160 18 Eyes BRO

9 Class C

9a End NONE 19 Hair BRO 4a Iss 06/16/2014

12 Restr B

Dionna Marie Ruiz



Customer Receipt/Repayment Plan Receipt (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: Dionna Marie Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141236		DATE/TIME OF RECEIPT OF PAYMENT: 03/16/2015 06:57:23 PM
LOAN AGREEMENT DATE: 12/16/2014 10:26:39 AM if you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$306.00	AGENT RECEIVING PAYMENT: Karla Ibarra	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$11.03
INTEREST PAID:	\$294.97
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$306.00
BALANCE DUE ON LOAN:	\$1,784.98
NEXT SCHEDULED DUE DATE:	4/15/2015

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

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

Dionna M. Ruiz
Printed Name

[Signature]
Signature

APP002861
ROA 001267

Customer Receipt/Repayment Plan Receipt (≤10 day loan)

NAME AND ADDRESS OF THE LICENSEE: <i>Tm Las Vegas Nv #19</i> 4077 W. Charleston Blvd. Las Vegas, NV 89102		PAYMENT MADE ON BEHALF OF OR BY: <i>Dionna Marie Ruiz</i>
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141236 LOAN AGREEMENT DATE: 12/16/2014 10:26:39 AM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/16/2015 10:47:42 AM
AMOUNT PAID: \$305.14	AGENT RECEIVING PAYMENT: Jasmine Henry	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$305.14
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$305.14
BALANCE DUE ON LOAN:	\$1,806.18
NEXT SCHEDULED DUE DATE:	3/16/2015

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

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

Dionna M Ruiz
Printed Name

Dionna M Ruiz
Signature

APP002862
ROA 001268

Customer Receipt/Repayment Plan Receipt (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: Dionna Marie Ruiz
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141236		DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 10:36:28 AM
LOAN AGREEMENT DATE: 12/16/2014 10:26:39 AM If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$320.00	AGENT RECEIVING PAYMENT: Karla Ibarra	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$3.99
INTEREST PAID:	\$316.01
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$320.00
BALANCE DUE ON LOAN:	\$1,796.01
NEXT SCHEDULED DUE DATE:	2/14/2015

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

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

Printed Name

Signature

APP002863
ROA 001269

STATE OF CALIFORNIA

CERTIFICATE OF TITLE

VEHICLE HISTORY

58414112126

AUTOMOBILE

VEHICLE ID NUMBER

1FAFP55H44A121053

BODY TYPE MODEL

4D

AX UNLADEN
WEIGHT

YR 1ST
SOLD 2004 EX

FUEL

6

TRANSFER DATE

06/26/14

MAKE

2004 FORD

FEES PAID

\$213

PLATE NUMBER

5KHM221

REGISTRATION
EXPIRATION DATE

09/26/2015

ISSUE DATE

11/21/14

MOTORCYCLE ENGINE NUMBER

ODOMETER DATE

06/26/2014

ODOMETER READING

21195 MI

ACTUAL MILEAGE

REGISTERED OWNER(S)

RUIZ DIONNA MARIE
4052 CAROL BAILEY AVE
N LAS VEGAS
NV 89081

I certify (or declare) under penalty of perjury under the laws of the State of California that THE SIGNATURE(S) BELOW RELEASES INTEREST IN THE VEHICLE.

1a

DATE

X

SIGNATURE OF REGISTERED OWNER

1b

DATE

X

SIGNATURE OF REGISTERED OWNER

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads (no tenths), miles and to the best of my knowledge reflects the actual mileage unless one of the following statements is checked.

WARNING ☐ Odometer reading is not the actual mileage. ☐ Mileage exceeds the odometer mechanical limits.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

DATE

TRANSFEROR/SELLER SIGNATURE(S)

X

DATE

TRANSFeree/BUYER SIGNATURE(S)

X

PRINTED NAME OF SELLER OR AGENT SIGNING FOR A COMPANY

PRINTED NAME OF BUYER OR AGENT SIGNING FOR A COMPANY

IMPORTANT READ CAREFULLY

Any change of Lienholder (holder of security interest) must be reported to the Department of Motor Vehicles within 10 days.

LIENHOLDER(S)

2. X

Signature releases interest in vehicle. (Company names must be countersigned)

Release Date

APP002864
ROA 001270660
000584 REG. 17.30RS (REV. 10/2012)

VOID WITHOUT BEAR WATERMARK. HOLD TO LIGHT TO VIEW.

VOID WITHOUT BEAR WATERMARK. HOLD TO LIGHT TO VIEW.

Any change of registered owner or lienholder must be recorded with the Department of Motor Vehicles (DMV) within ten (10) days. The title, transfer fee and in most instances, use tax and a smog certificate must be presented to DMV to record the ownership change.

3a. TRUE FULL NAME(S) OF NEW REGISTERED OWNER(S) (LAST, FIRST, MIDDLE) AS IT APPEARS ON DRIVER'S LICENSE OR ID. CARD

3b. ☐ AND ☐ OR ☒ APT./POST. NUMBER

4. RESIDENCE OR BUSINESS STREET ADDRESS

5. CITY

6. COUNTY OF RESIDENCE OR COUNTY WHERE VEHICLE IS PRIMARILY GARAGED OR FOR TRAILER COACHES ADDRESS OR LOCATION WHERE KEPT

7. MAILING ADDRESS STREET OR P.O. BOX NUMBER (DO NOT COMPLETE IF SAME AS RESIDENCE ABOVE)

8. CITY

9. DATE

10. ADDRESS OF NEW LESSOR IF DIFFERENT FROM LINE 4 ABOVE (WILL NOT BE PRINTED ON TITLE)

11. NAME OF LIENHOLDER - FIRM OR INDIVIDUAL HOLDING SECURITY INTEREST (IF NO LIEN, WRITE "NONE") DO NOT ENTER NAME OF REGISTERED OWNER(S) ABOVE ELECTRONIC LIENHOLDER ID

12. STREET ADDRESS OR P.O. BOX NUMBER

13. CITY

14. Odometer now reads: (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: **WARNING - Mileage** ☐ is not the actual mileage. ☐ exceeds the odometer mechanical limits. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

15. Odometer now reads: (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: **WARNING - Mileage** ☐ is not the actual mileage. ☐ exceeds the odometer mechanical limits. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

16. Odometer now reads: (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: **WARNING - Mileage** ☐ is not the actual mileage. ☐ exceeds the odometer mechanical limits. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

DATE

DATE

DATE

DATE

DATE

DATE

DATE

DATE

DATE

Mailing Address

TITLE MAX OF NEVADA INC DBA TITLEMAX
4077 W CHARLESTON BLVD
LAS VEGAS NV 89102-1606

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES
CERTIFICATE OF TITLE

Vehicle Identification No.	Year	Make	Model	Body Type	Title No.
1FAFP55U44A121053	2004	FORD	TAURUS	P4D	NV007432100
Issue Date	Odometer	Fuel Type	Sales Tax Paid	Empty Wt	Gross Wt
12/16/2014		G		0	0
		Odometer Remarks		Brand	
		EXEMPT			

Owner(s) Name and Address

RUIZ DIONNA MARIE
4052 CAROL BAILEY AVE
NORTH LAS VEGAS NV 89081-6808

Lienholder

TITLE MAX OF NEVADA INC DBA TITLEMAX
4077 W CHARLESTON BLVD
LAS VEGAS NV 89102-1606

This is not an original Title certificate

Print Date: 12/16/2014

APP002866
ROA 001272

ACV ID: 81422 | TITLEMAX OF LAS VEGAS, NV #1 | NV | 12069 | (702) 878-6800 | Etna Tamayo
 Assessment Date: 12/15/2014

ACV

Value Guide

Black Book Rough Value

\$500

Successfully Paid Transactions:

A		B		C	
Mileage	ACV	Mileage	ACV	Mileage	ACV
96,764	\$2,625	111,968	\$2,000	178,763	\$1,000
74,049	\$3,125	184,230	\$1,375	158,607	\$1,500
159,102	\$2,250	133,049	\$875	201,441	\$1,000
102,827	\$1,500	129,025	\$2,000	135,000	\$500
58,853	\$2,500	153,462	\$1,625	175,533	\$1,600
184,271	\$1,516	142,912	\$1,575	126,091	\$1,875
152,861	\$2,250	142,896	\$1,800	184,951	\$2,250
191,325	\$1,875	1,555,269	\$1,875	230,000	\$1,000
152,235	\$1,500	158,780	\$1,375	143,119	\$1,000
102,750	\$1,500	163,195	\$1,500	208,587	\$875
150,385	\$1,500	184,187	\$1,500	236,521	\$1,500
150,378	\$1,500	125,185	\$1,875	225,279	\$1,875

Mileage: 28,503

Condition: A

ACV: \$2,250

Original ACV*:

\$2,250

Recommended Range:

Final ACV:

\$2,250

MLV: \$1,800 (*80% of ACV)

Current Principal (Add On): \$0

Cash to Customer: \$1,800

Approval Status:

Approved

Approved By:

Jannet Gonzalez

Reason:

Date/Time Approved:

Mon Dec 15 13:17:37 EST 2014

General Comments:

Jannet Gonzalez Mon Dec 15 13:17:37 EST 2014

Etna Tamayo Mon Dec 15 13:14:02 EST 2014 cust have a title from CA, she will go to DMV 12/16

/14. Vehicel is very well maintain and low mileage.

Contact Information

12/15/2014

Company: Titlemax (314391)
 Contact: Alalia Lundy
 E-Mail: tm-lasvegas-nv19@titlemax.biz

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2004 Ford Taurus SES 4D Sedan

MSRP: \$21,805
 Fin Adv: \$2,425
 Equip Ret: \$22,160
 Tire Size: 215/60R16
 Base HP: 155 @ 4900
 Taxable HP: 29.4
 Model Number: P55
 Price Includes: AT AC EW

VIN: 1FAPF55U44A121053
 UVC: 2004300713
 MPG: 20/27
 Weight: 3355
 Fuel Type: Gas
 Wheelbase: 108.5
 End of Term 0
 Months:

Adj. State: National
 Mileage: 0
 Mileage Cat: D
 Cylinders: 6
 Transmission: A
 Drive Train: FWD
 End of Term 0
 Mileage:

Wholesale Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$2,450	\$1,450	\$500
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,450	\$1,450	\$500

Trade In Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$2,510	\$1,510	\$500
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,510	\$1,510	\$500

Retail Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base				

APP002868
 ROA 001274

ACV ID: 81422 | TITLEMAX OF LAS VEGAS, NV #1 | NV | 12069 | (702) 878-6800 | Etna Tamayo
Assessment Date: 12/15/2014
Collateral Assessment

Borrower

First Name:
Dionna

Last Name:
Ruiz

Cell Phone Number
7027394673

Requested Loan Amount
\$1,800

What Is Your Car Worth?
\$3,800

Add On? No
Current Principal
\$0

Due Date
N/A

Prior ACV
N/A

Collateral

VIN: 1fafp55u44a121053

Year: 2004

Make: Ford

Model: Taurus

Series: SES

Style: 4D Sedan

Mileage: 28,503

Title Remarks: Clean

Vehicle Appraisal

Is there visible accident damage? ☐ Major ☐ Minor ☒ None
Odometer ☒ Functional ☐ Broken ☐ 5 Digit (Not showing actual mileage)

	A	B	C
General Appearance (Paint/Body/Interior)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Engine Noise	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Transmission Shift	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Exterior Flaws	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Engine Appearance	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Tires	+ <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Glass	+ <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Upholstery	+ <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Carpet	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Dashboard	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Console	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Electronics	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
A/C	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Heat	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Odor	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -
Overall Condition	+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -	+ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> -

Ability to Pay Summary

Loan Number	12069-014
Customer Name	Dionna Ruiz
Is Customer a Covered Borrower	No
Requested Loan Amount	\$1,800.00
Title Fee	\$20
MLV Amount	\$1,820
Gross Monthly Income	\$2,511.70
Current and Expected Monthly Obligations	\$1,000.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$1,511.70

210 INSTALLMENT RATE STRUCTURE

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	7,125
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	1,840
Interest Rate		16.99%
Max Cash to Customer Amount	\$	1,820.00
Actual Cash to Customer Amount	\$	1,800.00
Title Fee Amount	\$	20
Total Loan Amount	\$	1,820

Amortized Loan Payment	\$463.87
Total Payback Amount	\$3,247.09
Minimum Payment to Extend	\$309.22
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$260.00

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 16.99%

APP002870
ROA 001276

Cash Advance Snapshot Report

Filter (Location: 12069 Customer: 12069-0065389 Ordered by Date)

Tm Las Vegas Nv #19
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

12/16/2014

12/16/2014										
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
12069-0141236	12/16/2014	Ruiz, Dionna Marie	B91	\$3,211.42	\$1,800.00	\$1,441.79	\$1,331.14	\$1,910.65	0	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
12069-0141236-1	NEL	12/16/2014 1		X	-	\$1,800.00	\$0.00	\$0.00	\$1,800.00	
12069-0141236-2	LOG	1/15/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-3	FEE	1/15/2015 7:0		X	-	\$0.00	\$305.82	\$0.00	\$305.82	
12069-0141236-4	PMT	1/16/2015 10:	2/14/2015	X	-	(\$3.99)	\$10.19	\$320.00	(\$309.81)	
12069-0141236-5	LOG	2/14/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-6	FEE	2/14/2015 4:1		X	-	\$0.00	\$294.97	\$0.00	\$294.97	
12069-0141236-7	PMT	2/16/2015 10:	3/16/2015	X	-	\$0.00	\$20.34	\$305.14	(\$284.80)	
12069-0141236-8	LOG	3/16/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-9	PMT	3/16/2015 6:5	4/15/2015	X	-	(\$11.03)	\$284.80	\$306.00	(\$21.20)	
12069-0141236-10	LOG	4/15/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-11	FEE	4/15/2015 7:1		X	-	\$0.00	\$303.27	\$0.00	\$303.27	
12069-0141236-12	LOG	4/16/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-13	LOG	4/27/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-14	LOG	4/27/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-15	LOG	4/28/2015 1:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-16	LOG	4/29/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-17	LOG	4/30/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-18	LOG	5/1/2015 6:48		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-19	LOG	5/2/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-20	LOG	5/4/2015 4:14		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-21	LOG	5/5/2015 4:55		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-22	LOG	5/6/2015 12:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-23	LOG	5/7/2015 1:06		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236-24	PMT	5/7/2015 5:56	5/15/2015	X	-	\$0.00	\$222.40	\$400.00	(\$177.60)	
12069-0141236-25	LOG	5/7/2015 6:05		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141236 Totals:						\$1,784.98	\$1,441.79	\$1,331.14	\$1,910.65	0

12/16/2014 Totals: 1 \$3,211.42 \$1,784.98 \$1,441.79 \$1,331.14 \$1,910.65 0

APP002871

Customer Application

Personal Information

Date	12/15/2014	Date of Birth	[REDACTED]	Social Security #	[REDACTED]
Last Name	Reitz	First Name	Dilina	Middle Name	Marie
Home Phone	[REDACTED]	Cell Phone	[REDACTED]	Email Address (optional)	[REDACTED]
Best time	[REDACTED]	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input checked="" type="checkbox"/> Cell Phone			
Physical Address (Street Number & Name)			Apt #		
4052 Carol Barker Ave.					
City	NV	State	NV	Zip	89081
County			Clark		
Mailing Address (if different from physical address)					
City		State		Zip	

Source of Income

Employer	[REDACTED]	Employer Address (Street Number & Name)	[REDACTED]	Zip	89122	Time at Job?	6 months
City	NV	State	NV	Supervisor	[REDACTED]	Work Shift	[REDACTED]
Work Phone #	(702)	Title	Supervisor	Next Pay Date	12/19/14	Gross Monthly Income	\$2511.70
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed				Gross Monthly Obligations	\$1000		
*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: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no							

Credit References

Business Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	NV	State	NV	Zip	89146
Business Name	LA Insurance	Address (Street Number & Name)	W Charleston Blvd	City	Las Vegas	State	NV	Zip	89146

Personal References

Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	NV	State	NV	Zip	89146
Relationship To You	Friend	Phone	[REDACTED]	Cell	[REDACTED]				
Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	NV	State	NV	Zip	89123
Relationship To You	Daughter	Phone	[REDACTED]	Cell	[REDACTED]				
Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	NV	State	NV	Zip	89131
Relationship To You	Daughter	Phone	[REDACTED]	Cell	[REDACTED]				
Name	[REDACTED]	Address (Street Number & Name)	[REDACTED]	City	LA	State	NV	Zip	91001
Relationship To You	Brother	Phone	[REDACTED]	Cell	[REDACTED]				

Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone†			Email Address (optional)††				
Best time to call?			Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone							
Physical Address (Street Number & Name)							Apt #			
City		State		Zip		County				
Mailing Address (if different from physical address)										
City		State		Zip						
Employer * (Source of Income)				Employer Address (Street Number & Name)						
City		State		Zip		Time at Job?				
Work Phone #			Job Title		Supervisor					
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed					Next Payday		Current and Expected		Work Shift	
							<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Gross Monthly Income</td> <td style="width: 50%;">Gross Monthly Obligations</td> </tr> <tr> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </table>		Gross Monthly Income	Gross Monthly Obligations
Gross Monthly Income	Gross Monthly Obligations									
\$	\$									
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.										
Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no										
How did you hear about us? (Circle one.) <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;"> <input checked="" type="radio"/> Friend/Referral Name of referrer? <u>Kanika Crawford</u> </div> <div style="text-align: center;"> <input type="radio"/> Internet Name of referrer? _____ </div> <div style="text-align: center;"> <input type="radio"/> Billboard Name of referrer? _____ </div> <div style="text-align: center;"> <input type="radio"/> Postcard Name of referrer? _____ </div> <div style="text-align: center;"> <input type="radio"/> Saw Store Name of referrer? _____ </div> <div style="text-align: center;"> <input type="radio"/> Television Name of referrer? _____ </div> <div style="text-align: center;"> <input type="radio"/> Yellow Pages Name of referrer? _____ </div> <div style="text-align: center;"> <input type="radio"/> Repeat Customer Name of referrer? _____ </div> <div style="text-align: center;"> <input type="radio"/> Other: _____ </div> </div>										

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 E-MAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future reference.

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

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

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

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

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

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

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

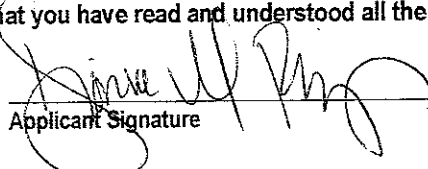
Updates: You agree to inform us of any changes to the information contained in this Customer Application throughout the course of your business relationship with us.

Ability to Repay Verification.

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

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

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



Applicant Signature

12/15/14

Date

Co-Applicant Signature

Date

Income Worksheet

A. Required Residual Income: _____
 B. Maximum Available Income: _____
 C. Minimum Required Residual Income: _____

Employee Use Only

Income		
Employment	Description	Amount
Gross Monthly Salary or Wages	employer	\$ 2307.70
Part-Time Gross Monthly Salary or Wages	N/A	\$ 0
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$ 0
Social Security/ Disability	social security	\$ 204.00
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	+ \$ 2511.70
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	- \$ 1,000.00

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total

Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

= \$ 1511.70

Applicant Name: Norina Ruiz

Today's date: 12/15/14

Employee Use Only

Driver's License/Government Issued ID Number: _____

ROA 001282

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

1/14/15

Account Number: 12069-0141236

Customer Name: Dionna Marie Ruiz Address: 4052 Carol Bailey Ave North Las Vegas, NV 89081 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: 2004 FORD TAURUS 1FAFP55U44A121053
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/16/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$305.82	1/15/2015
2	\$305.82	2/14/2015
3	\$305.82	3/16/2015
4	\$305.82	4/15/2015
5	\$305.82	5/15/2015
6	\$305.82	6/14/2015
7	\$305.82	7/14/2015
8	\$257.14	8/13/2015
9	\$257.14	9/12/2015
10	\$257.14	10/12/2015
11	\$257.14	11/11/2015
12	\$257.14	12/11/2015
13	\$257.14	1/10/2016
14	\$257.16	2/9/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$3,940.74

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) 864-5368.

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

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

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

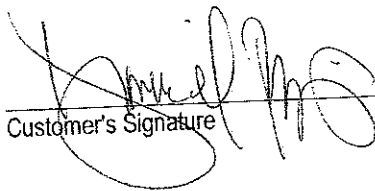
Governing Law and Assignment. Nevada law governs the Loan Agreement and this Grace Period Payments Deferment Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Trial and Arbitration Provision. We may assign or transfer the Loan Agreement and Grace Period Payments Deferment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

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

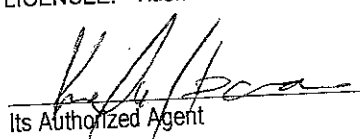
By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent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

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

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


Customer's Signature

11/16/15
Date


Its Authorized Agent

11/16/15
Date

Co-Borrower's Signature

Date

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

A - 45

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 4077 W. CHARLESTON BLVD LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name &

Address: JOSEPH TANNENBAUM

Examiner: TJD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12069-0141955	12/19/2014	\$3,420.00	7/17/2015	\$1,658.79	7	\$725.54	133.71%	YES

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

Is the loan secured? YES If so, what is the collateral? 2006 TOYT COROLLA If secured by a vehicle title, is it filed and perfected? NO

What is the borrower's expected gross monthly income? \$5,000 Was the borrower's income verified? YES Paystub ☐ Affidavit ☒ Other: ☐

(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

(Applies High-Int Loans) Does the original term of the HIL not exceed 35 days? N/A

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Fair Market Value: \$5,610.00

(Applies to Title Loans Only) 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)? NO

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

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

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

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

SIGNED GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Number: 12069-0141955

ate: 12/19/2014		ACCOUNT NUMBER: 12069-0141955	
Customer & Co-Customer Information		ACCOUNT NUMBER:	
FIRST NAME Joseph	LAST NAME Tannenbaum	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
DRIVERS LIC./STATE ID. NO.	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
CO-CUSTOMER STREET ADDRESS	CO-CUSTOMER CITY		
CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE		
CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH		
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (702)878-6800		
LICENSEE STREET ADDRESS 4077 W. Charleston Blvd.	LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102
VEHICLE IDENTIFICATION NUMBER (VIN) jtdbr3e652056156	LICENSE PLATE teamfic	COLOR silver	
VEHICLE YEAR 2005	VEHICLE MAKE toyota	VEHICLE MODEL corolla	

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 \$3,420.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 07/17/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

APP002883
ROA 001289

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
133.7117 %	\$1,658.79	\$3,420.00	\$5,078.79

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$725.54	1/18/2015 and each 30 days thereafter
1	\$725.55	7/17/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$20.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

Itemization of Amount Financed of	\$3,420.00
1. Amount given to you directly:	\$3,400.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

Right to Rescind and Prepayment.

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

Grace Period.

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

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

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

Default, Acceleration, Repossession, and Post-Default Interest.

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

Governing Law and Assignment.

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

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

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

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

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

- (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

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

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

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

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

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

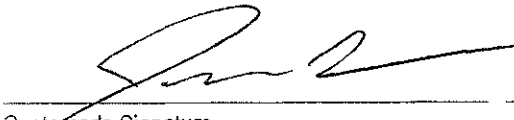
8. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

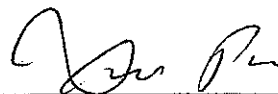
9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: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

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

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

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


Customer's Signature 12/19/2014
Date


Its Authorized Agent 12/19/14
Date

Co-Customer's Signature Date

Affidavit

STATE OF NEVADA

COUNTY OF Clark

Title Loan Agreement No.: 12069-0141955

Date: 12/19/14

Customer Name: Joseph Tannenbaum

Address: 4607 Monterey cir unit 1

LAS VEGAS, NV 89110

Co-Borrower Name:

Address:

SAME AS ABOVE

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

Address:

4077 W. Charleston Blvd.

Las Vegas, NV 89102

Vehicle Information: VIN: JTDBR32E652056156

License Plate State and No: NV teamfic Color: silver Year: 2005 Make: toyota Model: corolla

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.

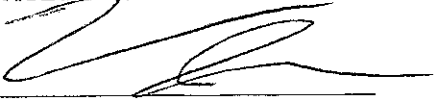
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment.

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, Joseph Tannenbaum, 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: _____

APP002888
ROA 001294

NEVADA

USA
NV

DRIVER LICENSE

1 TANNENBAUM

2 JOSEPH MICHAEL

8 4607 MONTEREY CIR UNIT 1
LAS VEGAS, NV 89169-7118

15 Sex M

9 Class C

12 Restr B

APP002889
ROA 001295

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

1/30/15

Account Number: 12069-0141955

Customer Name: Joseph Tannenbaum Address: 4607 Monterey Cir Unit 1 Las Vegas, NV 89169 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: 2005 Toyota Corolla jtdbr3e652056156
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

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

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$375.86	1/18/2015
2	\$375.86	2/17/2015
3	\$375.86	3/19/2015
4	\$375.86	4/18/2015
5	\$375.86	5/18/2015
6	\$375.86	6/17/2015
7	\$375.86	7/17/2015
8	\$488.57	8/16/2015
9	\$488.57	9/15/2015
10	\$488.57	10/15/2015
11	\$488.57	11/14/2015
12	\$488.57	12/14/2015
13	\$488.57	1/13/2016
14	\$488.58	2/12/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$6,051.02

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

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

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

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

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

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

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


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

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

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

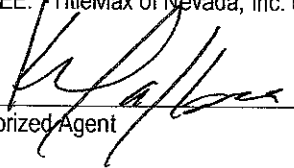
By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent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

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



Joseph Tannerbaum 1/30/15
Customer's Signature Date

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



Its Authorized Agent 1/30/15
Date

Co-Borrower's Signature Date

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

Customer Receipt/Repayment Plan Receipt (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: Joseph Tannenbaum
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955 LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/27/2015 06:45:16 PM
AMOUNT PAID: \$7.00	AGENT RECEIVING PAYMENT: Edna Pacheco	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$7.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$7.00
BALANCE DUE ON LOAN:	\$3,883.34
NEXT SCHEDULED DUE DATE:	4/18/2015

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

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

Joseph Tannenbaum

Printed Name


Signature

APP002894
ROA 001300

Customer Receipt/Repayment Plan Receipt (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: Joseph Tannenbaum
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955 LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/27/2015 06:34:07 PM
AMOUNT PAID: \$150.00	AGENT RECEIVING PAYMENT: Edna Pacheco	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$150.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$150.00
BALANCE DUE ON LOAN:	\$3,890.34
NEXT SCHEDULED DUE DATE:	3/19/2015

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

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

Joseph Tannenbaum
Printed Name


Signature

Customer Receipt Repayment Plan Receipt (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: Joseph Tannenbaum
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955 LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/20/2015 05:30:11 PM
AMOUNT PAID: \$65.00	AGENT RECEIVING PAYMENT: Edna Pacheco	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$65.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$65.00
BALANCE DUE ON LOAN:	\$3,952.64
NEXT SCHEDULED DUE DATE:	3/19/2015

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

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

Joseph Tannenbaum
Printed Name

[Signature]
Signature

APP002896
ROA 001302

Customer Receipt/Repayment Plan Receipt (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: Joseph Tannenbaum	
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955 LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 04/13/2015 06:20:56 PM	
AMOUNT PAID: \$150.00		AGENT RECEIVING PAYMENT: Jasmine Henry	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$150.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$150.00
BALANCE DUE ON LOAN:	\$3,929.94
NEXT SCHEDULED DUE DATE:	3/19/2015

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

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

Joseph Tannenbaum
Printed Name

[Signature]
Signature

APP002897
ROA 001303

Customer Receipt / Repayment Plan Receipt (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: Joseph Tannenbaum
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955		DATE/TIME OF RECEIPT OF PAYMENT: 04/07/2015 05:55:51 PM
LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM		
you have multiple loans, this payment was applied to the an number identified above.		
AMOUNT PAID: \$5.00	AGENT RECEIVING PAYMENT: Etna Tamayo	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$5.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$5.00
AMOUNT DUE ON LOAN:	\$4,004.77
NEXT SCHEDULED DUE DATE:	3/19/2015

Account paid in full by rescission.

Account paid in full.

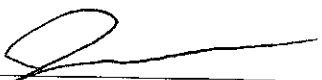
Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.

Repayment Plan Agreement.

Grace Period Plan Agreement.

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

Joseph Tannenbaum
Printed Name


Signature

Customer Receipt / Repayment Plan Receipt (210 day loan)

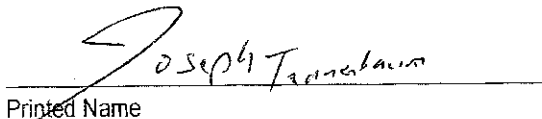
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #19 4077 W. Charleston Blvd. Las Vegas, NV 89102		PAYMENT MADE ON BEHALF OF OR BY: Joseph Tannenbaum
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955 LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/30/2015 06:14:25 PM
AMOUNT PAID: \$150.00	AGENT RECEIVING PAYMENT: Karla Ibarra	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$150.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$150.00
BALANCE DUE ON LOAN:	\$3,909.54
NEXT SCHEDULED DUE DATE:	3/19/2015

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

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


Printed Name


Signature

APP002899
ROA 001305

Customer Receipt/Repayment Plan Receipt (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: Joseph Tannenbaum
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955 LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 03/23/2015 10:01:17 AM
AMOUNT PAID: \$150.00	AGENT RECEIVING PAYMENT: Etna Tamayo	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$150.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$150.00
BALANCE DUE ON LOAN:	\$3,971.84
NEXT SCHEDULED DUE DATE:	2/17/2015

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

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

Joseph Tannenbaum
Printed Name

[Signature]
Signature

APP002900
ROA 001306

Customer Receipt/Repayment Plan Receipt (210 day loan)

SS OF THE LICENSEE:

#19
Blvd.
02

PAYMENT MADE ON BEHALF OF OR BY:
Joseph Tannenbaum

IDENTIFICATION NO.

DATE/TIME OF RECEIPT OF PAYMENT:
03/16/2015 04:50:52 PM

DATE:
PM

ns, this payment was applied to the
above.

AGENT RECEIVING PAYMENT:
Jasmine Henry

ITEMIZATION

\$0.00

\$75.00

\$0.00

\$0.00

ODAY:

\$75.00

I:

\$4,034.14

DATE:

2/17/2015

by rescission.

Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the
ement.
reement.

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

Signature

APP002901
ROA 001307

Customer Receipt/Repayment Plan Receipt (210 day loan)

AND ADDRESS OF THE LICENSEE: as Vegas Nv #19 W. Charleston Blvd. /egas, NV 89102		PAYMENT MADE ON BEHALF OF OR BY: Joseph Tannenbaum
AGREEMENT IDENTIFICATION NO. 9-0141955		DATE/TIME OF RECEIPT OF PAYMENT: 03/13/2015 06:53:02 PM
AGREEMENT DATE: 9/2014 3:08:01 PM		
have multiple loans, this payment was applied to the number identified above.		
AMOUNT PAID: .00		AGENT RECEIVING PAYMENT: Etna Tamayo

PAID'S PAYMENT ITEMIZATION

PAL PAID:	\$0.00
T PAID:	\$25.00
S PAID:	\$0.00
D:	\$0.00
AMOUNT PAID TODAY:	\$25.00
BE DUE ON LOAN:	\$4,071.55
NEDULED DUE DATE:	2/17/2015

- ☐ nt paid in full by rescission.
☐ nt paid in full.
☐ eturned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the
's Title to you.
☐ ment Plan Agreement.
☐ Period Plan Agreement.

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

Joseph Tannenbaum
Printed Name

[Signature]
Signature

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

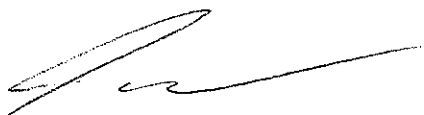
NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #19 4077 W. Charleston Blvd. Las Vegas, NV 89102		PAGO HECHO A NOMBRE DE O POR: Joseph Tannenbaum	
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 12069-0141955		FECHA /HORA QUE SE RECIBIÓ EL PAGO: 02/02/2015 05:32:45 PM	
FECHA DEL CONTRATO DE PRÉSTAMO: 12/19/2014 3:08:01 PM			
Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.			
MONTO PAGADO: \$175.86		AGENTE QUE RECIBIÓ EL PAGO: Karla Ibarra	

DESGLOCE DEL PAGO DE HOY:

PAGADO HACIA EL CAPITAL:	\$0.00
PAGADO HACIA LOS INTERESES:	\$175.86
PAGADO HACIA LOS CARGOS:	\$0.00
PAGO HACIA LOS HONORARIOS:	\$0.00
MONTO TOTAL DEL PAGO DE HOY:	\$175.86
SALDO DEL PRESTAMO:	\$3,607.93
PRÓXIMA FECHA DE VENCIMIENTO:	2/17/2015

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

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


Nombre en Letra de Molde

2/2/2015
Firma

APP002903
ROA 001309

TitleMax of Nevada, Inc. d/b/a TitleMax
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

1/30/2015
Joseph Tannenbaum
4607 Monterey Cir Unit 1
Las Vegas, NV 89169

Re: Opportunity to Enter into a Repayment Plan

Dear Joseph Tannenbaum

On 12/19/2014 3:08:01 PM you entered into Title Loan Agreement ("Loan Agreement") number 12069-0141955 with TitleMax of Nevada, Inc. On 1/19/2015 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written **AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN** ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 02/18/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$759.17. The total of payments or the remaining balance on the original transaction is \$3,795.86. You made the following payment(s) on the loan:

Date: Amount\$

The total amount due if you enter into a Repayment Plan on or before 02/18/2015 will be \$3,036.69.

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

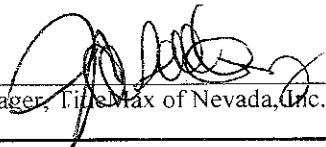
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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

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

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

Sincerely,



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

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

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

(1) The amount of the debt is \$3,795.86; (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.

APP002904
ROA 001310

Customer Receipt/Repayment Plan Receipt (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: Joseph Tannenbaum
LOAN AGREEMENT IDENTIFICATION NO. 12069-0141955 LOAN AGREEMENT DATE: 12/19/2014 3:08:01 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/30/2015 06:47:04 PM
AMOUNT PAID: \$200.00	AGENT RECEIVING PAYMENT: Karla Ibarra	

TODAY'S PAYMENT ITEMIZATION

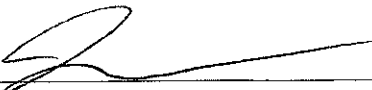
PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$200.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$200.00
BALANCE DUE ON LOAN:	\$3,746.20
NEXT SCHEDULED DUE DATE:	1/18/2015

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

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

Joseph Tannenbaum

Printed Name


Signature

APP002905
ROA 001311

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN JTDBR32E652056156	YEAR 2005	MAKE TOYOTA	MODEL COROLLA CE	VEHICLE BODY P4D	TITLE NUMBER NV006966989
DATE ISSUED 05/22/2014	ODOMETER MILES 124475	FUEL TYPE G	SALES TAX PD	EMPTY WT	GROSS WT
VEHICLE COLOR	ODOMETER BRAND ACTUAL MILES	BRANDS			

OWNER(S) NAME AND ADDRESS

TANNENBAUM JOSEPH MICHAEL
4607 MONTEREY CIR UNIT 1
LAS VEGAS NV 89169-7118

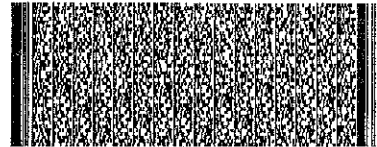
LIENHOLDER NAME AND ADDRESS

CASH 1 LLC
1149 DESERT INN RD
LAS VEGAS NV 89109

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____
I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
☐ NO TENTHS ☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

ODOMETER READING _____

Signature of Seller(s)/Agent/Dealership _____

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

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

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.

1915431C

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

APP002906
ROA 001312

FIRST REASSIGNMENT DEALER ONLY	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		<input type="checkbox"/> AND <input type="checkbox"/> OR
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number		
	Address	City	State	Zip Code	
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.				
	<input checked="" type="checkbox"/> NO <input type="checkbox"/> TENTHS		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 years old.		
	ODOMETER READING				
Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>			Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____		
Signature of Buyer			Printed Full Legal Name of Buyer		
SECOND REASSIGNMENT DEALER ONLY	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		<input type="checkbox"/> AND <input type="checkbox"/> OR
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number		
	Address	City	State	Zip Code	
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.				
	<input checked="" type="checkbox"/> NO <input type="checkbox"/> TENTHS		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 years old.		
	ODOMETER READING				
Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>			Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____		
Signature of Buyer			Printed Full Legal Name of Buyer		
THIRD REASSIGNMENT DEALER ONLY	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		<input type="checkbox"/> AND <input type="checkbox"/> OR
	Printed Full Legal Name of Buyer		Nevada Driver's License Number or Identification Number		
	Address	City	State	Zip Code	
	I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.				
	<input checked="" type="checkbox"/> NO <input type="checkbox"/> TENTHS		<input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY <input type="checkbox"/> Exempt - Model year over 9 years old.		
	ODOMETER READING				
Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. <input type="checkbox"/>			Printed Name of Seller(s)/Agent/Dealership Dealer's License Number _____ Date of Sale _____		
Signature of Buyer			Printed Full Legal Name of Buyer		
LIEN	LIENHOLDER TO BE RECORDED				
	FEIN _____				
	Printed Full Legal Name of Lienholder				
	(If no lienholder write "NONE")				
	Address	Street	City	State	Zip Code

ALTERATION OR ERASURE VOIDS THIS TITLE

APP002907

ROA 001313

Ability to Pay Summary

Loan Number	12069-0141955
Customer Name	Joseph Lannenbaum
Is Customer a Covered Borrower	No
Requested Loan Amount	\$3,400.00
Title Fee	\$20
MLV Amount	\$3,400
Gross Monthly Income	\$5,000.00
Current and Expected Monthly Obligations	\$725.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$4,275.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	3,420
Interest Rate		10.99%
Max Cash to Customer Amount	\$	3,400.00
Actual Cash to Customer Amount	\$	3,400.00
Title Fee Amount	\$	20
Total Loan Amount	\$	3,420

Amortized Loan Payment	\$725.54
Total Payback Amount	\$5,078.79
Minimum Payment to Extend	\$375.86
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	\$488.57

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

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

APP002908
ROA 001314

Contact Information

12/19/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Alalia Lundy

Fax:

E-Mail: tm-lasvegas-nv19@titlemax.biz

Notes

Vehicle Info For 2005 Toyota Corolla LE 4D Sedan

MSRP: \$15,790	VIN: JTDBR32E652056156	Adj. State: National
Fin Adv: \$5,450	UVC: 2005900066	Mileage: 0
Equip Ret: \$16,612	MPG: 29/38	Mileage Cat: B
Tire Size: 195/65R15	Weight: 2615	Cylinders: 4
Base HP: 130 @ 6000	Fuel Type: Gas	Transmission: A
Taxable HP: 15.5	Wheelbase: 102.4	Drive Train: FWD
Model Number: 1822	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 12/19/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$5,550	\$4,500	\$3,450
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,550	\$4,500	\$3,450

Trade In Black Book values as of 12/19/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$5,610	\$4,560	\$3,310
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,610	\$4,560	\$3,310

APP002909
ROA 001315

Retail Black Book values as of 12/19/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$7,750	\$6,375	\$4,875
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,750	\$6,375	\$4,875

Residual Black Book values as of 12/19/2014

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

Black Book Add/Deducts

Leather +250
 Power Sunroof +250
 w/o Auto Trans -500

APP002910
 ROA 001316

TitleMax of Nevada, Inc. d/b/a TitleMax
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

1/31/2015
Joseph Tannenbaum
4607 Monterey Cir Unit 1
Las Vegas, NV 89169

Re: Opportunity to Enter into a Repayment Plan

Dear Joseph Tannenbaum

On 12/19/2014 3:08:01 PM you entered into Title Loan Agreement ("Loan Agreement") number 12069-0141955 with TitleMax of Nevada, Inc. On 1/19/2015 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written **AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN** ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 02/18/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$749.24. The total of payments or the remaining balance on the original transaction is \$3,746.20. You made the following payment(s) on the loan:

Date: Amount\$

The total amount due if you enter into a Repayment Plan on or before 02/18/2015 will be \$2,996.96.

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

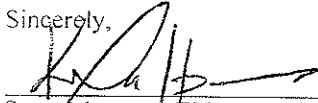
If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest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

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

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

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

Sincerely,


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

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

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

(1) The amount of the debt is \$3,746.20; (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.

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FILED MAX
NEW VEGAS, NV 89102
702 478-6800

Article Number

- ☐ Certified Mail
☐ COPI
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

Address (Name, Street, City, State, & ZIP Code TM)

MONIQUE DAVIS
 331 W. CAPEY BLVD
 LAS VEGAS, NV 89102

Roxane Vincent
 4401 W. CRENSHAW BLVD APT 205
 LAS VEGAS, NV 89117

Khalil Alaw
 3825 Foster Blvd S
 LAS VEGAS, NV 89103

Joseph J. Jaramila
 4407 MONTECITO UNIT 1
 LAS VEGAS, NV 89102

Total Number of Pieces
 Received at Post Office

Postmaster, For (Name of receiving employee)

10/17, June 2011 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

Certificate of mailing
 for additional
 copies of this bill
 Postmark and
 Date of Receipt

Fee
 Handling Charge
 Actual Value if Registered
 Insured Value
 Due Sender if COD
 ASIR Fee
 ASIR Fee
 DC Fee
 SC Fee
 SH Fee



1.000

U.S. POSTAGE
 P413
 LAS VEGAS, NV
 JAN 31 15
 PMOUNT
\$1.88
 00065785-09

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Source of Income

Credit References

Personal References

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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? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone							
Physical Address (Street Number & Name)								Apt #		
City				State	Zip	County				
Mailing Address (if different from physical address)										
City				State	Zip					
Employer * (Source of Income)				Employer Address (Street Number & Name)						
City				State	Zip	Time at Job?				
Work Phone #			Job Title		Supervisor					
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed					Next Payday		Current and Expected		Work Shift	
							Gross Monthly Income	Gross Monthly Obligations		
					\$		\$			
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.										
Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no										
How did you hear about us? (Circle one.)										
Friend/Referral Name of referrer? _____ Internet Billboard Postcard Other: _____			Saw Store Television Yellow Pages Repeat Customer							

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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 sources of income, and current and

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expected gross monthly income and obligations. You agree that you have read and understood all the above statements, including the Arbitration Provision. You agree that you have read and understood all the above statements, including the Arbitration Provision.

Applicant Signature

Date

12/14/2014

Co-Applicant Signature

Date

Income Worksheet

A. Requested Loan Amount:

3400

A. Requested Residual Income:

817

B. Maximum Loan Value (MLV):

3400

B. MLV Required Residual Income:

817

Employee Use Only

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$ 5,000
Part-Time Gross Monthly Salary or Wages		\$ 0
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$ 0
Social Security/ Disability		\$ 0
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	+\$ 5,000
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 725

Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total

Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.

= \$ 4,275

Applicant Name: Joseph Tannenbaum

\$ 3400

Cash to Customer

Today's date: 12/19/2014

Employee Use Only

Driver's License/Government Issued ID Num

ROA 001323

Cash Advance Snapshot Report

Filter (Location: 12069 Customer: 12069-0065625 Ordered by Date)

Tm Las Vegas Nv #19
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

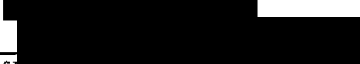
12/19/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's	
12069-0141955	12/19/2014	Tannenbaum, Joseph	A3	\$5,078.79	\$3,420.00	\$1,616.20	\$1,152.86	\$3,883.34	0	
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due	
12069-0141955-1	NEL	12/19/2014 3:		X	-	\$3,420.00	\$0.00	\$0.00	\$3,420.00	
12069-0141955-2	FEE	1/18/2015		X	-	\$0.00	\$375.86	\$0.00	\$375.86	
12069-0141955-3	LOG	1/19/2015 9:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-4	LOG	1/19/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-5	LOG	1/19/2015 5:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-6	PMT	1/30/2015 6:4	1/18/2015	X	-	\$0.00	\$150.34	\$200.00	(\$49.66)	
12069-0141955-7	LOG	1/30/2015 6:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-8	PMT	2/2/2015 5:32	2/17/2015	X	-	\$0.00	\$37.59	\$175.86	(\$138.27)	
12069-0141955-9	LOG	2/17/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-10	FEE	2/17/2015 7:0		X	-	\$0.00	\$187.93	\$0.00	\$187.93	
12069-0141955-11	LOG	2/18/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-12	LOG	2/19/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-13	LOG	2/19/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-14	LOG	2/20/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-15	LOG	2/20/2015 5:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-16	LOG	2/20/2015 5:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-17	LOG	2/28/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-18	LOG	2/28/2015 3:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-19	LOG	3/2/2015 12:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-20	LOG	3/3/2015 9:23		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-21	LOG	3/4/2015 11:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-22	LOG	3/5/2015 2:50		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-23	LOG	3/5/2015 4:35		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-24	LOG	3/7/2015 3:00		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-25	LOG	3/9/2015 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-26	LOG	3/10/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-27	LOG	3/11/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-28	LOG	3/11/2015 1:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-29	LOG	3/13/2015 6:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-30	LOG	3/13/2015 6:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-31	PMT	3/13/2015 6:5	2/17/2015	X	-	\$0.00	\$300.69	\$25.00	\$275.69	
12069-0141955-32	PMT	3/16/2015 4:5	2/17/2015	X	-	\$0.00	\$37.59	\$75.00	(\$37.41)	
12069-0141955-33	LOG	3/16/2015 4:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-34	FEE	3/19/2015 7:1		X	-	\$0.00	\$37.59	\$0.00	\$37.59	
12069-0141955-35	PMT	3/23/2015 10:	2/17/2015	X	-	\$0.00	\$50.11	\$150.00	(\$99.89)	
12069-0141955-36	LOG	3/23/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-37	LOG	3/30/2015 5:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-38	LOG	3/30/2015 5:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-39	PMT	3/30/2015 6:1	3/19/2015	X	-	\$0.00	\$87.70	\$150.00	(\$62.30)	
12069-0141955-40	LOG	3/30/2015 6:1		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-41	LOG	4/6/2015 5:28		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-42	PMT	4/7/2015 5:55	3/19/2015	X	-	\$0.00	\$100.23	\$5.00	\$95.23	
12069-0141955-43	LOG	4/7/2015 5:57		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-44	PMT	4/13/2015 6:2	3/19/2015	X	-	\$0.00	\$75.17	\$150.00	(\$74.83)	
12069-0141955-45	LOG	4/13/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-46	FEE	4/18/2015 4:1		X	-	\$0.00	\$62.64	\$0.00	\$62.64	
12069-0141955-47	PMT	4/20/2015 5:3	3/19/2015	X	-	\$0.00	\$25.06	\$65.00	(\$39.94)	
12069-0141955-48	LOG	4/22/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-49	LOG	4/22/2015 3:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-50	LOG	4/25/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-51	PMT	4/27/2015 6:3	3/19/2015	X	-	\$0.00	\$87.70	\$150.00	(\$62.30)	
12069-0141955-52	PMT	4/27/2015 6:4	4/18/2015	X	-	\$0.00	\$0.00	\$7.00	(\$7.00)	
12069-0141955-53	LOG	5/4/2015 5:55		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955-54	LOG	5/5/2015 4:08		X	-	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0141955 Totals:		1				\$3,420.00	\$1,616.20	\$1,152.86	\$3,883.34	0

12/19/2014 Totals: 1 \$5,078.79 \$3,420.00 \$1,616.20 \$1,152.86 \$3,883.34 0

APP002918

Cash 1, LLC - TITLE LOAN AGREEMENT

Lender: Cash 1, LLC 1149 Desert Inn Road LAS VEGAS, NV 89109 (702) 940 3900	Borrower: JOSEPH TANNENBAUM 4607 MONTEREY CIRCLE F11 LAS VEGAS, NV 89169 
Loan Number: 1030409	Date of Loan: 12/8/2014

Vehicle Information						
Vehicle	Year	Make	Model	Vehicle Identification Number	License Plate Number	Color
1	2005	Toyota	Corolla-4 Cyl.	JTDBR32E652056156	TEAMFIC	Silver
2	N/A	N/A	N/A	N/A	N/A	N/A
3	N/A	N/A	N/A	N/A	N/A	N/A

In this Title Loan Agreement, which includes, without limitation, the Truth in Lending Act Disclosure Statement, the Arbitration Provision (if you do not reject it), the Title Loan Security Agreement, Cash 1's Privacy Policy and the Affidavit/Declaration (collectively, the "Agreement"), the words "you" and "your" mean the Borrower and all who have signed as the Borrower. The words "we," "us," "our" and "Cash 1" mean Cash 1, LLC (and for purposes of the Arbitration Provision, certain additional parties), together with any assignee of our rights. The word "Loan" means the Title Loan that is governed by this Agreement. The word "Vehicle" means the vehicle identified above.

TRUTH IN LENDING ACT DISCLOSURE STATEMENT			
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
167.536%	\$725.33	\$1,275.00	\$2,000.33

Payment Schedule:											
Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount
12/19/2014	\$133.36	3/27/2015	\$133.36	7/3/2015	\$133.29	N/A	N/A	N/A	N/A	N/A	N/A
1/2/2015	\$133.36	4/10/2015	\$133.36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1/16/2015	\$133.36	4/24/2015	\$133.36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1/30/2015	\$133.36	5/8/2015	\$133.36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2/13/2015	\$133.36	5/22/2015	\$133.36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2/27/2015	\$133.36	6/5/2015	\$133.36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3/13/2015	\$133.36	6/19/2015	\$133.36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Security Interest: You are giving us a security interest in the Vehicle described above.

Filing fee: \$0.00

Prepayment: If you pay off early, you will not have to pay a penalty.

Additional Information: You should refer to the remainder of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED OF \$1,275.00		
Amount given to you directly:	\$1,275.00	
Amount paid on your existing loan with us:	\$0.00	
Filing fee (paid to Nevada):	\$0.00	

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Promise to pay. In return for the Loan, you promise to pay us, in accordance together with simple interest at a daily rate of 0.46027% (which corresponds after its Due Date will be treated as having been made on its Due Date. Unless you agree to make payment in cash, by money order or cashier's check. Payment Date.

Right to cancel; prepayment. You may cancel your Loan without paying as later than the close of business on the first business day following the date of time. If you prepay your Loan in full, you will not have to pay a penalty.

Security agreement; security interest. You are entering into a Title Loan Security Agreement grants us a security interest in the Vehicle. The Security Agreement obligations under the Security Agreement

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TANNENBAUM - Credit Agreement Existing

Page 1

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your account contains insufficient funds or has been closed. We will not charge more than one dishonored payment fee on any payment no matter how many times we present your check for payment or attempt to process your ACH payment or debit card payment, and will not charge more than one dishonored payment fee on any payment if it is rejected because your account is closed.

Default; Our Rights Upon Default. We may declare a default if you fail to pay the amount you owe on time and in full. However, you will not be in default, and will instead have the benefit of a grace period provided by us, unless and until we give you a written notice of default. Any notice of default will explain the nature of your default and any right to a repayment plan pursuant to NRS 604A.475. Upon default and subject to applicable law (including any notice requirement and right you may have to enter into a repayment plan), we may: (a) take possession of your Vehicle, with or without judicial process and using any peaceful means we deem appropriate; (b) require you to deliver the Vehicle to a reasonably convenient place that we designate; (c) at your expense, repair or restore the Vehicle to substantially the same condition and repair as of the original date of this Agreement (we will add the amount of the expense to the balance due under this Agreement but we will not charge you interest on that amount); (d) sell, lease or otherwise dispose of the Vehicle in the manner provided by law; (e) charge you interest for up to 90 days from the date of your default at an annual rate equal to the prime rate of the largest bank in the State of Nevada (as ascertained by the Nevada Commissioner of Financial Institutions), plus ten percent; (f) bring a civil law suit under certain circumstances, such as when you prevent repossession of the Vehicle or commit fraud (see below); (g) if we initiate a civil action against you, recover any collection costs and attorneys' fees authorized under NRS 604A.415; and (h) exercise any other right or remedy allowed by law and this Agreement. If the Vehicle has an electronic tracking device, you agree that we may use the device to find the Vehicle. If we take the Vehicle, any accessories, equipment and replacement parts will stay with the Vehicle. If any personal items are in the Vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as permitted by applicable law. **If we declare you to be in default, we must offer you a repayment plan before we commence any civil action or process of alternative dispute resolution and before we repossess the Vehicle.** The terms of this Agreement will apply to the repayment plan except to the extent the agreement governing the repayment plan otherwise provides. We may delay or refrain from enforcing any of our rights under this Loan Agreement without waiving such rights. You understand that any waiver of our rights will not be effective unless it is in writing signed by us.

Repossession: As described above, we (or our agent) may repossess your Vehicle if you are in default. If we repossess your Vehicle, you have the right to get it back (redemption) by paying the entire amount you owe under this Agreement. We will send you a written notice in advance of the sale. If you do not redeem the vehicle by the date shown on such notice, we can sell it. We will use the net proceeds of the sale to pay all or part of the amount you owe under this Agreement. To calculate net proceeds, all amounts you owe under this Agreement, including any Dishonored Payment Fee(s), will be subtracted from the selling price. If you owe more than the net proceeds of the sale, you will not owe us this amount unless you damaged or otherwise committed or permitted waste on the Vehicle. If the proceeds of the sale exceed the amount you owe us, we will pay the proceeds to you unless the law requires us to pay the proceeds to another party. After repossession, you may go to the location where the vehicle is stored and claim any personal articles left in the vehicle. Any personal articles not claimed within the lengthiest of the following periods are subject to disposal: 15 days from the date of repossession, the storage period required under the law or the storage period set by us or our agent who is storing the Vehicle.

When We May Pursue You Personally: If you default and subsequently prevent us from repossessing and/or selling the Vehicle, we may commence a civil action against you to recover the amount of your outstanding obligation under this Agreement and we will ask the court to award us court costs, costs of service of process and reasonable attorney's fees, as permitted under Nevada law. If you use fraud to secure this Loan or if you wrongfully transfer any interest in the Vehicle to a third party before the Loan is repaid, we may bring a civil action against you for any or all of the following relief: the amount of your outstanding obligation under this Agreement, reasonable attorney's fees and costs, and any other legal or equitable relief that the court deems appropriate.

Credit Reporting: We may report information about your Loan to credit bureaus. Late payments, missed payments or other defaults on your loan may be reflected in your credit report. We may report that you have defaulted on your Loan even if you agree to participate in a payment plan. If you believe that any information about your Loan that we have furnished to a consumer reporting agency is inaccurate, or if you believe that you have been the victim of identity theft in connection with any loan made by us, write to us at 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521, Attn: Compliance Department. In your letter (i) provide your name and loan number, (ii) identify the specific information that is being disputed, (iii) explain the basis for the dispute and (iv) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report.

Inadvertent Excessive Charges or Collection of Payments: If a law, which applies to this Loan and which sets maximum loan charges, is finally interpreted so that any interest or fee collected or to be collected in connection with this Agreement exceeds the permitted limit, then: (i) such interest or fee will automatically be reduced by the amount necessary to comply with law, retroactively effective as of the date of this Agreement and as though this Agreement originally provided for the reduced interest or fee; and (ii) any amount already collected from you which exceeded the permitted limit will be refunded to you. Also, if we inadvertently collect more principal than permitted by this Agreement, we will refund to you any such excess principal. We may choose to make any refunds described in this section by reducing the principal amount you owe under this Agreement or by making a direct payment to you. If a refund reduces the principal, the reduction will be treated as a partial prepayment.

Notice and Cure: Prior to initiating a lawsuit or arbitration regarding a legal dispute or claim relating in any way to this Agreement (a "Claim"), the party asserting the Claim (the "Claimant") shall give the other party written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you will be sent in writing by mail or by email to the address you have provided on your Loan Application (or any updated address you have subsequently provided to us). Any Claim Notice to us shall be sent by mail, attention Compliance Department, 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521. Any Claim Notice you send must give your Loan Number, telephone number and email address. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. The Claimant must reasonably cooperate in providing any information about the Claim that the other party reasonably requests.

Governing Law: This Agreement (but not the Arbitration Provision) shall be governed by the substantive laws of the State of Nevada.

Assignment: To the extent permitted by law, this Agreement may be assigned by us to an affiliate or any third party.

Bankruptcy-Related Communications: Any communication with us required or permitted under the Federal Bankruptcy Code must be in writing, must include your account number, and must be sent to 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521, Attn: Legal Department.

Entire Agreement: This Agreement includes, and incorporates by reference, the Title Loan Security Agreement, the Arbitration Provision (if you do not reject it), the Truth in Lending Act Disclosure Statement, our Privacy Policy and the Affidavit/Authorization. This Agreement, including the documents incorporated by reference, constitutes the sole agreement between you and us with respect to the subject matter of this Agreement.

Joint Liability: If more than one person signs this Agreement, each of you is jointly and severally liable. We may enforce our rights against one of you without affecting our rights as to the others. We may also release one of you without releasing the others.

Account Balance Requests: If, in our sole discretion, we accept a non-cash payment, we may contact the financial institution on which that payment is drawn and request information about your account balance in order to determine if a payment will clear if presented. **You authorize us to contact your**

financial institution for this purpose and you authorize the financial institution to release account balance information to us. You authorize us to deposit additional funds in your account so any payment will clear and you agree to repay us the full amount of any such deposit.

Automatic Reminders. We may use automated telephone dialing, text messaging systems and electronic mail to provide messages to our customers about loan due dates, missed payments and other important information. The telephone messages are played by a machine automatically when the telephone is answered, whether answered by you or someone else. These messages may also be recorded by your answering machine. You give us your permission to call or send a text message to any telephone number you have given us and to play pre-recorded messages or send text messages with information about your Loan over the phone. You also give us permission to communicate such information to you via electronic mail. You agree that we will not be liable to you for any such calls or electronic communications, even if third parties hear or view such messages. You understand that, when you receive such calls or electronic communications, you may incur a charge from the company that provides you with telecommunications, wireless and/or Internet services. You agree that we have no liability for such fees. You also agree that, from time to time, we may monitor and/or record telephone conversations between you and us to assure the quality of our customer service.

Arbitration provision.

(a) Effect of Arbitration Provision; Right to Reject. (i) Unless prohibited by applicable law and unless you reject the Arbitration Provision in accordance with subsection (a)(ii) below, you and we agree that either party may elect to require arbitration of any Claim under this Arbitration Provision.

(ii) If you do not want this Arbitration Provision to apply, you may reject it within 30 days after the date of this Agreement by delivering to us at 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521, Attn: Legal Department, a written and signed rejection notice which: (A) provides your name and address and the date of this Agreement; and (B) states that you are rejecting the Arbitration Provision in this Agreement. If you want proof of the date of such a notice, you should send the rejection notice by "certified mail, return receipt requested." If you do, we will reimburse you for the postage upon your request. Nobody else can reject arbitration for you (except an attorney at law you have personally retained); this is the only way you can reject arbitration. Your rejection of arbitration will not affect your right to a Loan or the terms of this Agreement apart than this Arbitration Provision.

(b) Certain Definitions. As used in this Arbitration Provision, the following terms have the following meanings:

(i) Our "Related Parties" include all our parent companies, subsidiaries and affiliates, and our and their employees, directors, officers, shareholders, governors, managers and members. Our "Related Parties" also include third parties, such as repossession companies, that you bring a Claim against at the same time you bring a Claim against us or any other Related Party.

(ii) "Claim" means any claim, dispute or controversy between you and us (or any Related Party) that arises from or relates in any way to this Agreement, the Security Agreement, the Loan or the Collateral (including any amendment, modification or extension of this Agreement and any repayment plan in connection therewith); any of our marketing, advertising, solicitations and conduct relating to your request for the Loan; our collection of any amounts you owe; or our disclosure of or failure to protect any information about you. "Claim" is to be given the broadest reasonable meaning and includes claims of every kind and nature, including but not limited to, initial claims, counterclaims, cross-claims and third-party claims, and claims based on constitution, statute, regulation, ordinance, common law rule (including rules relating to contracts, torts, negligence, fraud or other intentional wrongs) and equity. It includes disputes that seek relief of any type, including damages and/or injunctive, declaratory or other equitable relief. Despite the foregoing, "Claim" does not include any individual action brought by you in small claims court or your state's equivalent court, unless such action is transferred, removed, or appealed to a different court. In addition, except as set forth in the immediately following sentence, "Claim" does not include disputes about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof (including, without limitation, subsections (f)(iii), (f)(iv) and/or (f)(v) (the "Class Action and Multi-Party Claim Waiver"), the last sentence of subsection (j) and/or this sentence); all such disputes are for a court and not an arbitrator to decide. However, any dispute or argument that concerns the validity or enforceability of this Agreement as a whole is for the arbitrator, not a court, to decide. "Claim" also does not include any "self-help remedy" (that is, any steps taken to enforce rights without a determination by a court or arbitrator, for example, repossession and/or re-titling of a motor vehicle) or any individual action by you or us to prevent the other party from using any self-help remedy, so long as such self-help remedy or individual judicial action does not involve a request for monetary relief of any kind.

(iii) "Proceeding" means any judicial or arbitration proceeding regarding any Claim. "Complaining Party" means the party who threatens or asserts a Claim in any Proceeding and "Defending Party" means the party who is a subject of any threatened or actual Claim. "Claim Notice" means written notice of a Claim from a Complaining Party to a Defending Party.

(c) Arbitration Election; Administrator; Arbitration Rules.

(i) A Proceeding may be commenced after the Complaining Party complies with subsection (j). The Complaining Party may commence the Proceeding either as a lawsuit or an arbitration by following the appropriate filing procedures for the court or the arbitration administrator selected by the Complaining Party in accordance with this subsection (c). If a lawsuit is filed, the Defending Party may elect to demand arbitration under this Arbitration Provision of the Claim(s) asserted in the lawsuit. If the Complaining Party initially asserts a Claim in a lawsuit on an individual basis but then seeks to assert the Claim on a class, representative or multi-party basis, the Defending Party may then elect to demand arbitration. A demand to arbitrate a Claim may be given in papers or motions in a lawsuit. If you demand that we arbitrate a Claim initially brought against you in a lawsuit, your demand will constitute your consent to arbitrate the Claim with the administrator of our choice, even if the administrator we choose does not typically handle arbitration proceedings initiated against consumers.

(ii) Any arbitration Proceeding shall be conducted pursuant to this Arbitration Provision and the applicable rules of the arbitration administrator in effect at the time the arbitration is commenced. The arbitration administrator will be the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org; JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.org; or any other company selected by mutual agreement of the parties. If both AAA and JAMS cannot or will not serve and the parties are unable to select an arbitration administrator by mutual consent, the administrator will be selected by a court. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any arbitration administrator that has in place a formal or informal policy that is inconsistent with the Class Action and Multi-Party Claim Waiver. The arbitrator will be selected under the administrator's rules, except that the arbitrator must be a lawyer with at least ten years of experience or a retired judge unless the parties agree otherwise.

(d) Non-Waiver. Even if all parties have elected to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claim asserted in that lawsuit (including a Claim initially asserted on an individual basis but modified to be asserted on a class, representative or multi-party basis), and nothing in that litigation shall constitute a waiver of any rights under this Arbitration Provision. This Arbitration Provision will apply to all Claims, even if the facts and circumstances giving rise to the Claims existed before the effective date of this Arbitration Provision.

(e) Location And Costs. The arbitrator may decide that an in-person hearing is unnecessary and that he or she can resolve a Claim based on the papers submitted by the parties and/or through a telephone hearing. However, any arbitration hearing that you attend will take place in a location that is reasonably convenient for you. We will consider any good faith request you make for us to pay the administrator's or arbitrator's filing, administrative, hearing and/or other fees if you cannot obtain a waiver of such fees from the administrator and we will not seek or accept reimbursement of any such fees we agree to pay. We will also pay any fees or expenses we are required by law to pay or that we must pay in order for this Arbitration Provision to be enforced. We will pay the reasonable fees and costs you incur for your attorneys, experts and witnesses if you are the prevailing party in an arbitration Proceeding or if we are required to pay such amounts by applicable law or by the administrator's rules. The arbitrator shall not limit the attorneys' fees

and costs to which you are entitled because your Claim is for a small amount. Notwithstanding any language in this Arbitration Provision to the contrary, if the arbitrator finds that any Claim or defense is frivolous or asserted for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the arbitrator may award attorneys' and other fees related to such Claim or defense to the injured party so long as such power does not impair the enforceability of this Arbitration Provision.

(f) No Class Actions Or Similar Proceedings; Special Features Of Arbitration. IF YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO: (i) HAVE A COURT OR A JURY DECIDE THE CLAIM; (ii) OBTAIN INFORMATION PRIOR TO THE HEARING TO THE SAME EXTENT THAT YOU OR WE COULD IN COURT; (iii) PARTICIPATE IN A CLASS ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE, CLASS MEMBER OR CLASS OPPONENT; (iv) ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN ARBITRATION; OR (v) JOIN OR CONSOLIDATE CLAIM(S) INVOLVING YOU WITH CLAIMS INVOLVING ANY OTHER PERSON. THE RIGHT TO APPEAL IS MORE LIMITED IN ARBITRATION THAN IN COURT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

(g) Getting Information. In addition to the parties' rights under the administrator's rules to obtain information prior to the hearing, either party may ask the arbitrator for more information from the other party. The arbitrator will decide the issue in his or her sole discretion, after allowing the other party the opportunity to object.

(h) Effect Of Arbitration Award. Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitrator's award will be final and binding, except for: (i) any appeal right under the Federal Arbitration Act, 9 U.S.C. §1, et seq. (the "FAA"); and (ii) Claims involving more than \$50,000 (including Claims that may reasonably require injunctive relief costing more than \$50,000). For Claims involving more than \$50,000, any party may appeal the award to a three-arbitrator panel appointed by the administrator, which will reconsider from scratch any aspect of the initial award that is appealed. The panel's decision will be final and binding, except for any appeal right under the FAA. Costs in connection with any such appeal will be borne in accordance with subsection e of this Arbitration Provision.

(i) Governing Law. The Loan involves interstate commerce and this Arbitration Provision shall be governed by the FAA, and not Federal or state rules of civil procedure or evidence or any state laws that pertain specifically to arbitration. The arbitrator is bound by the terms of this Arbitration Provision. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and applicable privilege rules, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive and other equitable relief, and attorneys' fees and costs. The arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

(j) Survival, Severability, Primacy. In the event of any conflict or inconsistency between this Arbitration Provision and the administrator's rules or the rest of this Agreement, this Arbitration Provision will govern. This Arbitration Provision shall survive the full payment of any amounts due under this Agreement; any rescission or cancellation of this Agreement; any exercise of a self-help remedy; our sale or transfer of this Agreement or our rights under this Agreement; any legal proceeding by us to collect a debt owed by you; and your (or our) bankruptcy. If any part of this Arbitration Provision cannot be enforced, the rest of this Arbitration Provision will continue to apply. However, if the Class Action and Multi-Party Claim Waiver is declared invalid in a proceeding between you and us, without in any way impairing the right to appeal such decision, this entire Arbitration Provision (other than this sentence) shall be null and void in such proceeding.

(k) Pre-Dispute Resolution Procedure. Before a Complaining Party asserts a Claim in any Proceeding (including as an individual litigant or as a member or representative of any class or proposed class), the Complaining Party shall give the Defending Party: (1) a Claim Notice providing at least 30 days' written notice of the Claim and explaining in reasonable detail the nature of the Claim and any supporting facts; and (ii) a reasonable good faith opportunity to resolve the Claim on an individual basis without the necessity of a Proceeding. If you are the Complaining Party, you must send any Claim Notice to us at P.O. Box 58443, Seattle, WA 98138, Attn: Legal Department (or such other address as we shall subsequently provide to you). If we are the Complaining Party, we will send the Claim Notice to you at your address appearing in our records or, if you are represented by an attorney, to your attorney at his or her office address. If the Complaining Party and the Defending Party do not reach an agreement to resolve the Claim within 30 days after the Claim Notice is received, the Complaining Party may commence a Proceeding, subject to the terms of this Arbitration Provision. Neither the Complaining Party nor the Defending Party shall disclose in any Proceeding the amount of any settlement demand made by the Complaining Party or any settlement offer made by the Defending Party until after the arbitrator or court determines the amount, if any, to which the Complaining Party is entitled (before the application of subsection (l) of this Arbitration Provision). No settlement demand or settlement offer may be used in any Proceeding as evidence or as an admission of any liability or damages.

(l) Special Payment. If: (i) you submit a Claim Notice in an arbitration Proceeding on your own behalf (and not on behalf of any other party) and comply with all of the requirements (including timing and confidentiality requirements) of subsection (k); (ii) we refuse to provide you with the money damages you request; and (iii) the arbitrator issues you an award that is greater than the latest money damages you requested at least ten days before the date the arbitrator was selected, then we will pay you the amount of the award or \$7,500, whichever is greater, in addition to the attorneys' fees and expenses (including expert witness fees and costs) to which you are otherwise entitled. We encourage you to address all Claims you have in a single Claim Notice and/or a single arbitration. Accordingly, this \$7,500 minimum award is a single award that applies to all Claims you have asserted or could have asserted in the arbitration, and multiple awards of \$7,500 are not contemplated by this subsection l.

Cash 1, LLC - TITLE LOAN SECURITY AGREEMENT

This Title Loan Security Agreement ("Security Agreement") is executed in connection with the Title Loan Agreement between the same parties and dated the same date (the "Loan Agreement"). This Security Agreement is part of the Loan Agreement and all capitalized terms defined in the Loan Agreement have the same meanings in this Security Agreement.

Vehicle Information						
Vehicle	Year	Make	Model	Vehicle Identification Number	License Plate Number	Color
1	2005	Toyota	Corolla-4 Cyl.	JTDBR32E652056156	TEAMFIC	Silver
2	N/A	N/A	N/A	N/A	N/A	N/A
3	N/A	N/A	N/A	N/A	N/A	N/A

Grant of security interest. You hereby give us a first priority security interest in: (i) the vehicle described above (the "Vehicle"), including all equipment and parts included as part of the Vehicle; (ii) all insurance on the Vehicle; and (iii) all proceeds of such Vehicle and insurance, including money received on the sale of the Vehicle, insurance proceeds and return insurance premiums (collectively, the "Collateral"). The Collateral secures all amounts you owe and all your other promises to us under the Loan Agreement, as it may be amended, modified and extended, and any repayment plan in connection with such Loan Agreement (collectively, the "Obligations"). You are delivering to us the title to the Vehicle and we will make sure the title shows our security interest in the Vehicle.

Capacity to contract; free and clear ownership. You are at least 18 years of age, and you have full legal authority and capacity to sign this Security Agreement and grant a security interest in the Vehicle. You have full, unencumbered legal title to the Vehicle excluding the security interest granted under this Security Agreement and the Vehicle is free and clear of all other liens, security interests, chattel mortgages, encumbrances, and claims.

Damage to vehicle. You will notify us promptly of any loss or damage to, or confiscation or theft of the Vehicle. You agree to pay us all Obligations even if the Vehicle is damaged, destroyed, stolen or missing.

Use, maintenance and disposition of vehicle. You agree not to sell, rent, lease, or transfer any interest in the Vehicle without our prior written permission. You agree not to use the Vehicle for any unlawful purpose or permit misuse, seizure, confiscation, waste or involuntary transfer of the Vehicle. You agree not to allow the Vehicle outside the United States or to garage the Vehicle outside Nevada. You will not allow any other liens on the Vehicle or seek duplicate certificate of title. You will not apply for a new certificate of title for this Vehicle for so long as you have any obligations under this Security Agreement. You agree to maintain the Vehicle in good working order and in substantially the same condition and repair as of the original date of this Security Agreement. You agree that we or our agents or representatives may, from time to time, inspect the Vehicle.

Change of address. You will notify us immediately in writing of any change of your residence address or telephone number.

Insurance. You agree to have physical damage insurance covering loss of or damage to the Collateral for the term of this Security Agreement. The insurance must cover our interest in the Vehicle. If the Vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the Vehicle. The insurance must cover, at a minimum, all loss or damage by fire, theft, collision, and such other coverage that we may require. *You may obtain the insurance from anyone that is acceptable to us.* All terms of the insurance, including terms relating to deductibles, must be reasonably satisfactory to us. We may also require you to name us as the loss payee with respect to such insurance. At our request, you agree to provide us with proof that you are maintaining the insurance required by this Agreement.

Assisting us in maintaining security interest. You agree to do whatever is necessary for us to have a first priority security interest in the Collateral. You agree to sign any additional documents or provide us with any additional information we may reasonably require in connection with our security interest in the Collateral.

Vehicle fees and taxes; proof of insurance and payment of fees. You agree to pay when due all taxes, fees, expenses, and assessments on or against the Vehicle. When we ask for it, you agree to promptly provide us with proof that (a) you have the required insurance, (b) all taxes and fees assessed against the Vehicle have been paid, (c) our security interest remains a first priority lien against the Vehicle, and (d) the Vehicle is in good condition and repair.


Default. Upon a default, you agree that we may exercise any of the rights set forth in the Loan Agreement.

Risk of Loss: You shall bear the entire risk of loss or damage to the Vehicle while it is in your possession. You agree to indemnify and hold us harmless for any and all claims for property damages or personal injuries arising from your operation of the Vehicle, including but not limited to, all judgments, attorneys' fees, court costs and any incurred expenses.

Duplicate Keys. Upon our request, you agree to deposit with us a duplicate set of keys to the Vehicle when you execute this Agreement.

Vehicle is Not Spouse's Separate Property: If you are married, you represent that the Vehicle is either separate property that belongs to you or community property that belongs to you and your spouse and you further represent that the Vehicle is not your spouse's separate property. If you are married, you also represent that the Vehicle is not used in a business in which you and your spouse participate in its management.

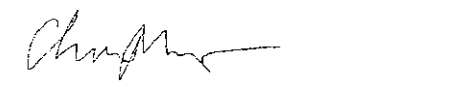
By signing below, you acknowledge that you have read and received a completed copy of this Agreement, and there were no blank spaces in this Security Agreement; and you agree to all the terms of this Agreement.


Customer(s) Signature: JOSEPH
TANNENBAUM

12/8/2014

Date

Intending to be legally bound, Seller caused this Agreement to be signed on its behalf.


Cash 1 Representative

12/8/2014

Date

APP002923
ROA 001329

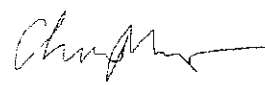
By signing below, you acknowledge that you have read and received a completed copy of this Agreement, and there were no blank spaces in this Agreement; and you agree to all the terms of this Agreement.


Customer(s) Signature: JOSEPH
TANNENBAUM

12/8/2014

Date

Intending to be legally bound, Seller caused this Agreement to be signed on its behalf.


Cash 1 Representative


12/8/2014

Date

AFFIDAVIT/DECLARATION

I, JOSEPH TANNENBAUM, declare under penalty of perjury that the foregoing is true and correct: (1) I have provided Cash 1, LLC with true and correct information concerning my income, obligations, employment and ownership of the Vehicle. (2) I have the ability to repay this Loan.

Executed on: 12/8/2014


Customer(s) Signature: JOSEPH TANNENBAUM

APP002924
ROA 001330

Cash 1, LLC - TITLE LOAN AGREEMENT

Lender: Cash 1, LLC 1149 Desert Inn Road LAS VEGAS, NV 89109 (702) 940 3900	Borrower: JOSEPH TANNENBAUM 4607 MONTEREY CIRCLE F11 LAS VEGAS, NV 89169 <div style="background-color: black; width: 200px; height: 20px; margin-top: 5px;"></div>
Loan Number: 1024208	Date of Loan: 12/5/2014

Vehicle Information						
Vehicle	Year	Make	Model	Vehicle Identification Number	License Plate Number	Color
1	2005	Toyota	Corolla-4 Cyl.	JTDBR32E652056156	TEAMFIC	Silver
2	N/A	N/A	N/A	N/A	N/A	N/A
3	N/A	N/A	N/A	N/A	N/A	N/A

In this Title Loan Agreement, which includes, without limitation, the Truth in Lending Act Disclosure Statement, the Arbitration Provision (if you do not reject it), the Title Loan Security Agreement, Cash 1's Privacy Policy and the Affidavit/Declaration (collectively, the "Agreement"), the words "you" and "your" mean the Borrower and all who have signed as the Borrower. The words "we," "us," "our" and "Cash 1" mean Cash 1, LLC (and for purposes of the Arbitration Provision, certain additional parties), together with any assignee of our rights. The word "Loan" means the Title Loan that is governed by this Agreement. The word "Vehicle" means the vehicle identified above.

TRUTH IN LENDING ACT DISCLOSURE STATEMENT			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled
167.540%	\$515.88	\$875.00	\$1,390.88

Payment Schedule:

Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount
12/19/2014	\$92.72	3/27/2015	\$92.72	7/3/2015	\$92.80	N/A	N/A	N/A	N/A
1/2/2015	\$92.72	4/10/2015	\$92.72	N/A	N/A	N/A	N/A	N/A	N/A
1/16/2015	\$92.72	4/24/2015	\$92.72	N/A	N/A	N/A	N/A	N/A	N/A
1/30/2015	\$92.72	5/8/2015	\$92.72	N/A	N/A	N/A	N/A	N/A	N/A
2/13/2015	\$92.72	5/22/2015	\$92.72	N/A	N/A	N/A	N/A	N/A	N/A
2/27/2015	\$92.72	6/5/2015	\$92.72	N/A	N/A	N/A	N/A	N/A	N/A
3/13/2015	\$92.72	6/19/2015	\$92.72	N/A	N/A	N/A	N/A	N/A	N/A

Security Interest: You are giving us a security interest in the Vehicle described above.

Filing fee: \$0.00

Prepayment: If you pay off early, you will not have to pay a penalty.

Additional Information: You should refer to the remainder of this Agreement for additional information about nonpayment, default, and prepayment rebates.

ITEMIZATION OF AMOUNT FINANCED OF \$875.00

Amount given to you directly: \$875.00
 Amount paid on your existing loan with us: \$0.00
 Filing fee (paid to Nevada): \$0.00

TITLE LOANS ARE EXPENSIVE LOANS INTENDED TO MEET SHORT-TERM CASH NEEDS. THEY ARE NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.

Promise to pay. In return for the Loan, you promise to pay us, in accordance with the above Payment Schedule, the Amount Financed set forth above together with simple interest at a daily rate of 0.46027% (which corresponds to an annual percentage rate of 168.00%); provided that a payment made after its Due Date will be treated as having been made on its Due Date. Unless you voluntarily execute the Optional Electronic Payment Authorization, you agree to make payment in cash, by money order or cashier's check. Payment must be made at any Cash 1 location by 5 p.m. Pacific Time on the Due Date.

Right to cancel; prepayment. You may cancel your Loan without paying any interest or fee. To do so, you must repay the entire Amount Financed no later than the close of business on the first business day following the date of this Agreement. You may also prepay your Loan, in whole or in part, at any time. If you prepay your Loan in full, you will not have to pay a penalty.

Security agreement; security interest. You are entering into a Title Loan Security Agreement with us today (the "Security Agreement"). The Security Agreement grants us a security interest in the Vehicle. The Security Agreement is hereby made part of this Agreement and you agree to honor all of your obligations under the Security Agreement.

Dishonored payment fee. We will charge you a dishonored payment fee of \$25.00 if any check, ACH payment, or debit card payment to us fails because



TANNENBAUM - Credit Agreement Existing

your account contains insufficient funds or has been closed. We will not charge more than one dishonored payment fee on any payment no matter how many times we present your check for payment or attempt to process your ACH payment or debit card payment, and will not charge more than one dishonored payment fee on any payment if it is rejected because your account is closed.

Default; Our Rights Upon Default. We may declare a default if you fail to pay the amount you owe on time and in full. However, you will not be in default, and will instead have the benefit of a grace period provided by us, unless and until we give you a written notice of default. Any notice of default will explain the nature of your default and any right to a repayment plan pursuant to NRS 604A.475. Upon default and subject to applicable law (including any notice requirement and right you may have to enter into a repayment plan), we may: (a) take possession of your Vehicle, with or without judicial process and using any peaceful means we deem appropriate; (b) require you to deliver the Vehicle to a reasonably convenient place that we designate; (c) at your expense, repair or restore the Vehicle to substantially the same condition and repair as of the original date of this Agreement (we will add the amount of the expense to the balance due under this Agreement but we will not charge you interest on that amount); (d) sell, lease or otherwise dispose of the Vehicle in the manner provided by law; (e) charge you interest for up to 90 days from the date of your default at an annual rate equal to the prime rate of the largest bank in the State of Nevada (as ascertained by the Nevada Commissioner of Financial Institutions), plus ten percent; (f) bring a civil law suit under certain circumstances, such as when you prevent repossession of the Vehicle or commit fraud (see below); (g) if we initiate a civil action against you, recover any collection costs and attorneys' fees authorized under NRS 604A.415; and (h) exercise any other right or remedy allowed by law and this Agreement. If the Vehicle has an electronic tracking device, you agree that we may use the device to find the Vehicle. If we take the Vehicle, any accessories, equipment and replacement parts will stay with the Vehicle. If any personal items are in the Vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as permitted by applicable law. **If we declare you to be in default, we must offer you a repayment plan before we commence any civil action or process of alternative dispute resolution and before we repossess the Vehicle.** The terms of this Agreement will apply to the repayment plan except to the extent the agreement governing the repayment plan otherwise provides. We may delay or refrain from enforcing any of our rights under this Loan Agreement without waiving such rights. You understand that any waiver of our rights will not be effective unless it is in writing signed by us.

Repossession: As described above, we (or our agent) may repossess your Vehicle if you are in default. If we repossess your Vehicle, you have the right to get it back (redemption) by paying the entire amount you owe under this Agreement. We will send you a written notice in advance of the sale. If you do not redeem the vehicle by the date shown on such notice, we can sell it. We will use the net proceeds of the sale to pay all or part of the amount you owe under this Agreement. To calculate net proceeds, all amounts you owe under this Agreement, including any Dishonored Payment Fee(s), will be subtracted from the selling price. If you owe more than the net proceeds of the sale, you will not owe us this amount unless you damaged or otherwise committed or permitted waste on the Vehicle. If the proceeds of the sale exceed the amount you owe us, we will pay the proceeds to you unless the law requires us to pay the proceeds to another party. After repossession, you may go to the location where the vehicle is stored and claim any personal articles left in the vehicle. Any personal articles not claimed within the lengthiest of the following periods are subject to disposal: 15 days from the date of repossession, the storage period required under the law or the storage period set by us or our agent who is storing the Vehicle.

When We May Pursue You Personally: If you default and subsequently prevent us from repossessing and/or selling the Vehicle, we may commence a civil action against you to recover the amount of your outstanding obligation under this Agreement and we will ask the court to award us court costs, costs of service of process and reasonable attorney's fees, as permitted under Nevada law. If you use fraud to secure this Loan or if you wrongfully transfer any interest in the Vehicle to a third party before the Loan is repaid, we may bring a civil action against you for any or all of the following relief: the amount of your outstanding obligation under this Agreement, reasonable attorney's fees and costs, and any other legal or equitable relief that the court deems appropriate.

Credit Reporting: We may report information about your Loan to credit bureaus. Late payments, missed payments or other defaults on your loan may be reflected in your credit report. We may report that you have defaulted on your Loan even if you agree to participate in a payment plan. If you believe that any information about your Loan that we have furnished to a consumer reporting agency is inaccurate, or if you believe that you have been the victim of identity theft in connection with any loan made by us, write to us at 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521, Attn: Compliance Department. In your letter (i) provide your name and loan number, (ii) identify the specific information that is being disputed, (iii) explain the basis for the dispute and (iv) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report.

Inadvertent Excessive Charges or Collection of Payments: If a law, which applies to this Loan and which sets maximum loan charges, is finally interpreted so that any interest or fee collected or to be collected in connection with this Agreement exceeds the permitted limit, then: (i) such interest or fee will automatically be reduced by the amount necessary to comply with law, retroactively effective as of the date of this Agreement and as though this Agreement originally provided for the reduced interest or fee; and (ii) any amount already collected from you which exceeded the permitted limit will be refunded to you. Also, if we inadvertently collect more principal than permitted by this Agreement, we will refund to you any such excess principal. We may choose to make any refunds described in this section by reducing the principal amount you owe under this Agreement or by making a direct payment to you. If a refund reduces the principal, the reduction will be treated as a partial prepayment.

Notice and Cure: Prior to initiating a lawsuit or arbitration regarding a legal dispute or claim relating in any way to this Agreement (a "Claim"), the party asserting the Claim (the "Claimant") shall give the other party written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you will be sent in writing by mail or by email to the address you have provided on your Loan Application (or any updated address you have subsequently provided to us). Any Claim Notice to us shall be sent by mail, attention Compliance Department, 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521. Any Claim Notice you send must give your Loan Number, telephone number and email address. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. The Claimant must reasonably cooperate in providing any information about the Claim that the other party reasonably requests.

Governing Law: This Agreement (but not the Arbitration Provision) shall be governed by the substantive laws of the State of Nevada.

Assignment: To the extent permitted by law, this Agreement may be assigned by us to an affiliate or any third party.

Bankruptcy-Related Communications: Any communication with us required or permitted under the Federal Bankruptcy Code must be in writing, must include your account number, and must be sent to 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521. Attn: Legal Department.

Entire Agreement: This Agreement includes, and incorporates by reference, the Title Loan Security Agreement, the Arbitration Provision (if you do not reject it), the Truth in Lending Act Disclosure Statement, our Privacy Policy and the Affidavit/Authorization. This Agreement, including the documents incorporated by reference, constitutes the sole agreement between you and us with respect to the subject matter of this Agreement.

Joint Liability: If more than one person signs this Agreement, each of you is jointly and severally liable. We may enforce our rights against one of you without affecting our rights as to the others. We may also release one of you without releasing the others.

Account Balance Requests: If, in our sole discretion, we accept a non-cash payment, we may contact the financial institution on which that payment is drawn and request information about your account balance in order to determine if a payment will clear if presented. **You authorize us to contact your**

financial institution for this purpose and you authorize the financial institution to release account balance information to us. You authorize us to deposit additional funds in your account so any payment will clear and you agree to repay us the full amount of any such deposit.

Automatic Reminders. We may use automated telephone dialing, text messaging systems and electronic mail to provide messages to our customers about loan due dates, missed payments and other important information. The telephone messages are played by a machine automatically when the telephone is answered, whether answered by you or someone else. These messages may also be recorded by your answering machine. You give us your permission to call or send a text message to any telephone number you have given us and to play pre-recorded messages or send text messages with information about your Loan over the phone. You also give us permission to communicate such information to you via electronic mail. You agree that we will not be liable to you for any such calls or electronic communications, even if third parties hear or view such messages. You understand that, when you receive such calls or electronic communications, you may incur a charge from the company that provides you with telecommunications, wireless and/or Internet services. You agree that we have no liability for such fees. You also agree that, from time to time, we may monitor and/or record telephone conversations between you and us to assure the quality of our customer service.

Arbitration provision.

(a) **Effect of Arbitration Provision; Right to Reject.** (i) Unless prohibited by applicable law and unless you reject the Arbitration Provision in accordance with subsection (a)(ii) below, you and we agree that either party may elect to require arbitration of any Claim under this Arbitration Provision.

(ii) If you do not want this Arbitration Provision to apply, you may reject it within 30 days after the date of this Agreement by delivering to us at 985 Damonte Ranch Parkway, Suite 206, Reno, NV 89521, Attn: Legal Department, a written and signed rejection notice which: (A) provides your name and address and the date of this Agreement; and (B) states that you are rejecting the Arbitration Provision in this Agreement. If you want proof of the date of such a notice, you should send the rejection notice by "certified mail, return receipt requested." If you do, we will reimburse you for the postage upon your request. Nobody else can reject arbitration for you (except an attorney at law you have personally retained); this is the only way you can reject arbitration. Your rejection of arbitration will not affect your right to a Loan or the terms of this Agreement apart from this Arbitration Provision.

(b) **Certain Definitions.** As used in this Arbitration Provision, the following terms have the following meanings:

(i) Our "Related Parties" include all our parent companies, subsidiaries and affiliates, and our and their employees, directors, officers, shareholders, governors, managers and members. Our "Related Parties" also include third parties, such as repossession companies, that you bring a Claim against at the same time you bring a Claim against us or any other Related Party.

(ii) "Claim" means any claim, dispute or controversy between you and us (or any Related Party) that arises from or relates in any way to this Agreement, the Security Agreement, the Loan or the Collateral (including any amendment, modification or extension of this Agreement and any repayment plan in connection therewith); any of our marketing, advertising, solicitations and conduct relating to your request for the Loan; our collection of any amounts you owe; or our disclosure of or failure to protect any information about you. "Claim" is to be given the broadest reasonable meaning and includes claims of every kind and nature, including but not limited to, initial claims, counterclaims, cross-claims and third-party claims, and claims based on constitution, statute, regulation, ordinance, common law rule (including rules relating to contracts, torts, negligence, fraud or other intentional wrongs) and equity. It includes disputes that seek relief of any type, including damages and/or injunctive, declaratory or other equitable relief. Despite the foregoing, "Claim" does not include any individual action brought by you in small claims court or your state's equivalent court, unless such action is transferred, removed, or appealed to a different court. In addition, except as set forth in the immediately following sentence, "Claim" does not include disputes about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof (including, without limitation, subsections (f)(iii), (f)(iv) and/or (f)(v) (the "Class Action and Multi-Party Claim Waiver"), the last sentence of subsection (j) and/or this sentence); all such disputes are for a court and not an arbitrator to decide. However, any dispute or argument that concerns the validity or enforceability of this Agreement as a whole is for the arbitrator, not a court, to decide. "Claim" also does not include any "self-help remedy" (that is, any steps taken to enforce rights without a determination by a court or arbitrator, for example, repossession and/or re-titling of a motor vehicle) or any individual action by you or us to prevent the other party from using any self-help remedy, so long as such self-help remedy or individual judicial action does not involve a request for monetary relief of any kind.

(iii) "Proceeding" means any judicial or arbitration proceeding regarding any Claim. "Complaining Party" means the party who threatens or asserts a Claim in any Proceeding and "Defending Party" means the party who is a subject of any threatened or actual Claim. "Claim Notice" means written notice of a Claim from a Complaining Party to a Defending Party.

(c) **Arbitration Election; Administrator; Arbitration Rules.**

(i) A Proceeding may be commenced after the Complaining Party complies with subsection (j). The Complaining Party may commence the Proceeding either as a lawsuit or an arbitration by following the appropriate filing procedures for the court or the arbitration administrator selected by the Complaining Party in accordance with this subsection (c). If a lawsuit is filed, the Defending Party may elect to demand arbitration under this Arbitration Provision of the Claim(s) asserted in the lawsuit. If the Complaining Party initially asserts a Claim in a lawsuit on an individual basis but then seeks to assert the Claim on a class, representative or multi-party basis, the Defending Party may then elect to demand arbitration. A demand to arbitrate a Claim may be given in papers or motions in a lawsuit. If you demand that we arbitrate a Claim initially brought against you in a lawsuit, your demand will constitute your consent to arbitrate the Claim with the administrator of our choice, even if the administrator we choose does not typically handle arbitration proceedings initiated against consumers.

(ii) Any arbitration Proceeding shall be conducted pursuant to this Arbitration Provision and the applicable rules of the arbitration administrator in effect at the time the arbitration is commenced. The arbitration administrator will be the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org; JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.org; or any other company selected by mutual agreement of the parties. If both AAA and JAMS cannot or will not serve and the parties are unable to select an arbitration administrator by mutual consent, the administrator will be selected by a court. Notwithstanding any language in this Arbitration Provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any arbitration administrator that has in place a formal or informal policy that is inconsistent with the Class Action and Multi-Party Claim Waiver. The arbitrator will be selected under the administrator's rules, except that the arbitrator must be a lawyer with at least ten years of experience or a retired judge unless the parties agree otherwise.

(d) **Non-Waiver.** Even if all parties have elected to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claim asserted in that lawsuit (including a Claim initially asserted on an individual basis but modified to be asserted on a class, representative or multi-party basis), and nothing in that litigation shall constitute a waiver of any rights under this Arbitration Provision. This Arbitration Provision will apply to all Claims, even if the facts and circumstances giving rise to the Claims existed before the effective date of this Arbitration Provision.

(e) **Location And Costs.** The arbitrator may decide that an in-person hearing is unnecessary and that he or she can resolve a Claim based on the papers submitted by the parties and/or through a telephone hearing. However, any arbitration hearing that you attend will take place in a location that is reasonably convenient for you. We will consider any good faith request you make for us to pay the administrator's or arbitrator's filing, administrative, hearing and/or other fees if you cannot obtain a waiver of such fees from the administrator and we will not seek or accept reimbursement of any such fees we agree to pay. We will also pay any fees or expenses we are required by law to pay or that we must pay in order for this Arbitration Provision to be enforced. We will pay the reasonable fees and costs you incur for your attorneys, experts and witnesses if you are the prevailing party in an arbitration Proceeding or if we are required to pay such amounts by applicable law or by the administrator's rules. The arbitrator shall not limit the attorneys' fees

and costs to which you are entitled because your Claim is for a small amount. Notwithstanding any language in this Arbitration Provision to the contrary, if the arbitrator finds that any Claim or defense is frivolous or asserted for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the arbitrator may award attorneys' and other fees related to such Claim or defense to the injured party so long as such power does not impair the enforceability of this Arbitration Provision.

(f) No Class Actions Or Similar Proceedings; Special Features Of Arbitration. IF YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO: (i) HAVE A COURT OR A JURY DECIDE THE CLAIM; (ii) OBTAIN INFORMATION PRIOR TO THE HEARING TO THE SAME EXTENT THAT YOU OR WE COULD IN COURT; (iii) PARTICIPATE IN A CLASS ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE, CLASS MEMBER OR CLASS OPPONENT; (iv) ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN ARBITRATION; OR (v) JOIN OR CONSOLIDATE CLAIM(S) INVOLVING YOU WITH CLAIMS INVOLVING ANY OTHER PERSON. THE RIGHT TO APPEAL IS MORE LIMITED IN ARBITRATION THAN IN COURT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

(g) Getting Information. In addition to the parties' rights under the administrator's rules to obtain information prior to the hearing, either party may ask the arbitrator for more information from the other party. The arbitrator will decide the issue in his or her sole discretion, after allowing the other party the opportunity to object.

(h) Effect Of Arbitration Award. Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitrator's award will be final and binding, except for: (i) any appeal right under the Federal Arbitration Act, 9 U.S.C. §1, et seq. (the "FAA"); and (ii) Claims involving more than \$50,000 (including Claims that may reasonably require injunctive relief costing more than \$50,000). For Claims involving more than \$50,000, any party may appeal the award to a three-arbitrator panel appointed by the administrator, which will reconsider from scratch any aspect of the initial award that is appealed. The panel's decision will be final and binding, except for any appeal right under the FAA. Costs in connection with any such appeal will be borne in accordance with subsection e of this Arbitration Provision.

(i) Governing Law. The Loan involves interstate commerce and this Arbitration Provision shall be governed by the FAA, and not Federal or state rules of civil procedure or evidence or any state laws that pertain specifically to arbitration. The arbitrator is bound by the terms of this Arbitration Provision. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and applicable privilege rules, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive and other equitable relief, and attorneys' fees and costs. The arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

(j) Survival, Severability, Primacy. In the event of any conflict or inconsistency between this Arbitration Provision and the administrator's rules or the rest of this Agreement, this Arbitration Provision will govern. This Arbitration Provision shall survive the full payment of any amounts due under this Agreement; any rescission or cancellation of this Agreement; any exercise of a self-help remedy; our sale or transfer of this Agreement or our rights under this Agreement; any legal proceeding by us to collect a debt owed by you; and your (or our) bankruptcy. If any part of this Arbitration Provision cannot be enforced, the rest of this Arbitration Provision will continue to apply. However, if the Class Action and Multi-Party Claim Waiver is declared invalid in a proceeding between you and us, without in any way impairing the right to appeal such decision, this entire Arbitration Provision (other than this sentence) shall be null and void in such proceeding.

(k) Pre-Dispute Resolution Procedure. Before a Complaining Party asserts a Claim in any Proceeding (including as an individual litigant or as a member or representative of any class or proposed class), the Complaining Party shall give the Defending Party: (i) a Claim Notice providing at least 30 days' written notice of the Claim and explaining in reasonable detail the nature of the Claim and any supporting facts; and (ii) a reasonable good faith opportunity to resolve the Claim on an individual basis without the necessity of a Proceeding. If you are the Complaining Party, you must send any Claim Notice to us at P.O. Box 58443, Seattle, WA 98138, Attn: Legal Department (or such other address as we shall subsequently provide to you). If we are the Complaining Party, we will send the Claim Notice to you at your address appearing in our records or, if you are represented by an attorney, to your attorney at his or her office address. If the Complaining Party and the Defending Party do not reach an agreement to resolve the Claim within 30 days after the Claim Notice is received, the Complaining Party may commence a Proceeding, subject to the terms of this Arbitration Provision. Neither the Complaining Party nor the Defending Party shall disclose in any Proceeding the amount of any settlement demand made by the Complaining Party or any settlement offer made by the Defending Party until after the arbitrator or court determines the amount, if any, to which the Complaining Party is entitled (before the application of subsection (l) of this Arbitration Provision). No settlement demand or settlement offer may be used in any Proceeding as evidence or as an admission of any liability or damages.

(l) Special Payment. If: (i) you submit a Claim Notice in an arbitration Proceeding on your own behalf (and not on behalf of any other party) and comply with all of the requirements (including timing and confidentiality requirements) of subsection (k); (ii) we refuse to provide you with the money damages you request; and (iii) the arbitrator issues you an award that is greater than the latest money damages you requested at least ten days before the date the arbitrator was selected, then we will pay you the amount of the award or \$7,500, whichever is greater, in addition to the attorneys' fees and expenses (including expert witness fees and costs) to which you are otherwise entitled. We encourage you to address all Claims you have in a single Claim Notice and/or a single arbitration. Accordingly, this \$7,500 minimum award is a single award that applies to all Claims you have asserted or could have asserted in the arbitration, and multiple awards of \$7,500 are not contemplated by this subsection l.

Cash 1, LLC - TITLE LOAN SECURITY AGREEMENT

This Title Loan Security Agreement ("Security Agreement") is executed in connection with the Title Loan Agreement between the same parties and dated the same date (the "Loan Agreement"). This Security Agreement is part of the Loan Agreement and all capitalized terms defined in the Loan Agreement have the same meanings in this Security Agreement.

Vehicle Information						
Vehicle	Year	Make	Model	Vehicle Identification Number	License Plate Number	Color
1	2005	Toyota	Corolla-4 Cyl.	JTDBR32E652056156	TEAMFIC	Silver
2	N/A	N/A	N/A	N/A	N/A	N/A
3	N/A	N/A	N/A	N/A	N/A	N/A

Grant of security interest. You hereby give us a first priority security interest in: (i) the vehicle described above (the "Vehicle"), including all equipment and parts included as part of the Vehicle; (ii) all insurance on the Vehicle; and (iii) all proceeds of such Vehicle and insurance, including money received on the sale of the Vehicle, insurance proceeds and return insurance premiums (collectively, the "Collateral"). The Collateral secures all amounts you owe and all your other promises to us under the Loan Agreement, as it may be amended, modified and extended, and any repayment plan in connection with such Loan Agreement (collectively, the "Obligations"). You are delivering to us the title to the Vehicle and we will make sure the title shows our security interest in the Vehicle.

Capacity to contract; free and clear ownership. You are at least 18 years of age, and you have full legal authority and capacity to sign this Security Agreement and grant a security interest in the Vehicle. You have full, unencumbered legal title to the Vehicle excluding the security interest granted under this Security Agreement and the Vehicle is free and clear of all other liens, security interests, chattel mortgages, encumbrances, and claims.

Damage to vehicle. You will notify us promptly of any loss or damage to, or confiscation or theft of the Vehicle. You agree to pay us all Obligations even if the Vehicle is damaged, destroyed, stolen or missing.

Use, maintenance and disposition of vehicle. You agree not to sell, rent, lease, or transfer any interest in the Vehicle without our prior written permission. You agree not to use the Vehicle for any unlawful purpose or permit misuse, seizure, confiscation, waste or involuntary transfer of the Vehicle. You agree not to allow the Vehicle outside the United States or to garage the Vehicle outside Nevada. You will not allow any other liens on the Vehicle or seek duplicate certificate of title. You will not apply for a new certificate of title for this Vehicle for so long as you have any obligations under this Security Agreement. You agree to maintain the Vehicle in good working order and in substantially the same condition and repair as of the original date of this Security Agreement. You agree that we or our agents or representatives may, from time to time, inspect the Vehicle.

Change of address. You will notify us immediately in writing of any change of your residence address or telephone number.

Insurance. You agree to have physical damage insurance covering loss of or damage to the Collateral for the term of this Security Agreement. The insurance must cover our interest in the Vehicle. If the Vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the Vehicle. The insurance must cover, at a minimum, all loss or damage by fire, theft, collision, and such other coverage that we may require. *You may obtain the insurance from anyone that is acceptable to us.* All terms of the insurance, including terms relating to deductibles, must be reasonably satisfactory to us. We may also require you to name us as the loss payee with respect to such insurance. At our request, you agree to provide us with proof that you are maintaining the insurance required by this Agreement.

Assisting us in maintaining security interest. You agree to do whatever is necessary for us to have a first priority security interest in the Collateral. You agree to sign any additional documents or provide us with any additional information we may reasonably require in connection with our security interest in the Collateral.

Vehicle fees and taxes; proof of insurance and payment of fees. You agree to pay when due all taxes, fees, expenses, and assessments on or against the Vehicle. When we ask for it, you agree to promptly provide us with proof that (a) you have the required insurance, (b) all taxes and fees assessed against the Vehicle have been paid, (c) our security interest remains a first priority lien against the Vehicle, and (d) the Vehicle is in good condition and repair.

Default. Upon a default, you agree that we may exercise any of the rights set forth in the Loan Agreement.

Risk of Loss: You shall bear the entire risk of loss or damage to the Vehicle while it is in your possession. You agree to indemnify and hold us harmless for any and all claims for property damages or personal injuries arising from your operation of the Vehicle, including but not limited to, all judgments, attorneys' fees, court costs and any incurred expenses.

Duplicate Keys. Upon our request, you agree to deposit with us a duplicate set of keys to the Vehicle when you execute this Agreement.

Vehicle is Not Spouse's Separate Property: If you are married, you represent that the Vehicle is either separate property that belongs to you or community property that belongs to you and your spouse and you further represent that the Vehicle is not your spouse's separate property. If you are married, you also represent that the Vehicle is not used in a business in which you and your spouse participate in its management.

By signing below, you acknowledge that you have read and received a completed copy of this Agreement, and there were no blank spaces in this Security Agreement; and you agree to all the terms of this Agreement.

 (Customer(s) Signature: JOSEPH
 TANNENBAUM

12/5/2014

 Date

Intending to be legally bound, Seller caused this Agreement to be signed on its behalf.

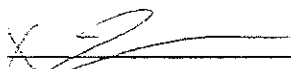
 Cash 1 Representative

12/5/2014

 Date

APP002929
ROA 001335

By signing below, you acknowledge that you have read and received a completed copy of this Agreement, and there were no blank spaces in this Agreement; and you agree to all the terms of this Agreement.

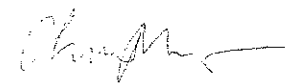


Customer(s) Signature: JOSEPH
TANNENBAUM

12/5/2014

Date

Intending to be legally bound, Seller caused this Agreement to be signed on its behalf.



Cash 1 Representative

12/5/2014

Date

AFFIDAVIT/DECLARATION

I, JOSEPH TANNENBAUM, declare under penalty of perjury that the foregoing is true and correct: (1) I have provided Cash 1, LLC with true and correct information concerning my income, obligations, employment and ownership of the Vehicle. (2) I have the ability to repay this Loan.

Executed on: 12/5/2014



Customer(s) Signature: JOSEPH TANNENBAUM

APP002930
ROA 001336

RE: buyout NV19

James Placek

Sent: Friday, December 19, 2014 5:57 PM

To: TM-LasVegas-NV19 12069

Cc: Christy Craft

approved

James Placek
Regional Manager, R20



7380 S. Eastern Ave. #126

Las Vegas, NV 89128

702-468-1254

James.Placek@titlemax.com

"The Key Ingredients to being successful include determination and passion!"

From: TM-LasVegas-NV19 12069

Sent: Friday, December 19, 2014 2:50 PM

To: James Placek

Cc: Christy Craft

Subject: buyout NV19

Hello James,

A customer came into store wanting to get a loan with us, but is currently with cash one loan and is wanting us to buy him out of their company he owes 2557.34 and we approved him for 3400 his car is in good condition no damage or rust on the car. the reason for him wanting to transfer to us is because he now lives by our location and heard that we would be able to give him a better interest rate then cash1. his rate with cash one is currently at 10% and were giving him a interest rate of 14.99%. customer was wondering if we could mate his current interest rate.

ps. please take a look at attachment

rough 3450

Acv 4250

MLV 3400

xochitl Ramos

CSR

TitleMax

4077 West Charleston Blvd.

Las Vegas, NV 89102

ph: 702-878-6800

fax: 702-877-4214

Email: tm-lasvegas-nv19@titlemax.biz

TM-LasVegas-NV19

Store #12069

Region 20, District 85

APP002931
ROA 001337



Nevada Insurance Identification Card
1-800-41-3000

GEICO CASUALTY COMPANY

P.O. Box 509090 • San Diego, CA 92150-9090

NAIC Company Code: 41491

Policy Number
4254-34-76-12

Effective Date
01-07-15

Expiration Date
07-07-15

Year	Make	Model	Vehicle ID No.
2005	TOYOTA	COROLLA	JTDBR32E652056156

Insured:

Joseph M Tannenbaum
4607 Monterey Cir Unit 1
Las Vegas NV 89169-7118

This card has been
approved by the
Nevada
Commissioner of
Insurance.

APP002932
ROA 001338

TITLEMAX OF LAS VEGAS, NV #19
Loan Account
12069
4077 W. CHARLESTON BLVD.
LAS VEGAS, NV 89102
(702) 878-6800

WELLS FARGO BANK
64-22/610

1206902859

12/19/2014

PAY TO THE ORDER OF JOSEPH MICHAEL TANNENBAUM

\$ **3,400.00

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



MEMO ACC 12069-0141955

⑈1206902859⑈ ⑆061000227⑆ ⑆8125092299⑈

TITLEMAX OF LAS VEGAS, NV #19

1206902859

Date
12/19/2014

Memo
ACC 12069-0141955

Payment
\$3,400.00

Account

Payee
JOSEPH MICHAEL TANNENBAUM

TITLEMAX OF LAS VEGAS, NV #19

1206902859

Date
12/19/2014

Memo
ACC 12069-0141955

Payment
\$3,400.00

Account

Payee
JOSEPH MICHAEL TANNENBAUM

APP002933
ROA 001339

TITLEMAX OF LAS VEGAS, NV #19
Loan Account
12069
4077 W. CHARLESTON BLVD.
LAS VEGAS, NV 89102
(702) 878-6800

1206902860

WELLS FARGO BANK
64-22/610

12/19/2014

PAY TO THE ORDER OF NEVADA DMV

\$ *****20.00

Twenty and 00/100***** DOLLARS

MEMO ACC 12069-0141955



⑈1206902860⑈ ⑆061000227⑆8125092299⑈

TITLEMAX OF LAS VEGAS, NV #19

1206902860

Date
12/19/2014
Account

Memo
ACC 12069-0141955
Payee
NEVADA DMV

Payment
\$20.00

TITLEMAX OF LAS VEGAS, NV #19

1206902860

Date
12/19/2014
Account

Memo
ACC 12069-0141955
Payee
NEVADA DMV

Payment
\$20.00

APP002934
ROA 001340

Monte Carlo Resort & Casino 3770 Las Vegas Blvd South Las Vegas, NV 89109

Monte Carlo Resort & Casino 3770 Las Vegas Blvd South Las Vegas, NV 89109

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Joseph Tannenbaum			11/17/2014	11/30/2014	12/05/2014	

	Gross Pay	Post Tax Deductions	Taxes	Pre Tax Deductions	Net Pay
Current	931.86	48.50	235.81	0.00	647.55
YTD	24,023.36	597.00	6,247.66	0.00	17,178.70

Earnings						Taxes		
Description	Dates	Hours	Rate	Amount	YTD	Description	Amount	YTD
Tip Reported	11/17/2014-11/30/2014	0	0	444.80	11,066.77	OASDI	85.36	2,235.02
Regular	11/17/2014-11/30/2014	64	13.2551	848.33	19,003.86	Medicare	19.96	522.71
Overtime 1.5					220.73	Federal Withholding	130.49	3,489.93
Holiday Not Worked 1.0	11/17/2014-11/30/2014	6	13.2551	79.53	235.57			
Holiday Worked 1.0					310.33			
Uniform Cleaning	11/17/2014-11/30/2014	0	0	4.00	92.00			
Tips - Distributed					2,949.01			
Extra Pay					18.00			
Retro Pay					82.89			
Vacation					1,110.97			
Tips Reported					958.54			
Earnings				1,376.66	36,048.67	Taxes	235.81	6,247.66

Post Tax Deductions			Amount	YTD
Description				
Dues - Culinary			45.50	522.00
Foundation Ongoing			3.00	75.00
Post Tax Deductions			48.50	597.00

Subject or Taxable Wages			Amount	YTD
Description				
OASDI - Taxable Wages			931.86	24,023.36
OASDI Tip Tax - Taxable Wages			444.80	12,025.31
Medicare - Taxable Wages			1,376.66	36,048.67
Federal Withholding - Taxable Wages			1,376.66	36,048.67

		Federal	State
Marital Status		Single	
Allowances		2	0
Additional Withholding		0	

Payment Information				
Bank	Account Name	Account Number	USD Amount	Payment Amount
BANK OF AMERICA	BANK OF AMERICA *****3958	*****3958		551.83 USD
WELLS FARGO	DIRECT DEPOSIT	*****7524		93.31 USD
Wells Fargo Bank	Wells Fargo Bank *****8298	*****8298		2.41 USD

APP002935
ROA 001341

Monte Carlo Resort & Casino 3770 Las Vegas Blvd South Las Vegas, NV 89109

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Joseph Tannenbaum			02/10/2014	02/23/2014	02/28/2014	

	Gross Pay	Post Tax Deductions	Taxes	Pre Tax Deductions	Net Pay
Current	1,808.15	3.00	510.37	0.00	1,294.78
YTD	6,205.17	98.00	1,703.50	0.00	4,403.67

Earnings						Taxes		
Description	Dates	Hours	Rate	Amount	YTD	Description	Amount	YTD
Tip Reported	02/10/2014-02/23/2014	0	0	542.08	1,691.20	OASDI	145.71	549.00
Regular	02/10/2014-02/23/2014	60.5	13.003	786.68	3,917.14	Medicare	34.07	128.39
Overtime 1.5					14.63	Federal Withholding	330.59	1,026.11
Holiday Worked 1.0	02/10/2014-02/23/2014	4.75	13.003	61.76	165.78			
Uniform Cleaning	02/10/2014-02/23/2014	0	0	4.00	14.00			
Tips Distributed	02/10/2014-02/23/2014	0	0	955.71	1,978.88			
Extra Pay					18.00			
Vacation					96.74			
Tips Reported					958.54			
Earnings				2,350.23	8,854.91	Taxes	510.37	1,703.50

Post Tax Deductions			Amount	YTD
Description			3.00	15.00
Foundation Ongoing				
			3.00	98.00
Post Tax Deductions				

Subject or Taxable Wages			Amount	YTD
Description			1,808.15	6,205.17
OASDI - Taxable Wages			542.08	2,649.74
OASDI Tip Tax - Taxable Wages			2,350.23	8,854.91
Medicare - Taxable Wages			2,350.23	8,854.91
Federal Withholding - Taxable Wages				

	Federal	State
Marital Status	Single	
Allowances	2	0
Additional Withholding	0	

Payment Information				
Bank	Account Name	Account Number	USD Amount	Payment Amount
BANK OF AMERICA	BANK OF AMERICA *****3958	*****3958	1,294.78	USD

APP002936
ROA 001342

A - 46

604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/4/2015

Licensee Address: 4077 W. CHARLESTON BLVD LAS VEGAS NV 89102

Exam as of: 5/4/2015

Borrower Name &

Address: ERNIE DUARTE

Examiner: JD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12069-0140866	12/13/2014	\$2,000.00	7/11/2015	\$1,465.55	7	\$495.08	194.55%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2008 honda civic If secured by a vehicle title, is it filed and perfected? **YES**

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

(Applies to Deferred Deposit Only) Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

NRS 604A.423(a)

(Applies to D/D Loans) Does the original term of the D/D Loan not exceed 35 days? **N/A**

NRS 604A.408(l)

(Applies to High-Interest Loans Only) Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? **N/A**

NRS 604A.423(b)

(Applies High-Int Loans) Does the original term of the HIL not exceed 35 days? **N/A**

NRS 604A.408(l)

(Applies to Title Loans Only) Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: \$7,450.00

NRS 604A.450(1)

(Applies to Title Loans Only) Does the original term of the title loan exceed 30 days? **N/A**

NRS 604A.445(1)

(Applies to Title Loans Only) Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? **NO**

NRS 604A.445(2)

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

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

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

Is the loan a collection account? **YES** Has the loan been extended or renewed? **NO** How many times? **NA** Are receipts filed? **YES**

Extensions: Title 6 odd periods: D/D & High Int Loans - 90 days

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

NRS 604A 445 NRS 604A 210 GPDA

Title Loan Agreement

Date: 12/13/2014

Number: 12069-0140866

Customer & Co-Customer Information		ACCOUNT NUMBER: 12069-0140866	
FIRST NAME Emie D	LAST NAME Duarte	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
SSN [REDACTED]	DRIVERS LIC./STATE ID. NO. [REDACTED]	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 5440 River Glen Dr Apt 384		CO-CUSTOMER STREET ADDRESS	
City Las Vegas	STATE NV	ZIP CODE 89103	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE
HOME PHONE [REDACTED]	DATE OF BIRTH [REDACTED]	CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)878-6800	
LICENSEE STREET ADDRESS 4077 W. Charleston Blvd.		LICENSEE CITY Las Vegas	LICENSEE STATE NV
VEHICLE IDENTIFICATION NUMBER (VIN) 2HGFA165X8H523552		LICENSE PLATE 888 VZM	
VEHICLE YEAR 2008	VEHICLE MAKE HONDA	VEHICLE MODEL CIVIC	COLOR BLUE

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 \$2,000.00 ("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 0.533% from the date of this Loan Agreement until 07/11/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
194.545 %	\$1,465.55	\$2,000.00	\$3,465.55

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$495.08	1/12/2015 and each 30 days thereafter
1	\$495.07	7/11/2015

Security: You are giving a security interest in the Title to the Motor Vehicle.
 Filing Fee: \$ 0.00
 Prepayment: If you pay off early, you will not have to pay a penalty, and you may be entitled to a refund of part of the finance charge.

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

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

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

- (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

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

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

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

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

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

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 354-5368.

APP002942
ROA 001348

Page 4 of 5

TM 18 RV.indd 4 11/11/2011 2:04:20 PM

Cash Advance Snapshot Report

Filter (Location: 12069 Customer: 12069-0065238 Ordered by Date)

Tm Las Vegas Nv #19
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

12/13/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
12069-0140866	12/13/2014	Duarte, Emie D	B9	\$3,465.55	\$2,000.00	\$1,272.99	\$670.00	\$2,602.99	0
Transaction #	Type	Trans. Date	New Due Date	Pro? Rev?	Principal	Fees	Amt Paid	Due	
12069-0140866-1	NEL	12/13/2014 2:		X -	\$2,000.00	\$0.00	\$0.00	\$2,000.00	
12069-0140866-2	FEE	1/12/2015 7:1		X -	\$0.00	\$319.80	\$0.00	\$319.80	
12069-0140866-3	LOG	1/13/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-4	LOG	1/13/2015 5:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-5	LOG	1/14/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-6	LOG	1/14/2015 4:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-7	PMT	1/15/2015 6:0	2/11/2015	X -	\$0.00	\$31.98	\$350.00	(\$318.02)	
12069-0140866-8	LOG	2/11/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-9	FEE	2/11/2015 7:0		X -	\$0.00	\$287.82	\$0.00	\$287.82	
12069-0140866-10	LOG	2/12/2015 9:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-11	PMT	2/12/2015 11:	3/13/2015	X -	(\$19.74)	\$10.66	\$320.00	(\$309.34)	
12069-0140866-12	LOG	2/23/2015 2:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-13	LOG	3/13/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-14	FEE	3/13/2015 7:2		X -	\$0.00	\$306.09	\$0.00	\$306.09	
12069-0140866-15	LOG	3/14/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-16	LOG	3/14/2015 3:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-17	LOG	3/16/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-18	LOG	3/16/2015 6:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-19	LOG	3/17/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-20	LOG	3/17/2015 5:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-21	LOG	3/18/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-22	LOG	3/18/2015 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-23	LOG	3/19/2015 9:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-24	LOG	3/19/2015 6:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-25	LOG	3/20/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-26	LOG	3/20/2015 5:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-27	LOG	3/21/2015 1:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-28	LOG	3/23/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-29	LOG	3/23/2015 6:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-30	LOG	3/24/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-31	LOG	3/25/2015 1:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-32	LOG	3/25/2015 6:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-33	LOG	3/26/2015 12:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-34	LOG	3/26/2015 5:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-35	LOG	3/28/2015 11:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-36	LOG	3/28/2015 2:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-37	LOG	3/30/2015 9:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-38	LOG	3/30/2015 2:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-39	LOG	3/30/2015 5:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-40	LOG	3/31/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-41	LOG	3/31/2015 5:0		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-42	LOG	4/1/2015 1:39		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-43	LOG	4/2/2015 11:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-44	LOG	4/2/2015 11:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-45	LOG	4/2/2015 5:39		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-46	LOG	4/3/2015 11:2		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-47	LOG	4/3/2015 5:02		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-48	LOG	4/4/2015 10:5		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-49	LOG	4/6/2015 12:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-50	LOG	4/6/2015 6:03		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-51	LOG	4/6/2015 6:05		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-52	LOG	4/7/2015 9:48		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-53	LOG	4/7/2015 6:01		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-54	LOG	4/8/2015 10:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-55	LOG	4/8/2015 6:37		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-56	LOG	4/9/2015 10:1		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-57	LOG	4/9/2015 5:23		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-58	LOG	4/10/2015 9:3		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-59	LOG	4/10/2015 5:4		X -	\$0.00	\$0.00	\$0.00	\$0.00	
12069-0140866-60	LOG	4/11/2015 10:		X -	\$0.00	\$0.00	\$0.00	\$0.00	

12/13/2014

12/13/2014											
ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's		
12069-0140866	12/13/2014	Duarte, Emie D	B9				\$670.00		0		
Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due		
12069-0140866-61	LOG	4/11/2015 2:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-62	FEE	4/12/2015		X	-	\$0.00	\$316.64	\$0.00	\$316.64		
12069-0140866-63	LOG	4/13/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-64	LOG	4/13/2015 6:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-65	LOG	4/14/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-66	LOG	4/15/2015 6:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-67	LOG	4/16/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-68	LOG	4/17/2015 9:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-69	LOG	4/17/2015 2:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-70	LOG	4/18/2015 2:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-71	LOG	4/21/2015 1:5		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-72	LOG	4/22/2015 4:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-73	LOG	4/22/2015 4:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-74	LOG	4/27/2015 12:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-75	LOG	4/28/2015 3:3		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-76	LOG	4/28/2015 6:2		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-77	LOG	4/29/2015 11:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-78	LOG	4/30/2015 10:		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-79	LOG	5/1/2015 5:25		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-80	LOG	5/2/2015 10:4		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-81	LOG	5/4/2015 6:01		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-82	LOG	5/5/2015 1:01		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-83	LOG	5/6/2015 11:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-84	LOG	5/7/2015 1:22		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866-85	LOG	5/8/2015 12:0		X	-	\$0.00	\$0.00	\$0.00	\$0.00		
12069-0140866 Totals:		1				\$1,980.26	\$1,272.99	\$670.00	\$2,602.99	0	
12/13/2014 Totals:				1		\$3,465.55	\$1,980.26	\$1,272.99	\$670.00	\$2,602.99	0

Customer Application

Personal Information

Date	12/11/14	First Name	EMIE	City	Las Vegas
Last Name	DUARTE	Cell Phone	[REDACTED]	State	NV
Best time to call?	Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone				
Physical Address (Street Number & Name)	5440 RIVER GLEN DR #384	Zip	89103	County	Clark
Mailing Address (if different from physical address)					

Source of Income

Employer * (Source of Income)	City	State	Zip	Time at Job?
[REDACTED]	Las Vegas	NV	89103	7+
Week Phone #	Title	Next Payday	Current and Expected Gross Monthly Income	Gross Monthly Obligations
[REDACTED]	CMT	12/26/14	\$2000	\$100
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input checked="" type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> 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: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. Are you currently in bankruptcy? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no				

Credit References

Name	City	State	Zip
[REDACTED]	Las Vegas		
Business Name	Phone #	State	Zip
[REDACTED]	[REDACTED]		
Address (Street Number & Name)	City	State	Zip
[REDACTED]			

Personal References

Name	Address (Street Number & Name)	City	State	Zip	Cell
Relationship To You	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Name	Address (Street Number & Name)	City	State	Zip	Cell
Relationship To You	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Name	Address (Street Number & Name)	City	State	Zip	Cell
Relationship To You	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Name	Address (Street Number & Name)	City	State	Zip	Cell
Relationship To You	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Co-Applicant Information

Date		State Issued ID Number		Date of Birth		Social Security #				
Last Name			First Name			Middle Name				
Home Phone			Cell Phone [†]			Email Address (optional) ^{††}				
Best time to call?			Which number do you prefer that we call? <input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone							
Physical Address (Street Number & Name)						Apt #				
City			State		Zip		County			
Mailing Address (if different from physical address)										
City			State		Zip					
Employer * (Source of Income)				Employer Address (Street Number & Name)						
City			State		Zip		Time at Job?			
Work Phone #			Job Title			Supervisor				
Pay Frequency: (check one) <input type="checkbox"/> 1 st & 15 th of month <input type="checkbox"/> 15 th & end of month <input type="checkbox"/> Biweekly (every 2 weeks) <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (last day) <input type="checkbox"/> Monthly (1 st day) <input type="checkbox"/> Monthly (3 rd day) <input type="checkbox"/> Self-Employed					Next Payday		Current and Expected		Work Shift	
							Gross Monthly Income Gross Monthly Obligations \$ \$			
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.										
Are you currently in bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no How did you hear about us? (Circle one.)										
Friend/Referral Name of referrer? _____ Internet Billboard Postcard Saw Store Television Yellow Pages Repeat Customer Other: _____										

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

12/11/14
Date

Co-Applicant Signature

Date

Income Worksheet

Employee Use Only

Income

Employment	Description	Amount
Gross Monthly Salary or Wages		\$ 2000
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$
Social Security/ Disability		\$
Gross Pension/Retirement		\$
Unemployment		\$
Alimony or Child Support		\$
Other Income (Babysitting, Lawn care, etc.):		\$
Total Current/Expected Income	Part 1: Please add all Income amounts and enter amount here	+ \$ 2,000
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	- \$ 100
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income <u>must be</u> equal to or greater than the Required Residual Income.		= \$ 1900
Applicant Name: EMIE DUARTE		<div style="background-color: black; width: 100px; height: 100px; margin: 0 auto;"></div> <p>***Employee Use Only***</p>
Today's Date: 12/11/14		
Driver's License/Government Issued ID Number: [REDACTED]		
<p>Alimony, child support or separate maintenance income need not be revealed if you do not wish it considered as a basis for repaying this obligation.</p>		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 12069-0140866

Customer Name: Ernie D Duarte Address: 5440 River Glen Dr Apt 384 Las Vegas, NV 89103 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: 2008 HONDA CIVIC 2HGFA165X8H523552
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Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licensee," "we," "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider licensed and regulated by the Nevada Financial Institutions Division, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Phone: (702) 486-4120, Fax: (702) 486-4563, <http://www.fid.state.nv.us/>. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/13/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. **Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS 604A.065.** Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$319.80	1/12/2015
2	\$319.80	2/11/2015
3	\$319.80	3/13/2015
4	\$319.80	4/12/2015
5	\$319.80	5/12/2015
6	\$319.80	6/11/2015
7	\$319.80	7/11/2015
8	\$285.71	8/10/2015
9	\$285.71	9/9/2015
10	\$285.71	10/9/2015
11	\$285.71	11/8/2015
12	\$285.71	12/8/2015
13	\$285.71	1/7/2016
14	\$285.74	2/6/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		\$4,238.60

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

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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 Receipt/Repayment Plan Receipt (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: Emie D Duarte
LOAN AGREEMENT IDENTIFICATION NO. 12069-0140866 LOAN AGREEMENT DATE: 12/13/2014 2:17:49 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/12/2015 11:40:23 AM
AMOUNT PAID: \$320.00	AGENT RECEIVING PAYMENT: Jasmine Henry	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$19.74
INTEREST PAID:	\$300.26
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$320.00
BALANCE DUE ON LOAN:	\$1,980.26
NEXT SCHEDULED DUE DATE:	3/13/2015

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

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

Teddy Maroon
Printed Name

Teddy Maroon
Signature

Customer Receipt / Repayment Plan Receipt (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: Emie D Duarte
LOAN AGREEMENT IDENTIFICATION NO. 12069-0140866 LOAN AGREEMENT DATE: 12/13/2014 2:17:49 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/15/2015 06:06:04 PM
AMOUNT PAID: \$350.00	AGENT RECEIVING PAYMENT: Etna Tamayo	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$350.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$350.00
BALANCE DUE ON LOAN:	\$2,001.78
NEXT SCHEDULED DUE DATE:	2/11/2015

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

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

Teady Maranon

Printed Name

Teady Maranon

Signature

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 12069-0140866
Date: 12/13/2014

Customer Name: EMIE DUARTE
Address: 5440 RIVER GLEN DR UNIT 384
LAS VEGAS, NV 89103
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: VIN: 2HGFA165X8H523552
License Plate State and No: NV 888 VZM Color: BLUE Year: 2008 Make: HONDA Model: CIVIC

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, EMIE DUARTE, 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: _____

APP002957
ROA 001363



NEVADA

US.
NV

DRIVER LICENSE



1 DUARTE
2 EMIE D

3 5440 RIVER GLEN DR UNIT 384
4 LAS VEGAS, NV 89103-7418
5
6
7
8
9
10

Emie D Duarte



FACTS**WHAT DOES TMX FINANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

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

What?

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

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

How?

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

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

To limit our sharing

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

Please note:

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

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

Questions?

Call 800-804-5368

FACTS**WHAT DOES TMX FINANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

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- 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?

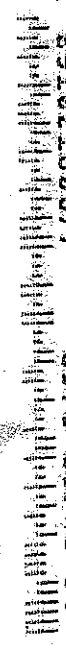
Call 800-804-5368

TITLEMAX
4077 W. Charleston Blvd.
Las Vegas, NV 89102
702-678-6800

Emile D. Poarte
5440 River Glen Dr
APT 384
Las Vegas

89102160677

BC: 89102160677

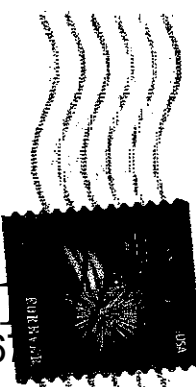


RETURN TO SENDER
VACANT
UNABLE TO FORWARD

*0579-09740-30-44

NIXIE
891 42 1009 2204/03/15

30 MAR 2015 PM 2 L



APP00296
ROA 00136

Repossession Checklist - NV

REPOSSESSED

FILE	COMPLETED
Repayment Plan Offer Letter	<input checked="" type="checkbox"/>
Certificate of Mailing	<input checked="" type="checkbox"/>
DM Repo Approval	<input checked="" type="checkbox"/>
Notice of Our Plan to Sell Property	<input type="checkbox"/>
Certificate Mailing	<input type="checkbox"/>
Repo Fee Receipt	<input type="checkbox"/>
Repo Expense Check	<input type="checkbox"/>
Repossession Inspection	<input type="checkbox"/>
Repossession Inventory	<input type="checkbox"/>
Repossession Checklist	<input type="checkbox"/>
Voluntary Surrender Form (if applicable)	<input type="checkbox"/>

SOLD

FILE	COMPLETED
Bid Sheet/DM Sale Approval	<input type="checkbox"/>
Bill of Sale	<input type="checkbox"/>
Dealer License	<input type="checkbox"/>
Repossession Affidavit	<input type="checkbox"/>
Payment Check/Money Order	<input type="checkbox"/>
Receipt	<input type="checkbox"/>
Title for Sale	<input type="checkbox"/>
Explanation of Calculation of Surplus	<input type="checkbox"/>
Certificate of Mailing	<input type="checkbox"/>
Excess Proceeds Check (if applicable)	<input type="checkbox"/>

REDEEMED

FILE	COMPLETED
Payment Check/Money Order	<input type="checkbox"/>
Receipt	<input type="checkbox"/>
Title with Lien Released	<input type="checkbox"/>
Vehicle Release Form	<input type="checkbox"/>

Notes: OUT FOR REPO INTERVIEW 4/16/15.

Store Manager Review: Signature/Date

ETU mup 4/16/15

TitleMax of Nevada, Inc. d/b/a TitleMax
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

3/28/2015
Emie D Duarte
5440 River Glen Dr Apt 384
Las Vegas, NV 89103

Re: Opportunity to Enter into a Repayment Plan

Dear Emie D Duarte

On 12/13/2014 2:17:49 PM you entered into Title Loan Agreement ("Loan Agreement") number 12069-0140866 with TitleMax of Nevada, Inc. On 3/14/2015 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written **AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN** ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 04/15/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$457.27. The total of payments on the remaining balance on the original transaction is \$2,286.35. You made the following payment(s) on the loan:

Date:	Amount\$
-------	----------

The total amount due if you enter into a Repayment Plan on or before 04/15/2015 will be \$1,829.08.

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

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

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

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

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

Sincerely,


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

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

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

(1) The amount of the debt is \$2,286.35; (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.

APP002963
ROA 001369

TITLEMAX
477 W. Charleston Blvd.
Las Vegas, NV 89102
702-678-0800

Article Number

- | | |
|---|--|
| <input type="checkbox"/> Adult Signature Required | <input type="checkbox"/> Adult Signature Restricted Delivery |
| <input type="checkbox"/> Certified Mail | <input type="checkbox"/> Recorded Delivery (International) |
| <input type="checkbox"/> COD | <input type="checkbox"/> Registered |
| <input type="checkbox"/> Delivery Confirmation | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Express Mail | <input type="checkbox"/> Signature Confirmation |
| <input type="checkbox"/> Insured | |

Addressee (Name, Street, City, State, & ZIP Code™)

Allen Denech
445 S. Fort Apache
#108-16
Las Vegas - NV 89103
Eme Denech Den or
Post 384
LV-NV 89103
3000 Allen Denech
2805 Palm Springs Way
LV-NV 89102

Postage

(If issued as a certificate of mailing or for additional copies of this bill) Postmark and Date of Receipt

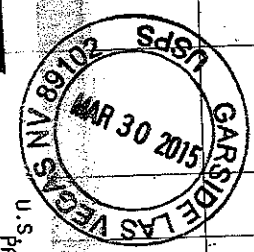
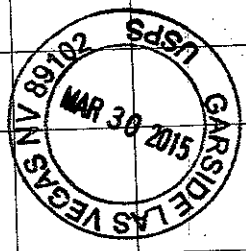
Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee

Postmaster, Per (Name of receiving employee)

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

June 2011 (Page 1 of 2)



1000

U.S. POSTAGE
 PAID
 LAS VEGAS, NV
 MAR 30 15
 00015050-09

\$1.41

Adult Signature Required
 Adult Signature Restricted
 Delivery Confirmation
 Signature Confirmation
 Registered Mail
 Return Receipt for Merchandise
 Signature Confirmation

RE: Repo approval Duarte, Emie

Christy Craft

Thu 4/16/2015 6:03 PM

To: TM-LasVegas-NV19 12069 <TM-LasVegas-NV19@titlemax.com>;

Approved

Christy Craft
District Manager, R20, D85
TMX Finance
3900 W. Sahara
Las Vegas, NV 89102
Ph: 702-982-9185
Cell: 702-982-9185
E-Mail: Christy.craft@titlemax.biz

From: TM-LasVegas-NV19 12069
Sent: Thursday, April 16, 2015 2:32 PM
To: Christy Craft
Subject: Repo approval Duarte, Emie

Hi Christy,
Here are the forms for a repo approval on Emie Duarte
2008/ Honda / Civic LX
Original loan \$2000
Rought: \$5,050
REPAYMENT PLAN LETTER EXP DATE : 4/15/2015
CX HAS NOT ANSWERED CALLS OR FV
Thank you,
Etna Tamayo

TitleMax
4077 West Charleston Blvd.
Las Vegas, NV 89102
ph: 702-878-6800
fax: 702-877-4214
Email: tm-lasvegas-nv19@titlemax.biz

TM-LasVegas-NV19
Store #12069
Region 20, District 85

<https://email.titlemax.biz/owa/>

APP002965
ROA 001371
4/16/2015



Nevada Fax: 702-476-2011 tah Fax: 801-595-1809

Email to: repo@intermountainrecovery.com

LICENSED ~ BONDED ~ INSURED

TAX ID # 87-0503145 www.intermountainrecovery.com

Authorization for Repossession

Check One: ☒ Involuntary ☐ Voluntary Date 4-16-15 Acct # 12089-0140866
Debtor: EMIG Duarte SS # _____
Address: 5440 RIVER GLEN DR APT 384
City: Las Vegas State: NV Zip: 89103
Phone #'s: [REDACTED] Work #: _____
Employer: UMC Address: 1800 W. Charleston Blvd LV
Co-Debtor: N/A SS # _____
Address: _____
City: _____ State: _____ Zip: _____
Phone #'s: _____ Work #: _____
Employer: _____ Address: _____
Year: _____ Make: _____ Model: _____
VIN #: 2HGFA165X8H523552 Color: blue Plate: 888 UZM State: NV
Balance \$: 2413 Past Due: 2413 Payments: 2 Last Paid: 2/12/15

This is your authorization to act as our agent to collect or repossess the above collateral.

Company Name: TITLEMAX NV19 Assignor: Elena M. Tamayo
Address: 4077 W. Charleston Blvd LV-NV 89102
Phone: 702-878-6800 ext: _____ Fax: 702-878-4214
Email: tm-lasvegas-nv19@titlemax.com Signature: [Signature]

APP002966
ROA 001372

Skip Trace Request Form

Store Name TM-LASVEGAS-NV19 Store 5 Digit Number 12069
Store Email TM-LASVEGAS-NV19@TITLEMAX.BIZ
Requested by KARLA IBARRA Date Requested 4/07/2015

Customer Information

Account Number 12069-0140866 Date of Birth 09 / 16 / 1980
First /Middle/Last Name EMIE / / DUARTE
Social Security Number 616 -06 - 7004 DL Number NV2103243695
Last Known Address 5440 RIVER GLEN DR #384 LAS VEGAS, NV 89103
Additional Address _____

Last Known:

Home Phone Cell Phone Work Phone

Type of Search Requesting: Person Search - .35 (Required if any other searches are requested)

Person Search - .35

Provides the past and current addresses along with any home or cell phone numbers associated with those addresses.

Relatives, Neighbors, & Associates – 1.62

Provides information regarding relatives, neighbors, and associates for the customer's current address.

Reverse Lookup - .10

Allows you to enter a known number to see the person or business associated with it. If this report is chosen, please specify in the "Special Notes" section the number you would like searched.

Contact Card Report – 3.79

Provides contact information for at home, at work, through family, through associates, and through neighbors.

Flat Rate Comprehensive Report – 5.70

Provides the most extensive report by showing the customer's information for past and current addresses, new occupants of past addresses, neighbors of past and current addresses, people at work, family, and associates

Special Notes:

Important: The Company can only perform a skip trace search on a person who is an actual customer and has signed the Customer Contract. Do not request reports on spouses, family members, or anyone else who is not a customer.

APP002967
ROA 001373

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
2HGFA165X8H523552	2008	HOND	CIVIC LX	P4D	NV007427990
DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT
12/12/2014	71530	G			GVWR
VEHICLE COLOR	ODOMETER BRAND			BRANDS	
	ACTUAL MILES				

OWNER(S) NAME AND ADDRESS

DUARTE EMIE D
 MARAON LOLITA S
 5440 RIVER GLEN DR UNIT 384
 LAS VEGAS NV 89103-7418

OR

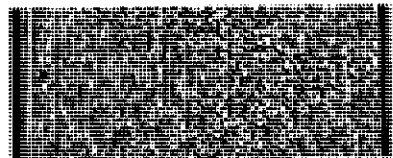
LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC. DBA TITLEMAX
 4077 W CHARLESTON BLVD
 LAS VEGAS NV 89102-1606

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

SIGNATURE OF AUTHORIZED AGENT _____ DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



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

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

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

Address _____ City _____ State _____ Zip Code _____

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.
☐ NO TENTHS ☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY.
☐ Exempt - Model year over 9 years old.

ODOMETER READING _____

Signature of Seller(s)/Agent/Dealership _____

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

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

Dealer's License Number _____ Date of Sale _____

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

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

CONTROL NO.

832305AC

(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

APP002968

ALTERATION OR ERASURE VOIDS THIS TITLE

OUT FOR REPO REQUEST FORM

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

Customer Name: Ernie Duarte

Account Number: 12069-0140866

Account Information	Vehicle Information
Days Past Due: <u>33 days</u>	Year/Make/Model: <u>2008/Honda/Civic LX</u>
Days Past PPD: <u>N/A</u>	Last Known Mileage: <u>71,506</u>
First or Second Default: <u>second</u>	Current Black Book Value: <u>\$5,050</u>
Original Loan Date: <u>12/13/2014</u>	Condition of Vehicle if Known: <u>A</u>
Original Loan Amount: <u>2000</u>	
Add On Date: <u>N/A</u>	
Add On Amount: _____	
Total Paid to Date: <u>\$670</u>	
Current Amount Due: <u>\$2413</u>	

Voluntary ☐ Involuntary ☒

Where applies, was the Voluntary Surrender Form signed? _____

Is the contract signed by all applicable parties? _____

Special Notes:

SM or ASM signature verifying all info is accurate: _____

Date

2/16/15

Contact Information

4/16/2015

Company: Titlemax - Stores (314391)
 Contact: Alalia Lundy
 E-Mail: tm-lasvegas-nv19@titlemax.biz

Telephone: 404-542-6618
 Fax:

Notes

Vehicle Info For 2008 Honda Civic LX 4D Sedan

MSRP: \$17,760	VIN: 2HGFA1658	Adj. State: National
Fin Adv: \$7,625	UVC: 2008360047	Mileage: 0
Equip Ret: \$19,273	MPG: 25/36	Mileage Cat: B
Tire Size: 205/55R16	Weight: 2751	Cylinders: 4
Base HP: 140 @ 6300	Fuel Type: Gas	Transmission: A
Taxable HP: 16.1	Wheelbase: 106.3	Drive Train: FWD
Model Number: FA1658EW	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 4/16/2015

	X-CL	Clean	Average	Rough
Base	\$7,950	\$7,350	\$6,350	\$5,050
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$7,950	\$7,350	\$6,350	\$5,050

Trade In Black Book values as of 4/16/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,450	\$6,450	\$4,795
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,450	\$6,450	\$4,795

Retail Black Book values as of 4/16/2015

X-CL	Clean	Average	Rough
------	-------	---------	-------

APP002970
 ROA 001376

	X-CL	Clean	Average	Rough
Base	\$10,525	\$9,725	\$8,425	\$6,725
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$10,525	\$9,725	\$8,425	\$6,725

Residual Black Book values as of 4/16/2015

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

Black Book Add/Deducts

w/o Auto Trans -650

APP002971
ROA 001377

STATE OF CALIFORNIA

CERTIFICATE OF TITLE

VEHICLE HISTORY

U721310018A

AUTOMOBILE

VEHICLE ID NUMBER

2H1FA165XAH71552

BODY TYPE/MODEL

4D

UNLADEN
AX WEIGHT

FEE

TRANSFER DATE

YR

MODEL

MAKE

2008 HOND

PLATE NUMBER

E74973

REGISTRATION

EXPIRATION DATE

06/02/2009

ISSUE DATE

10/04/13

YR/ST
SOLD

2008 EE

CLASS

YR

MO

EQUITY/TRUST NUMBER

UX

MOTORCYCLE ENGINE NUMBER

ODOMETER DATE

05/31/2008

ODOMETER READING

7 MI

ACTUAL MILEAGE

REGISTERED OWNER(S)

MARAON LOLITA S/
MARAON EMILE
129 N AVENUE 56
LOS ANGELES CA 90042

I certify (or declare) under penalty of perjury under the laws of the State of California that THE SIGNATURE(S) BELOW RELEASES
INTEREST IN THE VEHICLE.

1a.

DATE

SIGNATURE OF REGISTERED OWNER

1b.

DATE

SIGNATURE OF REGISTERED OWNER

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a
false statement may result in fines and/or imprisonment.

The odometer now reads [] (no tenths), miles and to the best of my knowledge reflects the actual
mileage unless one of the following statements is checked.

WARNING ☐ Odometer reading is not the actual mileage. ☐ Mileage exceeds the odometer mechanical limits.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

DATE

TRANSFEROR SELLER SIGNATURE(S)

DATE

TRANFEREE/BUYER SIGNATURE(S)

PRINTED NAME OF SELLER OR AGENT SIGNING FOR A COMPANY

PRINTED NAME OF BUYER OR AGENT SIGNING FOR A COMPANY

IMPORTANT READ CAREFULLY

Any change of Lienholder (holder of security interest) must be reported to the Department of Motor Vehicles within
10 days.

LIENHOLDER(S)

2. X

Signature releases interest in vehicle. (Company
names must be countersigned)

Release Date

APR 02 2009 730418

REG. 17, 2008 (REV. 6/10)

KEEP IN A SAFE PLACE - VOID IF ALTERED

Any change of registered owner, lessor or lessee of a vehicle, and the Department of Motor Vehicles (DMV) in ten (10) days. The title, transfer fee and in some cases, a sales tax, must be presented to DMV to record the ownership change.

1. TRAILER (ONLY) - FEDERAL OR STATE LICENSE NO. (SEE DMV CARD)	
2. LAST NAME FIRST	
3. STREET ADDRESS OR P.O. BOX NUMBER	
4. CITY	STATE ZIP CODE
5. MAILING ADDRESS STREET OR P.O. BOX NUMBER (DO NOT CHECK IF SAME AS ABOVE)	
CITY	STATE ZIP CODE
6. TRAILER (COMBOS ONLY) - FEDERAL OR STATE LICENSE NO.	

7. If there is a mailing address entered on this form, I certify that it is a valid, existing and accurate address. I consent to receive service of process at this mailing address pursuant to California Civil Code Sections 415.20(b), 415.30(a) and 415.50. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

8A. DATE	8B. PURCHASE PRICE OR IF GIFT, \$0 STATE
9A. DATE	9B. PURCHASE PRICE OR IF GIFT, \$0 STATE

10. LEASED TO ADDRESS OF (SEE DMV CARD) - FEDERAL OR STATE LICENSE NO. (SEE DMV CARD)	
11. NAME OF OWNER/LESSOR - FEDERAL OR STATE LICENSE NO. (SEE DMV CARD) - DO NOT ENTER NAME OF REGISTERED OWNER(S) ABOVE ELECTRONIC LIENHOLDER ID	
12. STREET ADDRESS OR P.O. BOX NUMBER	
CITY	STATE ZIP CODE

13. THE FOLLOWING INFORMATION IS PROVIDED BY LICENSED CALIFORNIA DEALERS
FEDERAL LAW REQUIRES THAT THE SELLER OF A MOTOR VEHICLE DISCLOSE THE ODOMETER READING OF THE VEHICLE AT THE TIME OF SALE. FAILURE TO DISCLOSE OR MAKING A FALSE STATEMENT MAY RESULT IN FINES AND IMPRISONMENT.
The signature below certifies that the odometer reading entered above is the actual mileage recorded by the seller, and certifies to the odometer reading entered above by signature of the seller.

14. Odometer now reads	DATE	SIGNATURE OF SELLER	PRINTED NAME OF AGENT	DEALER NAME	DEALER NUMBER	R/S NUMBER
15. Odometer now reads						
16. Odometer now reads						
17. Odometer now reads						

Ability to Pay Summary

Loan Number	12069-0140866
Customer Name	EMIE DUARTE
Is Customer a Covered Borrower	No
Requested Loan Amount	\$2,000.00
Title Fee	\$20
MLV Amount	\$5,000
Gross Monthly Income	\$2,000.00
Current and Expected Monthly Obligations	\$100.00
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	\$1,900.00

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	8,956
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	5,020
Interest Rate		15.99%
Max Cash to Customer Amount	\$	7,000.00
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%

210 INSTALLMENT RATE STRUCTURE

Term	Rate
100.00	999.99
1000.00	1999.99
2000.00	2999.99
3000.00	3999.99
4000.00	4999.99
5000.00	10000.00
	17.99%
	16.99%
	15.99%
	14.99%
	13.99%
	10.99%

Contact Information

12/15/2014

Company: Titlemax (314391)

Contact: Alalia Lundy

E-Mail: tm-lasvegas-nv19@titlemax.biz

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2008 Honda Civic LX 4D Sedan

MSRP: \$17,760
 Fin Adv: \$7,425
 Equip Ret: \$19,273
 Tire Size: 205/55R16
 Base HP: 140 @ 6300
 Taxable HP: 16.1
 Model Number: FA1558EW
 Price Includes: AT AC

VIN: 1HGFA1558
 UVC: 2008360047
 MPG: 25/36
 Weight: 2685
 Fuel Type: Gas
 Wheelbase: 106.3
 End of Term Months: 0

Adj. State: National
 Mileage: 0
 Mileage Cat: B
 Cylinders: 4
 Transmission: A
 Drive Train: FWD
 End of Term Mileage: 0

Wholesale Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base	\$7,750	\$7,150	\$6,150	\$4,850
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$7,750	\$7,150	\$6,150	\$4,850

Trade In Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$7,220	\$6,270	\$4,605
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,220	\$6,270	\$4,605

Retail Black Book values as of 12/15/2014

	X-CL	Clean	Average	Rough
Base				

APP002975
 ROA 001381

12/15/2014

	X-CL	Clean	Average	Rough
	\$10,325	\$9,525	\$8,225	\$6,450
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$10,325	\$9,525	\$8,225	\$6,450

Residual Black Book values as of 12/15/2014

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

Black Book Add/Deducts

w/o Auto Trans -650

APP002976
ROA 001382

A - 47

604A LOAN REVIEW WORKSHEET

Licensee Name &

DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX

Exam Start

Date: 5/4/2015

Licensee Address: 4077 W. CHARLESTON BLVD LAS VEGAS NV 89102

Borrower Name &

Address: SALLY GIGSBY

Exam as of: 5/4/2015

Examiner: TD

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
12069-0138466	12/2/2014	\$4,120.00	6/30/2015	\$2,603.23	7	\$960.46	170.21%	YES

Loan Type: Deferred Deposit ☐ High-Int Loans ☐ Title Loans ☒

Purpose of loan:

Is the loan secured? YES If so, what is the collateral? 2006 BUIC

If secured by a vehicle title, is it filed and perfected? YES

What is the borrower's expected gross monthly income? \$1,500 Was the borrower's income verified? YES

Payment ☐ Affidavit ☒ Other:

(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

(Applies High-Int Loans)

Does the original term of the HIL not exceed 35 days?

N/A

(Applies to Title Loans Only)

Does the loan amount exceed the fair market value of the vehicle securing the loan?

NO

Fair Market Value:

\$8,310.00

(Applies to Title Loans Only)

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)?

NO

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

YES

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

YES

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

YES

Is the loan a collection account?

YES

Has the loan been extended or renewed?

NO

How many times?

NA

Extensions: Title-6 odd periods;
D/D & High Int Loans - 90 days

Are receipts filed?

YES

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

HAS THE GRACE PERIOD PAYMENTS DEFERRMENT AGREEMENT VIOLATION

Date: 12/2/2014

Title Loan Agreement

Number: 12069-0138466

Customer & Co-Customer Information		ACCOUNT NUMBER: 12069-0138466			
FIRST NAME Sally	LAST NAME Grigsby	CO-CUSTOMER FIRST NAME Crystal Lynn		CO-CUSTOMER LAST NAME Gillespie	
STREET ADDRESS 370 Casa Norte Dr Apt 1096		CO-CUSTOMER STREET ADDRESS 1851 Hillpointe Rd Apt 723		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
City N. Las Vegas	STATE NV	ZIP CODE 89031	CO-CUSTOMER CITY Las Vegas	CO-CUSTOMER STATE NV	CO-CUSTOMER ZIP CODE 89074
HOME PHONE	DATE OF BIRTH	CO-CUSTOMER PHONE	CO-CUSTOMER DATE OF BIRTH		
Motor Vehicle & Licensee Information		LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (702)878-6800			
LICENSEE STREET ADDRESS 4077 W. Charleston Blvd.		LICENSEE CITY Las Vegas	LICENSEE STATE NV	LICENSEE ZIP CODE 89102	
VEHICLE IDENTIFICATION NUMBER (VIN) 3G5DB03LX6S500676		LICENSE PLATE 77077			
VEHICLE YEAR 2006	VEHICLE MAKE BUICK	VEHICLE MODEL RENDEZOUS	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 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 \$4,120.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4663% from the date of this Loan Agreement until 06/30/2015 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.

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

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TM.TB.NV.installment-title-loan-agreement-12-2-2014
ROA 001385

GENERAL TRUTH-IN-LENDING DISCLOSURES

<p>ANNUAL PERCENTAGE RATE</p> <p>The cost of your credit as a yearly rate.</p> <p>170.2129 %</p>	<p>FINANCE CHARGE</p> <p>The dollar amount the credit will cost you.</p> <p>\$2,603.23</p>	<p>Amount Financed</p> <p>The amount of credit provided to you or on your behalf.</p> <p>\$4,120.00</p>	<p>Total of Payments</p> <p>The amount you will have paid after you have made all payments as scheduled.</p> <p>\$6,723.23</p>
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Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$960.46	1/1/2015 and each 30 days thereafter
1	\$960.47	6/30/2015

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	\$4,120.00
1. Amount given to you directly:	\$4,100.00
2. Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$20.00
4. Amount paid to _____ on your behalf:	\$0.00

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

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

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

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

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

Default, Acceleration, Repossession, and Post-Default Interest.

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

Governing Law and Assignment.

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

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

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

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

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

- (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
- (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
- (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

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

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

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

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

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

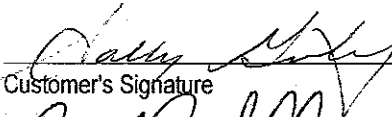
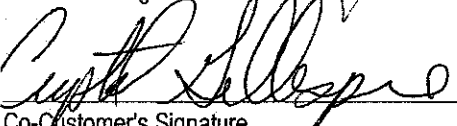
8. This Arbitration Provision is binding upon and binds you, your respective heirs, successors and assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations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

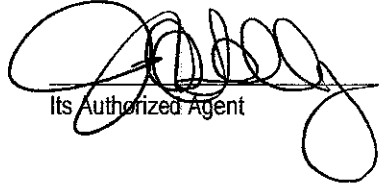
9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: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

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

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

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


Customer's Signature

Co-Customer's Signature
12/2/14
Date
12/2/14
Date


Its Authorized Agent
12-2-14
Date

Affidavit

STATE OF NEVADA
COUNTY OF CLARK

Title Loan Agreement No.: 12069-0138466
Date: 12/02/2014

Customer Name: SALLY GRIGSBY
Address: 370 CASA NORTE DR APT 1096
NORTH LAS VEGAS, NV 89031
Co-Borrower Name: CRYSTAL GILLESPIE
Address: 1851 HILLPOINT RD PAT 723
LAS VEGAS, NV 89074

Licensee Name: TitleMax of Nevada, Inc. d/b/a TITLEMAX
Address:
4077 W CHARLESTON BLVD
LAS VEGAS, NV 89102

Vehicle Information: VIN: 3G5DB03LX6S500676
License Plate State and No: NV 77077 Color: RED Year: 2006 Make: BUICK Model: RENDEZOUS

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, SALLY GRIGSBY/CRYSTAL GILLESPIE, 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: _____

APP002984
ROA 001390

Payslip: Crystal Gillespie: 11/23/2014
(Regular) - Complete

10:52 AM
11/30/2014
Page 1 of 2



Company Information

Name	Address
Bellagio	P.O. Box 7700 Las Vegas, NV 89177 United States of America

Payslip Information

Name	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Crystal Gillespie	38896	11/10/2014	11/23/2014	11/28/2014	

Current and YTD Totals

Balance Period	Gross Pay	Post Tax Deductions	Taxes	Pre Tax Deductions	Net Pay
Current	2,153.97	34.79	509.39	40.00	1,569.79
YTD	55,995.38	3,375.58	13,521.76	960.00	38,138.04

Earnings

Description	Dates	Hours	Rate	Amount	YTD
Excess Life	11/10/2014 - 11/23/2014	0.00	0.00	0.41	9.84
Excess Life	11/10/2014 - 11/23/2014	0.00	0.00	0.18	4.32
Regular	11/10/2014 - 11/23/2014	80.00	25.7651	2,061.21	42,654.02
Overtime 1.5	11/10/2014 - 11/23/2014	2.40	25.7651	92.76	5,395.39
Holiday Not Worked 1.0					66.99
Holiday Worked 1.0					139.13
General Increase - Lump Sum					937.85
PTO Cash Out					1,030.62
PTO					5,771.38
Total:				2,154.56	56,009.54

Taxes

Description	Amount	YTD
OASDI	131.10	3,413.00
Medicare	30.66	798.00
Federal Withholding	347.63	9,310.00
Total:	509.39	13,521.00

Post Tax Deductions

Description	Amount	YTD
Long Term Disability - Voluntary	18.78	4.00
Short Term Disability - Voluntary	16.01	16.01
Total:	34.79	20.01

Pre Tax Deductions

Description	Amount	YTD
Medical - Pre Tax	40.00	40.00
Total:	40.00	40.00

Subject or Taxable Wages

Description	Amount	YTD
OASDI - Taxable Wages	2,114.56	

APP002985
ROA 001391

Customer Receipt/Repayment Plan Receipt (210 day loan)

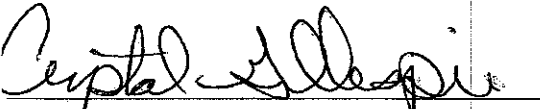
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #19 4077 W. Charleston Blvd. Las Vegas, NV 89102		PAYMENT MADE ON BEHALF OF OR BY: Sally Grigsby
LOAN AGREEMENT IDENTIFICATION NO. 12069-0138466 LOAN AGREEMENT DATE: 12/2/2014 3:10:33 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 01/30/2015 03:50:30 PM
AMOUNT PAID: \$600.00	AGENT RECEIVING PAYMENT: Jasmine Henry	

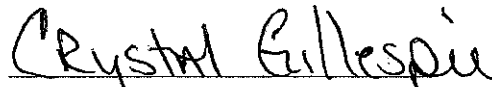
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$600.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$600.00
BALANCE DUE ON LOAN:	\$4,653.57
NEXT SCHEDULED DUE DATE:	1/31/2015

- ☐ 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

NEVADA

USA
NV

DRIVER LICENSE

1 GRIGSBY

2 SALLY RICHARSON

8 370 CASA NORTE DR UNIT 1096

NORTH LAS VEGAS, NV 890313325

15 Sex F

9 Class

12 Restr F

Sally Grigsby

APP002987
ROA 001393

NEVADA

USA
NV

DRIVER LICENSE

1 GILLESPIE

2 CRYSTAL LYNN

8,900 DOMNUS LN APT 204

LAS VEGAS, NV 89144-0850

15 Sex F

9 Class C

12 Restr A

Crystal Gillespie

APP002988
ROA 001394

FACTS**WHAT DOES TMX FINANCE DO WITH YOUR PERSONAL INFORMATION?****Why?**

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

What?

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

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

How?

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

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

To limit our sharing

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

Please note:

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

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

Questions?

Call 800-804-5368

What do we do	
How does TMX FINANCE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does TMX FINANCE collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for a loan or give us your income information ▪ open an account or provide employment information ▪ show us your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market you ▪ sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as TMX Finance LLC; EquityAuto Loan, LLC; TitleMax of Alabama, Inc.; TitleMax of Arizona, Inc.; TitleMax of California, Inc.; TitleMax of Delaware, Inc.; TitleMax of Georgia, Inc.; TitleMax of Illinois, Inc.; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; TitleMax of Nevada, Inc.; TitleMax of New Mexico, Inc.; TitleMax of Ohio, Inc.; TitleMax of South Carolina, Inc.; TitleMax of Tennessee, Inc.; TitleMax of Texas, Inc.; TitleMax of Utah, Inc.; TitleMax of Virginia, Inc.; TitleMax of Wisconsin, Inc.; TMX Finance of California, Inc.; TMX Finance of Florida, Inc.; TMX Finance of Louisiana, LLC; TMX Finance of Mississippi, Inc.; TMX Finance of Nevada, Inc.; TMX Finance of Texas, Inc.; TMX Finance of Virginia, Inc.; TMX Credit, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>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.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.</i>
Other Important Information	
NA	
<p>Provided by: TMX Finance LLC; EquityAuto Loan, LLC; TitleMax of Alabama, Inc.; TitleMax of Arizona, Inc.; TitleMax of California, Inc.; TitleMax of Delaware, Inc.; TitleMax of Georgia, Inc.; TitleMax of Illinois, Inc.; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; TitleMax of Nevada, Inc.; TitleMax of New Mexico, Inc.; TitleMax of Ohio, Inc.; TitleMax of South Carolina, Inc.; TitleMax of Tennessee, Inc.; TitleMax of Texas, Inc.; TitleMax of Utah, Inc.; TitleMax of Virginia, Inc.; TitleMax of Wisconsin, Inc.; TMX Finance of California, Inc.; TMX Finance of Florida, Inc.; TMX Finance of Louisiana, LLC; TMX Finance of Mississippi, Inc.; TMX Finance of Nevada, Inc.; TMX Finance of Texas, Inc.; TMX Finance of Virginia, Inc.; TMX Credit, Inc.</p>	

(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: Sally Grigsby
LOAN AGREEMENT IDENTIFICATION NO. 12069-0138466		DATE/TIME OF RECEIPT OF PAYMENT: 03/25/2015 09:05:00 AM
LOAN AGREEMENT DATE: 12/2/2014 3:10:33 PM If you have multiple loans, this payment was applied to the loan number identified above.		
AMOUNT PAID: \$600.00	AGENT RECEIVING PAYMENT: Etna Tamayo	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$600.00
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$600.00
BALANCE DUE ON LOAN:	\$4,491.02
NEXT SCHEDULED DUE DATE:	4/1/2015

- ☐ **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 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.

Cost drop more orders

Printed Name Signature

Customer Receipt/Repayment Plan Receipt (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: Sally Grigsby
LOAN AGREEMENT IDENTIFICATION NO. 12069-0138466 LOAN AGREEMENT DATE: 12/2/2014 3:10:33 PM If you have multiple loans, this payment was applied to the loan number identified above.		DATE/TIME OF RECEIPT OF PAYMENT: 02/23/2015 09:14:43 AM
AMOUNT PAID: \$600.05	AGENT RECEIVING PAYMENT: Etna Tamayo	

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	\$0.00
INTEREST PAID:	\$600.05
CHARGES PAID:	\$0.00
FEES PAID:	\$0.00
TOTAL AMOUNT PAID TODAY:	\$600.05
BALANCE DUE ON LOAN:	\$4,514.63
NEXT SCHEDULED DUE DATE:	3/2/2015

- ☐ 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

TitleMax of Nevada, Inc. d/b/a TitleMax
4077 W. Charleston Blvd.
Las Vegas, NV 89102
(702)878-6800

1/16/2015

Sally Grigsby Crystal Lynn Gillespie
370 Casa Norte Dr Apt 1096 1851 Hillpointe Rd Apt 723
N. Las Vegas, NV 89031 Las Vegas, NV 89074

Re: Opportunity to Enter into a Repayment Plan

Dear Sally Grigsby and Crystal Lynn Gillespie:

On 12/2/2014 3:10:33 PM you entered into Title Loan Agreement ("Loan Agreement") number 12069-0138466 with TitleMax of Nevada, Inc. On 1/2/2015 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written **AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN** ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 02/01/2015: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$939.28. The total of payments or the remaining balance on the original transaction is \$4,696.39. You made the following payment(s) on the loan:

Date: Amount\$

The total amount due if you enter into a Repayment Plan on or before 02/01/2015 will be \$3,757.11.

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

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

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

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

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

Sincerely,


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

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

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

(1) The amount of the debt is \$4,696.39; (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.

APP002993
ROA 001399