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

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

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

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

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

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

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

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

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 9/8/14	State Issued ID Number [redacted]	Date of Birth [redacted]	Social Security # [redacted]
Last Name Jasso	First Name Neil Jas		Middle Name
Home Phone [redacted]	Cell Phone† [redacted]		Email Address (optional)††
Best time to call? After 4pm	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone		
Physical Address (Street Number & Name) 4 Arizona circle			Apt #
City C.C.	State NV	Zip 89701	County USA
Mailing Address (If different from physical address) same as above			
City	State	Zip	

Source of Income

Employer * (Source of Income) Click. Bond	Employer Address (Street Number & Name) 2180 Lockheed Way		
City	State	Zip	Time at Job? 9 yrs
Work Phone # 775-885-8000	Title Engineering	Supervisor Zac	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☑ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	9/19/14	$3,600	$ 500	7A-3:30P

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

Credit References

Business Name Kohls		Phone # 1800 937 1500	
Address (Street Number & Name) HWY 395	City C.C.	State NV	Zip 89701
Business Name Att		Phone #	
Address (Street Number & Name) HWY 50	City C.C.	State NV	Zip 9970

Personal References

[redacted]

Co-Applicant Information

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

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

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

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

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

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

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

Applicant Signature _____ **Date** 9/8/14

Co-Applicant Signature _____ **Date** _____

Affidavit

STATE OF NEVADA
COUNTY OF CARSON

Title Loan Agreement No.: 14069-0125201
Date: 9/8/14

Customer Name: Neil Jasso Address: 4 Arizona Cicle Carson City, NV 89701 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 2020 E. William St Carson City, NV 89701

Vehicle Information: VIN: 1D7HU18288J106047
License Plate State and No: 531YBC Color: Blue Year: 2008 Make: Dodge Model: Ram 1500

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, Neil Jasso, being first duly sworn, states as follows:

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

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1D7HU18288J106047	2008	DODG	RAM 1500 Q	TCW	NV002320057

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/13/2007	5	G		5258	6700	

VEHICLE COLOR

ODOMETER BRAND
ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS
JASSO NEIL OR
LOPEZ ALONZO ANGEL CALERO
4 ARIZONA CIR
CARSON CITY NV 89701-5410

LIENHOLDER(S) NAME AND ADDRESS
DC FIN SVCS AMER LLC
PO BOX 997533
SACRAMENTO CA 95899-7533

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

SIGNATURE OF AUTHORIZED AGENT — DATE MAY 19 2014

PRINTED NAME OR COMPANY STAMP — DC FIN SVCS AMER LLC

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

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

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

Address — City — State — Zip Code

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

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 1011441B
(THIS IS NOT A TITLE NO.)

RD-2 (Rev. 1/06)

ALTERATION OR ERASURE VOIDS THIS TITLE

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1C[illegible]A2B8[illegible]1D[illegible]847	2008	DODG	RAM 1500 ST	TCK	NV0072731176

DATE ISSUED	ODOMETER READING	FUEL TYPE	GROSS TAX PD	EMPTY WT	GROSS WT	OTHER
09/10/2014	5	G		5250	6499	

VEHICLE COLOR: | ODOMETER BRAND: ACTUAL MILES | LEASED:

OWNER(S) NAME AND ADDRESS

JASON NEAL

LOPEZ ALONZO ANGEL CALERO

5 ARIZONA CIR

CARSON CITY NV 89701-5410

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA

2620 E WILLIAM ST

CARSON CITY NV 89701-2701

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 FALSIFY A MILEAGE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

[illegible]

Printed Full Legal Name of Buyer

Printed Full Legal Name of Buyer

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

[illegible]

ODOMETER READING

Signature of Seller Printed Name of Seller

Signature of Buyer Date of Sale

I hereby certify that the above information appears on the odometer. Printed Name of Seller

Signature of Buyer Printed Legal Name of Buyer

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

CERTIFICATE NO.

[illegible]

(THIS IS NOT A TITLE)

Vehicle Date

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 9/8/2014

Company: Titlemax (314391)
Contact: Justine Pugliese
E-Mail: jurstine.pugliese@titlemax.com
Telephone: 775-883-1252
Fax:

Notes

Vehicle Info For 2008 Dodge Ram 1500 SLT Quad Cab 4WD

MSRP: $33,610
Fin Adv: $20,075
Equip Ret: $37,490
Tire Size: 275/60R20
Base HP: 235 @ 4400
Taxable HP: 49.2
Model Number: DR6H42
Price Includes: AT AC 8CY

VIN: 1D7HU18288J106047
UVC: 2008240572
MPG: 13/17
Weight: 6800
Fuel Type: Gas
Wheelbase: 160.5
End of Term Months: 0

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

Wholesale Black Book values as of 9/8/2014

	X-CL	Clean	Average	Rough
Base	$20,200	$18,600	$15,000	$12,300
Options	$750	$750	$750	$750
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$20,950	$19,350	$15,750	$13,050

Trade In Black Book values as of 9/8/2014

	X-CL	Clean	Average	Rough
Base	N/A	$18,790	$15,430	$11,620
Options	N/A	$750	$750	$750
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$19,540	$16,180	$12,370

Retail Black Book values as of 9/8/2014

	X-CL	Clean	Average	Rough
Base	$23,950	$22,025	$18,125	$14,700
Options	$750	$750	$750	$750
Mileage	N/A	N/A	N/A	N/A
Region	$0	$0	$0	$0
Total	$24,700	$22,775	$18,875	$15,450

Residual Black Book values as of 9/8/2014

	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

- 20-Inch Wheel Package +450
- ✓ 5.7L HEMI V8 +600
- Big Horn +100
- ✓ Chrome Package +150
- Entertainment System +100
- Leather +750
- Lone Star +100
- Navigation System +100
- Power Running Boards +200
- Power Sunroof +350
- Sport App Package +100
- w/o AT - Exc Diesel -1000

APP 003251
ROA 001657

Ability to Pay Summary

Loan Number	
Customer Name	Neil Jasso
Is Customer a Covered Borrower	No
Requested Loan Amount	$9,980.00
Title Fee	$20
MLV Amount	$10,000
Gross Monthly Income	$3,660.00
Current and Expected Monthly Obligations	$500.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	7.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$3,160.00

[illegible]		
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	$	10,020
Interest Rate		7.99%
Max Cash to Customer Amount	$	10,000.00
Actual Cash to Customer Amount	$	9,980.00
Title Fee Amount	$	20
Total Loan Amount	$	10,000

Amortized Loan Payment	$1,920.07
Total Payback Amount	$13,440.47
Minimum Payment to Extend	$799.00
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$1,428.57

[illegible]

Income Worksheet

[redacted]

Employee Use Only

Income		
Employment	**Description**	**Amount**
Gross Monthly Salary or Wages	3,660 Job	$ 3,660
Part-Time Gross Monthly Salary or Wages	X	$
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	+ $ 3,660
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	- $ 500
Part 3: Net Monthly Income Total = Part 1 Total - Part 2 Total Subtract Total Expense from Total Income. The Net Monthly Income must be equal to or greater than the Required Residual Income.		= $ 3,160
Applicant Name: Neil Jasso		[redacted]
Today's Date: 9/8/14		
Driver's License/Government Issued ID Number: [redacted]		

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.

Cash Advance Snapsnot Report

Filter (Location: 14069 Loan: 14069-0125201 Ordered by Date)

Tm Carson City #1
2020 E Williams Street
Carson City, NV 89701
(775)883-1252

09/08/2014

ID #	Orig. Date	Customer Name	Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14069-0125201	**09/08/2014**	**Jasso, Neil**	**A**			**$13,440.47**	**$10,000.00**	**$2,494.64**	**$12,494.64**	**$0.00**	**0**
Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*		*Principal*	*Fees*	*Amt Paid*	*Due*	
14069-0125201-1	NEL	9/8/2014 5:15		X	-		$10,000.00	$0.00	$0.00	$10,000.00	
14069-0125201-2	PMT	9/22/2014 4:0	11/7/2014	X	-		($3,527.13)	$372.87	$3,900.00	($3,527.13)	
14069-0125201-3	PMT	9/29/2014 3:4	11/7/2014	X	-		($1,699.32)	$120.68	$1,820.00	($1,699.32)	
14069-0125201-4	FEE	10/8/2014 7:0		X	-		$0.00	$114.42	$0.00	$114.42	
14069-0125201-5	LOG	11/6/2014 5:4		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0125201-6	PMT	11/7/2014 5:1	12/7/2014	X	-		$0.00	$381.41	$382.00	($0.59)	
14069-0125201-7	PMT	12/5/2014 4:5	1/6/2015	X	-		$0.00	$355.98	$382.00	($26.02)	
14069-0125201-8	FEE	12/7/2014		X	-		$0.00	$25.43	$0.00	$25.43	
14069-0125201-9	LOG	1/6/2015 6:16		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0125201-10	LOG	1/6/2015 6:37		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0125201-11	FEE	1/8/2015 7:10		X	-		$0.00	$381.41	$0.00	$381.41	
14069-0125201-12	LOG	1/7/2015 6:49		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0125201-13	PMT	1/16/2015 3:5	2/5/2015	X	-		$0.00	$127.14	$382.00	($254.86)	
14069-0125201-14	PMT	1/30/2015 4:5	3/7/2015	X	-		($82.22)	$177.99	$500.00	($322.01)	
14069-0125201-15	FEE	2/5/2015 7:35		X	-		$0.00	$74.97	$0.00	$74.97	
14069-0125201-16	PMT	3/6/2015 4:20	4/6/2015	X	-		$0.00	$362.34	$384.00	($21.66)	
14069-0125201-17	LRP	3/6/2015 4:26	4/6/2015	X	-		($4,691.33)	$0.00	$4,744.64	($4,744.64)	
14069-0125201 Totals:		*1*					*$0.00*	*$2,494.64*	*$12,494.64*	*$0.00*	*0*
09/08/2014 Totals:		**1**				**$13,440.47**	**$0.00**	**$2,494.64**	**$12,494.64**	**$0.00**	**0**

A - 56

604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/4/2015

Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV 89701

Exam as of: 5/4/2015

Borrower Name & Address: Shelly Perkins - 264 S. Nevada St, Carson City, NV 89703

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14069-0149028	1/30/2015	$5,020.00	8/28/2015	$2,434.83	6&1	1064.98/1064.95	133.71%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2001 Ford F250 Super If secured by a vehicle title, is it filed and perfected? **YES**

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

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

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

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

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

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $10,650.00

(Applies to Title Loans Only) *NRS 604A.445(1)* Does the original term of the title loan exceed 30 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.445(2)* Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?* **N/A**

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? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Active

Violation: 604A.445, .210 Orig=7454.83 GPDA=8881.90

Title Loan Agreement

Date: 1/30/2015

Number: 14069-0149028

Customer & Co-Customer Information	ACCOUNT NUMBER: 14069-0149028		
FIRST NAME Shelly Renee	LAST NAME Perkins	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 264 S. Nevada St		CO-CUSTOMER STREET ADDRESS	
City Carson City	STATE NV	ZIP CODE 89703	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 (775)883-1252		
LICENSEE STREET ADDRESS 2020 E Williams Street	LICENSEE CITY Carson City	LICENSEE STATE NV	LICENSEE ZIP CODE 89701
VEHICLE IDENTIFICATION NUMBER (VIN) 1ftnw21s91ed10748	LICENSE PLATE 049YRX		
VEHICLE YEAR 2001	VEHICLE MAKE Ford	VEHICLE MODEL F250 Super	COLOR Red/Black

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $5,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 08/28/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

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

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,064.98	3/1/2015 and each 30 days thereafter
1	$1,064.95	8/28/2015

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	1/30/15 Date	Its Authorized Agent	1-30-15 Date
Co-Customer's Signature	Date		

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	Shelly Renee Perkins
LOAN AGREEMENT IDENTIFICATION NO. 14069-0149028 LOAN AGREEMENT DATE: 1/30/2015 4:50:39 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 05/04/2015 09:01:52 AM
AMOUNT PAID: $280.00	AGENT RECEIVING PAYMENT: Amanda Senn

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$280.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$280.00
BALANCE DUE ON LOAN:	$5,356.96
NEXT SCHEDULED DUE DATE:	4/30/2015

- ☐ **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.

Steve Perkins
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Shelly Renee Perkins
LOAN AGREEMENT IDENTIFICATION NO. 14069-0149028 LOAN AGREEMENT DATE: 1/30/2015 4:50:39 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/18/2015 10:36:51 AM
AMOUNT PAID: $301.70	AGENT RECEIVING PAYMENT: Scott Duns

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$301.70
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$301.70
BALANCE DUE ON LOAN:	$5,342.72
NEXT SCHEDULED DUE DATE:	4/30/2015

- ☐ **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.

Shelly Perkins
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Shelly Renee Perkins
LOAN AGREEMENT IDENTIFICATION NO. 14069-0149028 LOAN AGREEMENT DATE: 1/30/2015 4:50:39 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/04/2015 11:47:03 AM
AMOUNT PAID: $250.00	AGENT RECEIVING PAYMENT: Scott Duns

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$250.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$250.00
BALANCE DUE ON LOAN:	$5,386.96
NEXT SCHEDULED DUE DATE:	3/31/2015

- ☐ **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.

Steve Perky
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Shelly Renee Perkins
LOAN AGREEMENT IDENTIFICATION NO. 14069-0149028 LOAN AGREEMENT DATE: 1/30/2015 4:50:39 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/06/2015 05:46:24 PM
AMOUNT PAID: $560.00	AGENT RECEIVING PAYMENT: Scott Duns

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$560.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$560.00
BALANCE DUE ON LOAN:	$5,103.65
NEXT SCHEDULED DUE DATE:	3/31/2015

- ☐ **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.

Shelly Perkins
Printed Name

Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14069-0149028

Customer Name: Shelly Renee Perkins Address: 624 S. Nevada St Carson City, NV 89703 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2020 E Williams Street Carson City, NV 89701 Vehicle Information:2001 Ford F250 Super 1ftnw21s91ed10748

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 01/30/2015 ("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	$551.70	3/1/2015
2	$551.70	3/31/2015
3	$551.70	4/30/2015
4	$551.70	5/30/2015
5	$551.70	6/29/2015
6	$551.70	7/29/2015
7	$551.70	8/28/2015
8	$717.14	9/27/2015
9	$717.14	10/27/2015
10	$717.14	11/26/2015
11	$717.14	12/26/2015
12	$717.14	1/25/2016
13	$717.14	2/24/2016
14	$717.16	3/25/2016
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.

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

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 1/30/2015	State Issued ID Number [redacted]	Date of Birth [redacted]	Social Security # [redacted]
Last Name PERKINS	First Name SHELLY		Middle Name Renee
Home Phone [redacted]	Cell Phone†		Email Address (optional)†† —
Best time to call? ANY before 5pm	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone		
Physical Address (Street Number & Name) 2664 S. NEVADA ST.			Apt # —
City CARSON CITY	State NV	Zip 89703	County Carson
Mailing Address (if different from physical address) Same			
City —	State —	Zip —	

Source of Income

Employer * (Source of Income) RENOWN	Employer Address (Street Number & Name) 1155 MILL ST		
City RENO	State NV.	Zip 89502	Time at Job? 1 ~~month~~
Work Phone # 775 982 4100	Title CNA	Supervisor	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	2/06/15	$2500.00	$500	NIGHT

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

Credit References

Business Name NV ENERGY		Phone #	
Address (Street Number & Name)	City	State	Zip
Business Name SOUTHWEST GAS		Phone #	
Address (Street Number & Name)	City	State	Zip

Personal References

[redacted]

Co-Applicant Information

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

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

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

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

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

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

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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.**

Shelly Perkins
Applicant Signature

1/30/15
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF CARSON

Title Loan Agreement No.: 14069-0149028
Date: 01/30/2015

Customer Name: Shelly Perkins Address: 264 S. Nevada St Carson City, NV 89703 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 2020 E. William St Carson City, NV 89701

Vehicle Information: VIN: 1ftnw21s91ed10748
License Plate State and No: 049yrx Color: Red/Bl Year: 2001 Make: Ford Model: F250 Super

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, Shelly Perkins, 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: Shelly Perkins

Co-Borrower Signature: _____

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1FTNW21S91ED10748	2001	FORD	F250 SUPER	TCW	NV005987285

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
03/01/2013		G			8499	

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

OWNER(S) NAME AND ADDRESS
PERKINS SHELLY RENEE
2165 JODI LN
CARSON CITY NV 89701-5450

LIENHOLDER NAME AND ADDRESS

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

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

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

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

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

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

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

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

CONTROL NO.
1104967C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1FTNW21S91ED10748	2001	FORD	F250 SUPER	TCW	NV007532073

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
02/04/2015		G			8499	

VEHICLE COLOR

ODOMETER BRAND
EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS
PERKINS SHELLY RENEE
2165 JODI LN
CARSON CITY NV 89701-5450

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA
2020 E WILLIAM ST
CARSON CITY NV 89701-2701

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

Contact Information

1/30/2015

Company: Titlemax (314391)
Contact: Scott Duns
E-Mail: Scott.Duns@Titlemax.com
Telephone: 775-883-1252
Fax:

Notes

Vehicle Info For 2001 Ford F250SD Lariat Supercab 4WD

MSRP: $30,260	VIN: 1FTHX21F1	Adj. State: National
Fin Adv: $7,900	UVC: 2001300584	Mileage: 0
Equip Ret: $0	MPG: --/--	Mileage Cat: D
Tire Size: 235/85R16E	Weight: 8800	Cylinders: 8
Base HP: 235 @ 4250	Fuel Type: Diesel	Transmission: A
Taxable HP: 54.1	Wheelbase: 141.8	Drive Train: 4WD
Model Number: X21	End of Term Months: 0	End of Term Mileage: 0
Price Includes: AT AC		

Wholesale Black Book values as of 1/30/2015

	X-CL	Clean	Average	Rough
Base	N/A	$8,000	$6,500	$5,150
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$8,000	$6,500	$5,150

Trade In Black Book values as of 1/30/2015

	X-CL	Clean	Average	Rough
Base	N/A	$8,090	$6,590	$4,890
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$8,090	$6,590	$4,890

Retail Black Book values as of 1/30/2015

X-CL	Clean	Average	Rough

APP 003277
ROA 001683

	X-CL	Clean	Average	Rough
Base	N/A	$10,650	$8,750	$6,975
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$10,650	$8,750	$6,975

Residual Black Book values as of 1/30/2015

	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

4X4 Off-Road Package +100
5.4L V8 -100
7.3L Turbo Diesel +2800
Cab & Chassis -100
Flat Dump +1200
Flat/Stake Bed +525
Hydrlc Hook Wrecker +2200
Landscape Body +350
Liftgate +350
Power Moonroof +100
Refrigerated Body +1500
Rollback Wrecker +2700
Util/Work Body +525
Van/Box Body +350
w/o AT - Exc Diesel -475
w/o Factory Air -100
w/o Leather -200

Ability to Pay Summary

Loan Number	14069-0149028
Customer Name	Shelly Perkins
Is Customer a Covered Borrower	No
Requested Loan Amount	$4,000.00
Title Fee	$20
MLV Amount	$5,000
Gross Monthly Income	$2,500.00
Current and Expected Monthly Obligations	$500.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$2,000.00

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

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	9,427
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	5,020
Interest Rate		10.99%
Max Cash to Customer Amount	$	5,000.00
Actual Cash to Customer Amount	$	5,000.00
Title Fee Amount	$	20
Total Loan Amount	$	5,020
Amortized Loan Payment		$1,064.98
Total Payback Amount		$7,454.84
Minimum Payment to Extend		$551.70
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$717.14

CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 10.99%

Income Worksheet

[redacted]

Employee Use Only

Income

Employment	Description	Amount
Gross Monthly Salary or Wages	WORK	$ 2,300.00
Part-Time Gross Monthly Salary or Wages	WORK	$ 200.00
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	+ $ 2500.00
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	- $ 500.00
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.		= $ 2000.00

Applicant Name: SHELLY PERKINS

Today's date: 1/30/2015

Employee Use Only

Driver's License/Government Issued ID Number: 02007728447

1FTNW21S91ED10748 VA 2001 FORD

TCW F250 SUPE 32150 EXEMPT

NV007532073 3003 02/04/2015 ORIGINAL

TITLEMAX OF NEVADA
2020 E WILLIAM ST
CARSON CITY NV 89701-2701

PERKINS SHELLY RENEE
2165 JODI LN
CARSON CITY NV 89701-5450

TITLEMAX OF NEVADA
2020 E WILLIAM ST
CARSON CITY NV 89701-2701

PSF1

Cash Advance Snapsnot Report

Filter (Location: 14069 Loan: 14069-0149028 Ordered by Date)

Tm Carson City #1
2020 E Williams Street
Carson City, NV 89701
(775)883-1252

01/30/2015

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14069-0149028	01/30/2015	Perkins, Shelly Renee	A3	$7,454.83	$5,020.00	$1,728.66	$1,391.70	$5,356.96	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14069-0149028-1	NEL	1/30/2015 4:5		X	-	$5,020.00	$0.00	$0.00	$5,020.00
14069-0149028-2	LOG	2/28/2015 9:4		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-3	FEE	3/1/2015		X	-	$0.00	$551.70	$0.00	$551.70
14069-0149028-4	LOG	3/3/2015 12:2		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-5	LOG	3/3/2015 5:35		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-6	LOG	3/4/2015 11:4		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-7	LOG	3/4/2015 5:56		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-8	LOG	3/5/2015 11:2		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-9	LOG	3/5/2015 3:41		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-10	LOG	3/5/2015 3:53		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-11	LOG	3/5/2015 3:54		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-12	LOG	3/6/2015 5:40		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-13	PMT	3/6/2015 5:46	3/31/2015	X	-	$0.00	$91.95	$560.00	($468.05)
14069-0149028-14	LOG	3/27/2015 10:		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-15	FEE	3/31/2015 7:0		X	-	$0.00	$459.75	$0.00	$459.75
14069-0149028-16	PMT	4/4/2015 11:4	3/31/2015	X	-	$0.00	$73.56	$250.00	($176.44)
14069-0149028-17	LOG	4/4/2015 11:4		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-18	LOG	4/17/2015 7:1		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-19	PMT	4/18/2015 10:	4/30/2015	X	-	$0.00	$257.46	$301.70	($44.24)
14069-0149028-20	FEE	4/30/2015 7:0		X	-	$0.00	$220.68	$0.00	$220.68
14069-0149028-21	LOG	5/1/2015 9:06		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-22	LOG	5/2/2015 4:40		X	-	$0.00	$0.00	$0.00	$0.00
14069-0149028-23	PMT	5/4/2015 9:01	4/30/2015	X	-	$0.00	$73.56	$280.00	($206.44)
14069-0149028 Totals:		*1*				*$5,020.00*	*$1,728.66*	*$1,391.70*	*$5,356.96*

01/30/2015 Totals:	**1**	**$7,454.83**	**$5,020.00**	**$1,728.66**	**$1,391.70**	**$5,356.96**	**0**

A - 57

604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/4/2015

Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV 89701

Exam as of: 5/4/2015

Borrower Name & Address: Scott Shattuck- 1499 Hwy 395, Gardnerville, NV 89140

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14069-0138319	12/1/2014	$5,020.00	6/29/2015	$2,434.83	6&1	1064.98/1064.95	133.71%	**YES**

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

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? **YES**

What is the borrower's expected gross monthly income? $8,300 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $8,000.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**N/A**

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? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Active

Violation: 604A.445, .210

Date: 12/1/2014

Title Loan Agreement

Number: 14069-0138319

Customer & Co-Customer Information						
ACCOUNT NUMBER: 14069-0138319						
FIRST NAME Scott Raymond	LAST NAME Shattuck		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 P.o. 3223			CO-CUSTOMER STREET ADDRESS			
City Carson City	STATE NV	ZIP CODE 89702	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 NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (775)883-1252				
LICENSEE STREET ADDRESS 2020 E Williams Street			LICENSEE CITY Carson City	LICENSEE STATE NV	LICENSEE ZIP CODE 89701	
VEHICLE IDENTIFICATION NUMBER (VIN) 1FTSW31F3YEB10583		LICENSE PLATE SHOOTEM				
VEHICLE YEAR 2000	VEHICLE MAKE Ford	VEHICLE MODEL F350	COLOR White			

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

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $5,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 06/29/2015 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.

FEDERAL TRUTH-IN-LENDING DISCLO ES

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 %	$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	12/31/2014 and each 30 days thereafter
1	$1,064.95	6/29/2015

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 d[illegible]lt on the loan, we must offer a Repayment Plar[illegible] 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 up[illegible]d benefits you, your respective heirs, successors [illegible]assigns. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature — Date 12/1/14

Its Authorized Agent — Date 12-1-14

Co-Customer's Signature — Date

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Scott Raymond Shattuck
LOAN AGREEMENT IDENTIFICATION NO. 14069-0138319 LOAN AGREEMENT DATE: 12/1/2014 5:59:47 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/23/2015 04:03:33 PM
AMOUNT PAID: $600.00	AGENT RECEIVING PAYMENT: Bernie Asuelo

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:	$5,385.77
NEXT SCHEDULED DUE DATE:	4/30/2015

- ☐ **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.

Scott Shattuck
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Scott Raymond Shattuck
LOAN AGREEMENT IDENTIFICATION NO. 14069-0138319 LOAN AGREEMENT DATE: 12/1/2014 5:59:47 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/27/2015 01:09:05 PM
AMOUNT PAID: $560.00	AGENT RECEIVING PAYMENT: Scott Duns

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$560.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$560.00
BALANCE DUE ON LOAN:	$5,489.24
NEXT SCHEDULED DUE DATE:	3/31/2015

- ☐ **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.

Scott Shattuck
Printed Name

Signature

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

TitleMax of Nevada, Inc. d/b/a TitleMax
2020 E Williams Street
Carson City, NV 89701
(775)883-1252
3/17/2015

Scott Raymond Shattuck
P.o. 3223
Carson City, NV 89702

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

Dear Customer:

On 12/1/2014 5:59:47 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 01/02/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/2/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 4/1/2015 : (1) return to the [illegible] applicable, the Grace Period Payments [illegible] we prepare; and (3) make an initial [illegible] balance on the original transaction is

UNITED STATES POSTAL SERVICE
Certificate Of Mail
This Certificate of Mailing provides evidence that mail has been presented to USPS® for ma
This form may be used for domestic and international mail.
From:
Titlemax of Nevada
2020 E. William St
Carson City, NV 89701
(775)883-1252
To:
Scott Shattuck
P.O. Box 3223
Carson City, NV 89702
PS Form 3817, April 2007 PSN 7530-02-000-9065

U.S. POSTAGE PAID CARSON CITY, NV 89706 MAR 18 15 AMOUNT $1.30 00032058-15
UNITED STATES POSTAL SERVICE CARSON CITY NV 10000 MAR 18 2015 USPS 89706

The total amount due if you enter into a Repayment Plan on or before 4/1/2015 will be $1,158.36.

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Scott Raymond Shattuck
LOAN AGREEMENT IDENTIFICATION NO. 14069-0138319 LOAN AGREEMENT DATE: 12/1/2014 5:59:47 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/05/2015 01:28:40 PM
AMOUNT PAID: $552.00	AGENT RECEIVING PAYMENT: Timothy Henry

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$552.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$552.00
BALANCE DUE ON LOAN:	$5,129.74
NEXT SCHEDULED DUE DATE:	3/1/2015

- ☐ **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.

SCOTT SHATTUCK
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Scott Raymond Shattuck
LOAN AGREEMENT IDENTIFICATION NO. 14069-0138319 LOAN AGREEMENT DATE: 12/1/2014 5:59:47 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/02/2015 11:46:55 AM
AMOUNT PAID: $552.00	AGENT RECEIVING PAYMENT: Henry Hasbun

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$552.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$552.00
BALANCE DUE ON LOAN:	$5,056.48
NEXT SCHEDULED DUE DATE:	1/30/2015

- ☐ **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

Scott Shattuck
Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14069-0138319

Customer Name: Scott Raymond Shattuck Address: P.o. 3223 Carson City, NV 89702 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2020 E Williams Street Carson City, NV 89701 Vehicle Information:2000 Ford F350 1FTSW31F3YEB10583

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 12/01/2014 ("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	$551.70	12/31/2014
2	$551.70	1/30/2015
3	$551.70	3/1/2015
4	$551.70	3/31/2015
5	$551.70	4/30/2015
6	$551.70	5/30/2015
7	$551.70	6/29/2015
8	$717.14	7/29/2015
9	$717.14	8/28/2015
10	$717.14	9/27/2015
11	$717.14	10/27/2015
12	$717.14	11/26/2015
13	$717.14	12/26/2015
14	$717.16	1/25/2016
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.

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

Customer's Signature Date

Its Authorized Agent Date

Co-Borrower's Signature Date

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

Customer Application

Personal Information

Date 12/1/14	State Issued ID Number 0203	Date of Birth 4/6/1982	Social Security # [redacted]
Last Name SHATTUCK	First Name SCOTT		Middle Name RAYMOND
Home Phone N/A	Cell Phone# [redacted]		Email Address (optional)†† [redacted]
Best time to call? ANY TIME AFTER 5	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		

Physical Address (Street Number & Name) 1199 HWY 395			Apt # 7
City GARDNERVILLE	State NV.	Zip 89410	County DOUGLAS
Mailing Address (If different from physical address) ~~218 INCLINE CT~~ P.O. BOX 3223 CARSON CITY			
City ~~INCLINE VILL.~~	State NV.	Zip 89702	

Source of Income

Employer * (Source of Income) SOUTHWEST GAS	Employer Address (Street Number & Name) 218 INCLINE CT.		
City INCLINE VILLAGE	State NV	Zip 89450	Time at Job? 3 yrs
Work Phone # (775) 690-2619	Title SERVICE TECH	Supervisor SHAUN MCFATRIDGE	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	12/5/14	$8300.00	$2700.00	MONDAY-FRIDAY 8-5

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

Credit References

Business Name State Farm Insurance	Phone # 775-882-3315		
Address (Street Number & Name)	City Carson City	State NV	Zip 89702
Business Name Verizon Wireless	Phone #		
Address (Street Number & Name)	City Carson City	State NV	Zip 89702

Personal References

[redacted]

Co-Applicant Information

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

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

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

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

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

Internet Billboard Postcard Other: _____

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

N/A

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

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

Applicant Signature _____ **Date** 12/1/14

Co-Applicant Signature _____ **Date** _____

Affidavit

STATE OF NEVADA
COUNTY OF Carson

Title Loan Agreement No.: 14069-0138319
Date: 12-1-14

Customer Name: Scott Shattuck Address: 1499 Hwy 395 Gardnerville, NV 89410 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2020 E. William Street Carson City, Nevada 89701

Vehicle Information: VIN: 1FTSW31F3YEB10583
License Plate State and No: SHOOTEM 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, Scott Shattuck, being first duly sworn, states as follows:

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

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

FURTHER, AFFIANT SAYETH NOT.

Customer Signature: _____

Co-Borrower Signature: _____

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

IN THE SUPREME COURT OF THE STATE OF NEVADA

Electronically Filed
Apr 19 2018 09:11 a.m.
Elizabeth A. Brown
Clerk of Supreme Court

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

Respondent(s),

v.

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

Appellant(s).

Case No. 74335

District Court No. A-16-743134-J

APPELLANT'S APPENDIX

VOLUME 14 of 75

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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.
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

	X-CL	Clean	Average	Rough
	N/A	$10,750	$9,175	$7,750
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	$13,250	$11,675	$10,250

Residual Black Book values as of 3/19/2015

	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

- 5.4L V8 -100
- ✔ 7.3L Turbo Diesel +2500
- Cab & Chassis -100
- Flat Dump +1100
- Flat/Stake Bed +450
- Hydric Hook Wrecker +2100
- Landscape Body +300
- Liftgate +300
- Refrigerated Body +1400
- Rollback Wrecker +2500
- Util/Work Body +450
- Van/Box Body +300
- w/o AT - Exc Diesel -400
- w/o Factory Air -100

Loan Agreement Schedule

Loan #: 14269-0156704

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	4/18/2015	(invalid)	$5,020.0	($551.70)	($513.28)	($551.70)	$0.00	($1,064.9	$4,506.
2	5/18/2015	(invalid)	$4,506.7	($495.29)	($569.69)	($495.29)	$0.00	($1,064.9	$3,937.
3	6/17/2015	(invalid)	$3,937.0	($432.68)	($632.30)	($432.68)	$0.00	($1,064.9	$3,304.
4	7/17/2015	(invalid)	$3,304.7	($363.19)	($701.79)	($363.19)	$0.00	($1,064.9	$2,602.
5	8/16/2015	(invalid)	$2,602.9	($286.06)	($778.92)	($286.06)	$0.00	($1,064.9	$1,824.
6	9/15/2015	(invalid)	$1,824.0	($200.46)	($864.52)	($200.46)	$0.00	($1,064.9	$959.50
7	10/15/2015	(invalid)	$959.50	($105.45)	($959.50)	($105.45)	$0.00	($1,064.9	$0.00
7	10/15/201				($5,020.0	($2,434.	$0.00	($7,454.8	$0.00

Actual Loan Transactions

#	Due Date	Transaction	Beginning Balance	Interest Charged	Principal	Interest	Fees	Payment	End Balance
1	3/19/2015	New Loan		$0.00	$5,020.00	$0.00	$0.00	$0.00	$5,020.
2	4/18/2015	Log Item	$5,020.0	$0.00	$0.00	$0.00	$0.00	$0.00	$5,020.
3	4/18/2015	Log Item	$5,020.0	$0.00	$0.00	$0.00	$0.00	$0.00	$5,020.
4	4/18/2015	Apply Fees	$5,020.0	$551.70	$0.00	($551.70)	$0.00	$0.00	$5,571.
5	4/24/2015	Log Item	$5,571.7	$0.00	$0.00	$0.00	$0.00	$0.00	$5,571.
6	4/25/2015	Log Item	$5,571.7	$0.00	$0.00	$0.00	$0.00	$0.00	$5,571.
7	4/25/2015	Deferred Loan Payment	$5,571.7	$128.73	$0.00	($128.73)	($431.27	($560.00)	$5,140.

Customer Application

Personal Information

Date 3/19/15	[redacted]	[redacted]	Social Security # [redacted]
Last Name SCHROCK	First Name Thomas		Middle Name Robert
[redacted]	Cell Phone # [redacted]		Email Address (optional) [redacted]
Best time to call? any 9a-5p	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 18 N. WORSHAM DR			Apt # —
City Fernley	State NV	Zip 89408	County Lyon
Mailing Address (if different from physical address) PO BOX 2044			
City Fernley	State NV	Zip 89408	

Source of Income

Employer [redacted]		Employer [redacted]	
City Fallon	State NV	Zip 89406	Time at Job? 1yr
Work Phone # —	Title —	Supervisor —	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	3/27	$1500	$2000	[redacted]

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

Credit References

[redacted]		Phone # [redacted]	
Address (Street Number & Name) [redacted]	City Fernley	State NV	Zip 89408
Business Name [redacted]		Phone # [redacted]	
Address [redacted]		State NV	Zip 89503.

Personal References

Name [redacted]	Address (Street Number & Name) [redacted]	City Fernley	State NV Zip 89408
Relationship to you brother-in-law	Phone —	Cell [redacted]	
[redacted]	Address [redacted]	City	State Reno NV Zip
Relationship to you daughter	Phone —	Cell [redacted]	
Name [redacted]	Address [redacted]	City	State NV Zip
Relationship to you friend	Phone —	[redacted]	
Name [redacted]	Address (Street Number & Name) [redacted]	City	State Zip
Relationship to you friend	Phone —	[redacted]	

Co-Applicant Information

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

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

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

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

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

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

Internet **Billboard** **Postcard** **Other:** Lead Slave.

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

Applicant Signature _____ Date 3-19-2015

Co-Applicant Signature _____ Date _____

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: Thomas Schrock
LOAN AGREEMENT IDENTIFICATION NO. 14269-0156704 LOAN AGREEMENT DATE: 3/19/2015 3:21:17 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/25/2015 11:01:52 AM
AMOUNT PAID: $560.00	AGENT RECEIVING PAYMENT: Linda Hanks

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$560.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$560.00
BALANCE DUE ON LOAN:	$5,140.43
NEXT SCHEDULED DUE DATE:	5/18/2015

- ☐ **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.

Thomas A. Schrock
Printed Name

Signature

Title Loan Agreement

3/19/2015

Number: 14269-0156704

Customer & Co-Customer Information			ACCOUNT NUMBER: 14269-0156704		
FIRST NAME Thomas	LAST NAME Schrock		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
SSN [redacted]	DRIVERS LIC./STATE ID. NO NO.		CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 18 North Worsham Dr			CO-CUSTOMER STREET ADDRESS		
City Fallon	STATE NV	ZIP CODE 89408	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information				LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax		LICENSEE PHONE NUMBER (775)298-4503		
LICENSEE STREET ADDRESS 1995 W. Williams Street		LICENSEE CITY Fallon	LICENSEE STATE NV	LICENSEE ZIP CODE 89406
VEHICLE IDENTIFICATION NUMBER (VIN) 1ftsw31f6ye843156		LICENSE PLATE 498-RDP		
VEHICLE YEAR 2000	VEHICLE MAKE Ford	VEHICLE MODEL F350	COLOR White	

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

Term, Principal, Interest, Charges and Payment. The original term of this s otherwise agreed in writing $5,020.00 ("Principal Amount"), which includes any filing fee liste Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until ent as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay an ou agree to make your payment in the amounts and on the dates set forth in the Payment Sch at such other address as we direct you in writing. If any Due Date falls on a date we are not ope ss day, and we will credit such payment, as if we received it on the appropriate Due Date. The Lo this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of yo st in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Ag ount provided above.

5020 X
133.7729
X 37/365
=
680.43

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

A - 50

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: JORDAN NICHOLS

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?
14269-0156454	5/18/2015	$2,200.00	4/17/2015	$1,612.10	1	$3,812.10	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? 2005 TOYT CAMRY If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $3,160 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $7,310.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

WITH SIGNED GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

REPEAT VIOLATION ON NRS 604A 445 3 NRS 604A 210

Title Loan Agreement

Date: 3/18/2015 Number: 14269-0156454

Customer & Co-Customer Information			ACCOUNT NUMBER: 14269-0156454		
FIRST NAME Jordan	LAST NAME Nichols		CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME	
[redacted]			CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 552 Discovery			CO-CUSTOMER STREET ADDRESS		
City Fallon	STATE NV	ZIP CODE 89406	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]			CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH	

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)298-4503		
LICENSEE STREET ADDRESS 1995 W. Williams Street	LICENSEE CITY Fallon	LICENSEE STATE NV	LICENSEE ZIP CODE 89406
VEHICLE IDENTIFICATION NUMBER (VIN) 4T1BF30K85U610668	LICENSE PLATE 312LMN		
VEHICLE YEAR 2005	VEHICLE MAKE TOYOTA	VEHICLE MODEL CAMRY	COLOR SILVE

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 $2,200.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until 10/14/2015 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.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406	Jordan Nichols
LOAN AGREEMENT IDENTIFICATION NO. 14269-0156454 LOAN AGREEMENT DATE: 3/18/2015 9:07:36 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/24/2015 10:47:07 AM
AMOUNT PAID: $352.00	AGENT RECEIVING PAYMENT: Dawn Tansill

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$352.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$352.00
BALANCE DUE ON LOAN:	$2,281.86
NEXT SCHEDULED DUE DATE:	5/17/2015

] **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.**

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

rinted Name

Signature

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 %	$1,612.10	$2,200.00	$3,812.10

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$544.59	4/17/2015 and each 30 days thereafter
1	$544.56	10/14/2015

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	$2,200.00
1. Amount given to you directly:	$2,200.00
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 your 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.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Nicholas	3-18-15	Dean Tarwell	3-18-15
Customer's Signature	Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14269-0156454

Customer Name: Jordan Nichols Address: 552 Discovery 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:2005 TOYOTA CAMRY 4T1BF30K85U10668

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 03/18/2015 ("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	$351.78	4/17/2015
2	$351.78	5/17/2015
3	$351.78	6/16/2015
4	$351.78	7/16/2015
5	$351.78	8/15/2015
6	$351.78	9/14/2015
7	$351.78	10/14/2015
8	$314.29	11/13/2015
9	$314.29	12/13/2015
10	$314.29	1/12/2016
11	$314.29	2/11/2016
12	$314.29	3/12/2016
13	$314.29	4/11/2016
14	$314.26	5/11/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$4,662.46	

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

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

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

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

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

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

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

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

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

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

Contact Information 3/18/2015

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

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

Notes

Vehicle Info For 2005 Toyota Camry XLE 4D Sedan V6

MSRP:	$25,555	VIN:	4T1BF30K85U610668	Adj. State:	National
Fin Adv:	$7,100	UVC:	2005900043	Mileage:	0
Equip Ret:	$26,374	MPG:	20/28	Mileage Cat:	C
Tire Size:	215/60R16	Weight:	3362	Cylinders:	6
Base HP:	210 @ 5800	Fuel Type:	Gas	Transmission:	A
Taxable HP:	28.4	Wheelbase:	107.1	Drive Train:	FWD
Model Number:	2554	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC				

Wholesale Black Book values as of 3/18/2015

	X-CL	Clean	Average	Rough
Base	N/A	$7,250	$6,200	$4,750
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,250	$6,200	$4,750

Trade In Black Book values as of 3/18/2015

	X-CL	Clean	Average	Rough
Base	N/A	$7,310	$6,260	$4,510
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,310	$6,260	$4,510

Retail Black Book values as of 3/18/2015

	X-CL	Clean	Average	Rough
Base				

APP 003078
ROA 001484

	X-CL	Clean	Average	Rough
	N/A	$9,700	$8,350	$6,425
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$9,700	$8,350	$6,425

Residual Black Book values as of 3/18/2015

	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

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN: JTDBR32E820066660 | YEAR: 2005 | MAKE: TOYT | MODEL: CAMRY LE/X | VEHICLE BODY: T4D | TITLE NUMBER: [illegible]

DATE ISSUED: 05/12/2011 | ODOMETER READING: 85925 | REDI TYPE: E | GROSS TAX PD: | CERTIFICATE: 3168 | CERTIFICATE BY: | STATUS:

VEHICLE COLOR: | OPTIONAL ODOMETER READING: ACTUAL MILES

OWNER(S) NAME AND ADDRESS
NICHOLS JORDAN TYRESH OR
NICHOLS SHARRIEE MARIN
552 DISCOVERY DR
FALLON NV 89406 7604

LIENHOLDER NAME AND ADDRESS
LITEPAY OF NEVADA INC DBA LITEPAY
1595 W WILLIAMS AVE
FALLON NV 89406 2449

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

SIGNATURE OF AUTHORIZED AGENT | DATE

PRINTED NAME OF AGENT AND COMPANY

[illegible]

STATE OF NEVADA

ALTERATION OR ERASURE VOIDS THIS TITLE

Affidavit

STATE OF NEVADA
COUNTY OF Churchill

Title Loan Agreement No.: 14269-0156454
Date: 3-18-2015

Customer Name: Jordan Nichols Address: 552 Discovery dr Fallon, NV 89408 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: 4T1BF30K85U610668
License Plate State and No: 312LMN Color: silver Year: 2005 Make: Toyota Model: Camery

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, JORDAN NICHOLS, 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: J Nichols

Co-Borrower Signature: _____

APP 003082
ROA 001488

Customer Application

Personal Information

Date 03-17-15	State Issued ID Number [redacted]	Date of Birth [redacted]	Social Security # [redacted]
Last Name Nichols	First Name Jordan		Middle Name Ivegh
Home Phone NA	Cell P[redacted]		Email Address (optional) [redacted]
Best time to call? afternoon	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 552 Discovery Drive			Apt #
City Fallon	State NV	Zip 89406	County Churchill
Mailing Address (If different from physical address) "Same"			
City "Same"	State NV	Zip 89406	

Source of Income

Employer * (Source of In[redacted]	mployer Address (Street Number & Name) [redacted]		
City Fallon	State NV	Zip 89406	Time at Job? 1 years [redacted]
Work P[redacted]	[redacted]sor [redacted]		
Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of month ☒ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	Pay[redacted] March 27 2015	Gross Monthly Income $3160-	Gross Monthly Obligations $1630- [redacted]

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

Credit References

Business Name City of Fallon	Phon[redacted]		
Address (Street Number & Name) [redacted]	City Fallon	State NV	Zip 89406
Business [redacted]	hone # [redacted]		
Address (Street Number & Name) [redacted]	City Carson City	State NV	Zip 89701

Personal References

Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip	NV
Relati[redacted] Mother	Phone 775 301 0826	Cell NA	
Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip [redacted]	NV 89406
Relationship to You Father	Phone 775 423 5261	Cell 426 9315	
Nam[redacted]	Address (Street Number & Name) [redacted]	City State Zip	NV 89406
Relationship To You Friend	Phone NA	Cell [redacted]	
Name [redacted]	Address (Street Number & Name) [redacted]	City State Zip	NV 89406
Relationship To You Friend	Phone NA-	Cell [redacted]	

APP 003083
ROA 001489

Co-Applicant Information

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

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

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

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

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

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

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

J Nichols
Applicant Signature

3-17-15
Date

Co-Applicant Signature

Date

A - 51

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

Borrower Name & Address: Matthew Cox

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?
14269-0127021	9/20/2014	$2,020.00	4/16/2015	$1,480.21	7	$3,500.21	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? 2005 dodge durango If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $6,000 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

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

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

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

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $7,195.00

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

(Applies to Title Loans Only) *NRS 60A.445(2)* Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?* **NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

WITH GRACE PERIOD DEFERMENT AGREEMENT REPEAT VIOLATION

Revised 10-15-2008

Confidential

Title Loan Agreement

Date: 9/20/2014 Number: 14269-0127021

Customer & Co-Customer Information	ACCOUNT NUMBER: 14269-0127021		
FIRST NAME Matthew	LAST NAME Cox	CO-CUSTOMER FIRST NAME Alyssa	CO-CUSTOMER LAST NAME Cox
[redacted]	[redacted]D. NO	[redacted]	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 405 1/2 Arizona		CO-CUSTOMER STREET ADDRESS 405 1/2 Arizona St.	
City Tonopah	STATE NV	ZIP CODE 89049	CO-CUSTOMER CITY Tonopah	CO-CUSTOMER STATE NV	CO-CUSTOMER ZIP CODE 89049
[redacted]	DATE OF BIRTH [redacted]	CO-CUSTOMER HOME PHONE [redacted]	CO-CUSTOMER DATE OF BIRTH [redacted]		

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) 1D4HB48D85F553658	LICENSE PLATE 510 XBL		
VEHICLE YEAR 2005	VEHICLE MAKE Dodge	VEHICLE MODEL Durango SLT	COLOR PLUM

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $2,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until 04/18/2015 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 %	$1,480.21	$2,020.00	$3,500.21

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$500.03	10/20/2014 and each 30 days thereafter
1	$500.03	4/18/2015

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

Filing Fee: $20.00

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

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

Itemization of Amount Financed of	$2,020.00
1. Amount given to you directly:	$2,000.00
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 your 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.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	9-20-14 Date	Its Authorized Agent	9/20/14 Date
Co-Customer's Signature	Sep 20/14 Date		

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

Affidavit

STATE OF NEVADA
COUNTY OF Churchill

Title Loan Agreement No.: 14269-0127021
Date: 9-16-14

Customer Name: Matthew A. Cox Address: 405 1/2 Arizona St Tonapah, NV 89049 Co-Borrower Name: Alyssa N. Cox Address: 405 1/2 Arizona St Tonapah, NV 89049	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 1995 W. Williams ave Fallon NV 89406

Vehicle Information: VIN: 1D4HB48D85F553658
License Plate State and No: NV 510 XBL Color: Plum Year: 2005 Make: Dodge Model: Durango

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

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

Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: *(a) The customer has provided the licensee with 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, Matthew A Cox & Alyssa N. Cox, 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: 14269-0127021

Customer Name: Matthew Cox Address: 405 1/2 Arizona Tonopah, NV 89049 Co-Borrower Name: Alyssa Cox Address: 405 1/2 Arizona St. Tonopah, NV 89049	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1995 W. Williams Street Fallon, NV 89406 Vehicle Information:2005 Dodge Durango SLT 1D4HB48D85F553658

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 09/20/2014 ("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	$323.00	10/20/2014
2	$323.00	11/19/2014
3	$323.00	12/19/2014
4	$323.00	1/18/2015
5	$323.00	2/17/2015
6	$323.00	3/19/2015
7	$323.00	4/18/2015
8	$288.57	5/18/2015
9	$288.57	6/17/2015
10	$288.57	7/17/2015
11	$288.57	8/16/2015
12	$288.57	9/15/2015
13	$288.57	10/15/2015
14	$288.58	11/14/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$4,281.00	

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

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

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

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

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

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

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

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

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

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

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

10-11-14

Customer's Signature Date

Its Authorized Agent Date 10/11/14

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: [illegible] | YEAR: 2006 | MAKE: DODGE | MODEL: DURANGO SLT | VEHICLE BODY: 4DR | TITLE NUMBER: [illegible]

DATE ISSUED: 12/04/2014 | ODOMETER: 115382 | BODY TYPE: SU | VOLUME VALUE: | CERTIFIED BY: | ISSUED BY: [illegible]

VEHICLE COLOR: | ODOMETER: ACTUAL MILES | MODEL: 1500

OWNER(S) NAME AND ADDRESS:
CLE MATTHEW ALAN
CLE ALYSYA NICOLE
PO BOX 1444
FALLON NV 89445-1444

ADDITIONAL:

LIENHOLDER NAME AND ADDRESS:
TITLEMAX OF NEVADA INC
1995 W WILLIAMS AVE
FALLON NV 89406-2549

LIENHOLDER RELEASE - NOTICE OF SUCH RELEASE HAS BEEN RECORDED ON THIS TITLE BY THE HOLDER RELEASED:

SIGNATURE OF AUTHORIZED AGENT | DATE

PRINTED NAME OF AGENT AND COMPANY

STATE OF NEVADA

Contact Information

5/9/2015

Company: Titlemax - Stores (314391)
Contact: dawn Tansill
E-Mail: dawn.tansill@titlemax.com
Telephone: 775-298-4503
Fax: 775-624-9816

Notes

Vehicle Info For 2005 Dodge Durango SLT 4D Utility 4WD

MSRP:	$33,030	VIN:	1D4HB48D85F553658	Adj. State:	National
Fin Adv:	$7,050	UVC:	2005240529	Mileage:	0
Equip Ret:	$35,900	MPG:	14/19	Mileage Cat:	D
Tire Size:	245/70R17	Weight:	6600	Cylinders:	8
Base HP:	230 @ 4600	Fuel Type:	Gas	Transmission:	A
Taxable HP:	49.1	Wheelbase:	119.2	Drive Train:	4WD
Model Number:	HB5H74	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC 8CY				

Wholesale Black Book values as of 5/8/2015

	X-CL	Clean	Average	Rough
Base	N/A	$6,650	$5,000	$3,400
Options	N/A	$450	$450	$450
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,100	$5,450	$3,850

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

	X-CL	Clean	Average	Rough
Base	N/A	$6,745	$5,095	$3,260
Options	N/A	$450	$450	$450
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,195	$5,545	$3,710

Retail Black Book values as of 5/8/2015

X-CL	Clean	Average	Rough

	X-CL	Clean	Average	Rough
Base	N/A	$9,100	$7,100	$4,975
Options	N/A	$450	$450	$450
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$9,550	$7,550	$5,425

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

- 5.7L HEMI V8 +450
- Leather +525
- Power Sunroof +200
- w/o 3rd Seat -100

Loan Agreement Schedule

Loan #: 14269-0127021

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	10/20/2014	(invalid)	$2,020.0	($323.00)	($177.03)	($323.00)	$0.00	($500.03)	$1,842.
2	11/19/2014	(invalid)	$1,842.9	($294.69)	($205.34)	($294.69)	$0.00	($500.03)	$1,637.
3	12/19/2014	(invalid)	$1,637.6	($261.86)	($238.17)	($261.86)	$0.00	($500.03)	$1,399.
4	1/18/2015	(invalid)	$1,399.4	($223.77)	($276.26)	($223.77)	$0.00	($500.03)	$1,123.
5	2/17/2015	(invalid)	$1,123.2	($179.60)	($320.43)	($179.60)	$0.00	($500.03)	$802.77
6	3/19/2015	(invalid)	$802.77	($128.36)	($371.67)	($128.36)	$0.00	($500.03)	$431.10
7	4/18/2015	(invalid)	$431.10	($68.93)	($431.10)	($68.93)	$0.00	($500.03)	$0.00
7	4/18/2015				($2,020.0	($1,480.	$0.00	($3,500.2	$0.00

Actual Loan Transactions

#	Due Date	Transaction	Beginning Balance	Interest Charged	Principal	Interest	Fees	Payment	End Balance
1	9/20/2014	New Loan		$0.00	$2,020.00	$0.00	$0.00	$0.00	$2,020.
2	10/10/2014	Log Item	$2,020.0	$0.00	$0.00	$0.00	$0.00	$0.00	$2,020.
3	10/11/2014	Deferred Loan Payment	$2,020.0	$226.10	($96.90)	($226.10)	$0.00	($323.00)	$1,923.
4	10/20/2014	Apply Fees	$1,923.1	$92.25	$0.00	($92.25)	$0.00	$0.00	$2,015.
5	11/19/2014	Log Item	$2,015.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,015.
6	11/19/2014	Apply Fees	$2,015.3	$307.50	$0.00	($307.50)	$0.00	$0.00	$2,322.
7	11/20/2014	Log Item	$2,322.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,322.
8	11/21/2014	Log Item	$2,322.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,322.
9	11/21/2014	Log Item	$2,322.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,322.
10	11/21/2014	Log Item	$2,322.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,322.
11	11/22/2014	Log Item	$2,322.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,322.
12	11/22/2014	Deferred Loan Payment	$2,322.8	$30.75	$0.00	($30.75)	($299.25	($330.00)	$2,023.
13	12/19/2014	Log Item	$2,023.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,023.
14	12/19/2014	Apply Fees	$2,023.6	$276.75	$0.00	($276.75)	$0.00	$0.00	$2,300.
15	12/20/2014	Log Item	$2,300.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,300.
16	12/22/2014	Log Item	$2,300.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,300.
17	12/22/2014	Log Item	$2,300.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,300.
18	12/23/2014	Log Item	$2,300.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,300.
19	12/23/2014	Log Item	$2,300.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,300.
20	12/30/2014	Log Item	$2,300.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,300.
21	12/31/2014	Log Item	$2,300.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,300.
22	12/31/2014	Deferred Loan Payment	$2,300.3	$123.00	$0.00	($123.00)	$23.00	($100.00)	$2,323.
23	1/2/2015 9:	Log Item	$2,323.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,323.
24	1/5/2015 1:	Deferred Loan Payment	$2,323.3	$51.25	$0.00	($51.25)	($171.75	($223.00)	$2,151.
25	1/18/2015	Apply Fees	$2,151.6	$133.25	$0.00	($133.25)	$0.00	$0.00	$2,284.
26	1/19/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
27	1/19/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
28	1/20/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.

291/20/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
301/21/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
311/21/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
321/22/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
331/23/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
341/24/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
351/26/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
361/26/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
371/27/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
381/27/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
391/28/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
401/28/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
411/29/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
421/30/2015	Log Item	$2,284.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,284.
432/2/2015 2:	Deferred Loan Payment	$2,284.8	$153.75	$0.00	($153.75)	($169.25	($323.00)	$2,115.
442/17/2015	Log Item	$2,115.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,115.
452/17/2015	Apply Fees	$2,115.6	$153.75	$0.00	($153.75)	$0.00	$0.00	$2,269.
462/18/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
472/18/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
482/19/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
492/19/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
502/20/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
512/20/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
522/21/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
532/23/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
542/24/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
552/24/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
562/25/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
572/25/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
582/26/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
592/27/2015	Log Item	$2,269.3	$0.00	$0.00	$0.00	$0.00	$0.00	$2,269.
603/3/2015 5:	Deferred Loan Payment	$2,269.3	$143.50	$0.00	($143.50)	($179.50	($323.00)	$2,089.
613/19/2015	Apply Fees	$2,089.8	$164.00	$0.00	($164.00)	$0.00	$0.00	$2,253.
623/20/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
633/20/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
643/21/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
653/23/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
663/23/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
673/24/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
683/24/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
693/25/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
703/25/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
713/26/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
723/27/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
733/27/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
743/28/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
753/30/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
763/30/2015	Log Item	$2,253.8	$0.00	$0.00	$0.00	$0.00	$0.00	$2,253.
773/30/2015	Deferred Loan Payment	$2,253.8	$112.75	($16.50)	($112.75)	($330.75	($460.00)	$1,906.

784/18/2015	Apply Fees	$1,906.6	$193.08	$0.00	($193.08)	$0.00	$0.00	$2,099.
794/20/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
804/20/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
814/22/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
824/22/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
834/23/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
844/23/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
854/24/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
864/24/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
874/25/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
884/27/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
894/27/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
904/28/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
914/29/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
924/30/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
934/30/2015	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
945/1/2015 1	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
955/1/2015 6:	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
965/2/2015 1	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
975/4/2015 1	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
985/4/2015 6:	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
995/5/2015 5:	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
1005/6/2015 1	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
1015/7/2015 1	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
1025/7/2015 6:	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.
1035/8/2015 9:	Log Item	$2,099.6	$0.00	$0.00	$0.00	$0.00	$0.00	$2,099.

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406	Matthew Cox
LOAN AGREEMENT IDENTIFICATION NO. 14269-0127021 LOAN AGREEMENT DATE: 9/20/2014 3:00:26 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/03/2015 05:03:12 PM
AMOUNT PAID: $323.00	AGENT RECEIVING PAYMENT: Dawn Tansill

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$323.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$323.00
BALANCE DUE ON LOAN:	$2,089.85
NEXT SCHEDULED DUE DATE:	3/19/2015

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

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

Printed Name _____ Signature _____

Customer Receipt Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406	PAYMENT MADE ON BEHALF OF OR BY: Matthew Cox
LOAN AGREEMENT IDENTIFICATION NO. 14269-0127021 LOAN AGREEMENT DATE: 9/20/2014 3:00:26 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/02/2015 02:00:44 PM
AMOUNT PAID: $323.00	AGENT RECEIVING PAYMENT: Dawn Tansill

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$323.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$323.00
BALANCE DUE ON LOAN:	$2,115.60
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.

Printed Name

Signature

customer mailed MD

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406	Matthew Cox
LOAN AGREEMENT IDENTIFICATION NO. 14269-0127021 LOAN AGREEMENT DATE: 9/20/2014 3:00:26 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/05/2015 01:50:43 PM
AMOUNT PAID: $223.00	AGENT RECEIVING PAYMENT: Jurgen Kaine

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$223.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$223.00
BALANCE DUE ON LOAN:	$2,151.60
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.

Printed Name _____ Signature _____

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: Matthew Cox
LOAN AGREEMENT IDENTIFICATION NO. 14269-0127021 LOAN AGREEMENT DATE: 9/20/2014 3:00:26 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/31/2014 03:40:19 PM
AMOUNT PAID: $100.00	AGENT RECEIVING PAYMENT: Dawn Tansill

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$100.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$100.00
BALANCE DUE ON LOAN:	$2,323.35
NEXT SCHEDULED DUE DATE:	12/19/2014

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

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

Printed Name

Signature

Mailed Moneyorder

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: Matthew Cox
LOAN AGREEMENT IDENTIFICATION NO. 14269-0127021 LOAN AGREEMENT DATE: 9/20/2014 3:00:26 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/22/2014 02:23:59 PM
AMOUNT PAID: $330.00	AGENT RECEIVING PAYMENT: Linda Hanks

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$330.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$330.00
BALANCE DUE ON LOAN:	$2,023.60
NEXT SCHEDULED DUE DATE:	12/19/2014

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

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

Matthew Cox
Printed Name

Signature

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: Matthew Cox
LOAN AGREEMENT IDENTIFICATION NO. 14269-0127021 LOAN AGREEMENT DATE: 9/20/2014 3:00:26 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 10/11/2014 01:14:06 PM
AMOUNT PAID: $323.00	AGENT RECEIVING PAYMENT: Launie Lawson

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$96.90
INTEREST PAID:	$226.10
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$323.00
BALANCE DUE ON LOAN:	$1,923.10
NEXT SCHEDULED DUE DATE:	11/19/2014

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

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

Matt Cox
Printed Name

Signature

Title[illegible]ax of Nevada, Inc. d/b/a TitleMax
1995 W. Williams Street
Fallon, NV 89406
(775)298-4503
1/31/2015

Matthew Cox
405 1/2 Arizona
Tonopah, NV 89049

Alyssa Cox
405 1/2 Arizona St.
Tonopah, NV 89049

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

Dear Customer:

On 9/20/2014 3:00:26 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 10/11/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/19/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing [illegible] a written AMENDMENT OF THE TITLE [illegible] Repayment Plan").

UNITED STATES POSTAL SERVICE®
Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From:
TitleMax of Nevada
1995 W. Williams Ave.
Fallon, NV 89406
775-298-4498
To:
Alyssa Cox
PO Box 1444
Tonopah NV 89049
PS Form 3817, April 2007 PSN 7530-02-000-9065

FALLON, NV 89406-9998 JAN 31 2015
U.S. POSTAGE PAID FALLON, NV 89406 JAN 31 '15 AMOUNT $1.30 00051889-08

[illegible]erm of at least 90 days after the Date of [illegible]

[illegible]lures by 2/18/2015 : (1) return to the [illegible]pplicable, the Grace Period Payments [illegible]an we prepare; and (3) make an initial [illegible]g balance on the original transaction is [illegible]

[illegible]0
[illegible]0
[illegible]0

Date: [illegible] Amount: [illegible]
Date: 01/05/2015 Amount: $223.00

UNITED STATES POSTAL SERVICE®
Certificate Of Mailing
This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.
From:
TitleMax of Nevada
1995 W. Williams Ave.
Fallon, NV 89406
775-298-4498
To:
Matthew Cox
~~405~~ PO Box 1444
Tonopah, NV 89049
PS Form 3817, April 2007 PSN 7530-02-000-9065

FALLON, NV 89406-9998 JAN 31 2015
U.S. POSTAGE PAID FALLON, NV 89406 JAN 31 '15 AMOUNT $1.30 00051889-08

[illegible]ore 2/18/2015 will be $422.12.

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

u enter into a Repayment Pl, we will honor the terms and we wi ot charge any other amount as incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without mitation: (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 $2,110.60 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

TM.TB.NV.Opportunity.to.enter.into.repayment.plan.1/22/2014

Customer Application

Personal Information

Date 9-20-14	[redacted]	Date of Birth [redacted]	Social Security # [redacted]
Last Name Cox	First Name Matthew		Middle Name Alan
Home Phone	Cell Phone [redacted]		Email Address (optional)!! [redacted]
Best time to call? Any	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) 405 1/2 Arizona ST			Apt #
City Tonopah	State NV	Zip 89049	County Nye
Mailing Address (if different from physical address) P.O. Box 1444			
City Tonopah	State NV	Zip 89049	

Source of Income

Employer * (Source of Income) [redacted]	Employer Address (Street Number & Name) [redacted]		
City Silver Peak	State NV	Zip 89049	Time at Job? 6 to 6 M to Thursday
Work Phone # [redacted]	Title Safety Supervisor	Supervisor	

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

Next Payday	Current and Expected Gross Monthly Income	Gross Monthly Obligations	Work Shift
9-26-14	$ 6,000	$ 4,000	[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 [redacted]
Alimony, child support, or separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding
Are you currently in bankruptcy? ☐ yes ☒ no

Credit References

Business Name [redacted]		Phone # [redacted]	
Address (Street Number & Name)	City		
Business Name [redacted]		Phone # [redacted]	
Address (Street Number & Name) [redacted]	City Acworth	State GA	Zip 30101

Personal References

Name [redacted]	Address [redacted]	City Reno	State NV. Zip [redacted]
Relationship Brother			
Name [redacted]	Address (Street Number & Name) [redacted]	City Reno	State NV Zip [redacted]
Relationship Brother			Cell [redacted]
Name [redacted]	Address (Street Number & Name) [redacted]	City Spring Creek	State NV. Zip 89815
Relationship Mother			Cell [redacted]
Name Ryan Hess	Address [redacted]	City	State NV. Zip 89049
Relationship To You Brother-in-law			[redacted]

Co-Applicant Information

Date Sep/20/2014	State Issued ID Number [redacted]	Date of Birth [redacted]	Social [redacted]
Last Name Cox	First Name Alyssa		Middle Name Nicole
Home Phone N/A	[redacted]		E-mail Address (optional)†† [redacted]
Best time to call?	Which number do you [redacted] ☐ Home Phone ☒ Cell Phone		

Physical Address (Street Number & Name) 405 1/2 arizona Street				Apt #
City Tonopah NV 89049	State NV	Zip 89049	County Nye	
Mailing Address (If different from physical address) P.O. BOX 444				
City Tonopah	State NV	Zip 89049		
Employer * (Source of Income) N/A		Employer Address (Street Number & Name)		
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor		

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

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

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

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

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

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

Applicant Signature — Date: 9-20-14

Co-Applicant Signature — Date: Sep/20/14

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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: 1995 E WILLIAMS AVE FALLON NV 89406

Exam as of: 5/4/2015

Borrower Name & Address: WAYNE ESTES

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?
14269-0118911	8/1/2014	$5,000.00	2/27/2015	$2,425.17	7	$1,060.73	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? 2005 HUMM H2 If secured by a vehicle title, is it filed and perfected? **YES**

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) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $18,070.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**NO**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**NO**

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

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

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

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

WITH SIGNED GRACE PERIOD DEFERMENT AGREEMENT

Title Loan Agreement

Date: 8/1/2014

Number: 14269-0118911

Customer & Co-Customer Information	ACCOUNT NUMBER: 14269-0118911		
FIRST NAME Wayne	LAST NAME Estes	CO-CUSTOMER FIRST NAME	CO-CUSTOMER LAST NAME
[redacted]	[redacted]	CO-CUSTOMER SSN	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.
STREET ADDRESS 969 Soda Lake Rd		CO-CUSTOMER STREET ADDRESS	
City Fallon	STATE NV	ZIP CODE 89406	CO-CUSTOMER CITY	CO-CUSTOMER STATE	CO-CUSTOMER ZIP CODE
[redacted]	[redacted]	CO-CUSTOMER HOME PHONE	CO-CUSTOMER DATE OF BIRTH

Motor Vehicle & Licensee Information	LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday		
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)298-4503		
LICENSEE STREET ADDRESS 1995 W. Williams Street	LICENSEE CITY Fallon	LICENSEE STATE NV	LICENSEE ZIP CODE 89406
VEHICLE IDENTIFICATION NUMBER (VIN) 5GRGN23U85H111204	LICENSE PLATE 392VSB		
VEHICLE YEAR 2005	VEHICLE MAKE HUMM	VEHICLE MODEL H2	COLOR GREY

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $5,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 02/27/2015 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 %	$2,425.17	$5,000.00	$7,425.17

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,060.73	8/31/2014 and each 30 days thereafter
1	$1,060.79	2/27/2015

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

Filing Fee: $ 0.00

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature	Date 8/1/14	Its Authorized Agent	Date 8/1/14
Co-Customer's Signature	Date		

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

Signature:_____

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

Signature:_____

— OR—

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

Signature: [signature]

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

Printed Name: Wayne Estes

Today's Date: 8/1/14

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 14269-0118911

Customer Name: Wayne Estes Address: 969 Soda Lake 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:2005 HUMM H2 5GRGN23U85H111204

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 08/01/2014 ("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	$549.50	8/31/2014
2	$549.50	9/30/2014
3	$549.50	10/30/2014
4	$549.50	11/29/2014
5	$549.50	12/29/2014
6	$549.50	1/28/2015
7	$549.50	2/27/2015
8	$714.29	3/29/2015
9	$714.29	4/28/2015
10	$714.29	5/28/2015
11	$714.29	6/27/2015
12	$714.29	7/27/2015
13	$714.29	8/26/2015
14	$714.26	9/25/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$8,846.50	

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

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

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

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

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.

9/2/14

Customer's Signature Date

Co-Borrower's Signature Date

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

9/8/14

Its Authorized Agent Date

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

Customer Application

Personal Information

Date 8-01-14	State Issued ID Number NV 1802456870	Date of Birth 12/10/59	Social Security # [redacted]
Last Name Bates	First Name Wayne		Middle Name Allen
Home Phone	Cell Phone† [redacted]		Email Address (optional)††
Best time to call? anytime	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone		
Physical Address (Street Number & Name) 9609 Sacka Lake Rd			Apt #
City Fallon	State NV	Zip 89406	County Churchill
Mailing Address (If different from physical address)			
City	State	Zip	

Source of Income

Employer * (Source of Income) [redacted]	Employer Address (Street Number & Name) [redacted]			
City [redacted]	State	Zip	Time at Job?	
Work Phone # [redacted]	Title Owner	Supervisor		
Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☑ Self-Employed	Next Payday Varies	Current and Expected Gross Monthly Income $6500	Gross Monthly Obligations $4800	Work Shift

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

Credit References

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

Personal References

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

APP 003139
ROA 001545

Co-Applicant Information

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

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

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

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

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

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

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

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

Applicant Signature — Date: 8/1/14

Co-Applicant Signature — Date:

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
5GRGN23U85H111204	2005	HUMM	H2	T4W	NV007069158

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
07/08/2014	52549	G		6400		

VEHICLE COLOR

ODOMETER BRAND
ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS
ESTES WAYNE ALLAN
1113 EAGLE ROCK RD
FALLON NV 89406-6883

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA INC DBA TITLEMAX
1995 W WILLIAMS AVE
FALLON NV 89406-2649

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
21102176
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 5/9/2015

Company: Titlemax - Stores (314391)
Contact: dawn Tansill
E-Mail: dawn.tansill@titlemax.com
Telephone: 775-298-4503
Fax: 775-624-9816

Notes

Vehicle Info For 2005 Hummer H2 4D SUV

MSRP:	$52,430	VIN:	5GRGN23U5	Adj. State:	National
Fin Adv:	$17,800	UVC:	2005370001	Mileage:	0
Equip Ret:	$58,525	MPG:	—/—	Mileage Cat:	E
Tire Size:	315/70R17	Weight:	8600	Cylinders:	8
Base HP:	316 @ 5200	Fuel Type:	Gas	Transmission:	A
Taxable HP:	51.2	Wheelbase:	122.8	Drive Train:	4WD
Model Number:	N25706	End of Term Months:	0	End of Term Mileage:	0
Price Includes:	AT AC 4WD V8				

Wholesale Black Book values as of 5/8/2015

	X-CL	Clean	Average	Rough
Base	N/A	$17,900	$15,000	$12,100
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$17,900	$15,000	$12,100

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

	X-CL	Clean	Average	Rough
Base	N/A	$18,070	$15,170	$11,430
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$18,070	$15,170	$11,430

Retail Black Book values as of 5/8/2015

X-CL	Clean	Average	Rough

APP 003144
ROA 001550

	X-CL	Clean	Average	Rough
Base	N/A	$21,350	$18,200	$14,575
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$21,350	$18,200	$14,575

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

Air Ride Suspension +100
Chrome Wheels +100
Power Sunroof +200
w/o 3rd Seat -100
w/o Leather -1050

Loan Agreement Schedule

Loan #: 14269-0118911

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	8/31/2014	(invalid)	$5,000.0	($549.50)	($511.23)	($549.50)	$0.00	($1,060.7	$4,488.
2	9/30/2014	(invalid)	$4,488.7	($493.32)	($567.41)	($493.32)	$0.00	($1,060.7	$3,921.
3	10/30/2014	(invalid)	$3,921.3	($430.96)	($629.77)	($430.96)	$0.00	($1,060.7	$3,291.
4	11/29/2014	(invalid)	$3,291.5	($361.75)	($698.98)	($361.75)	$0.00	($1,060.7	$2,592.
5	12/29/2014	(invalid)	$2,592.6	($284.93)	($775.80)	($284.93)	$0.00	($1,060.7	$1,816.
6	1/28/2015	(invalid)	$1,816.8	($199.67)	($861.06)	($199.67)	$0.00	($1,060.7	$955.75
7	2/27/2015	(invalid)	$955.75	($105.04)	($955.75)	($105.04)	$0.00	($1,060.7	$0.00
7	2/27/2015				($5,000.0	($2,425.	$0.00	($7,425.1	$0.00

Actual Loan Transactions

#	Due Date	Transaction	Beginning Balance	Interest Charged	Principal	Interest	Fees	Payment	End Balance
1	8/1/2014	New Loan		$0.00	$5,000.00	$0.00	$0.00	$0.00	$5,000.
2	8/31/2014	Apply Fees	$5,000.0	$549.50	$0.00	($549.50)	$0.00	$0.00	$5,549.
3	9/2/2014 1:	Deferred Loan Payment	$5,549.5	$36.63	$0.00	($36.63)	($513.37	($550.00)	$5,036.
4	9/29/2014	Deferred Loan Payment	$5,036.1	$494.55	($19.32)	($494.55)	($36.13)	($550.00)	$4,980.
5	9/30/2014	Apply Fees	$4,980.6	$18.25	$0.00	($18.25)	$0.00	$0.00	$4,998.
6	10/30/2014	Log Item	$4,998.9	$0.00	$0.00	$0.00	$0.00	$0.00	$4,998.
7	10/30/2014	Apply Fees	$4,998.9	$547.38	$0.00	($547.38)	$0.00	$0.00	$5,546.
8	10/31/2014	Log Item	$5,546.3	$0.00	$0.00	$0.00	$0.00	$0.00	$5,546.
9	10/31/2014	Deferred Loan Payment	$5,546.3	$18.25	$0.00	($18.25)	($531.75	($550.00)	$5,014.
10	11/29/2014	Log Item	$5,014.5	$0.00	$0.00	$0.00	$0.00	$0.00	$5,014.
11	11/29/2014	Apply Fees	$5,014.5	$529.13	$0.00	($529.13)	$0.00	$0.00	$5,543.
12	12/1/2014	Log Item	$5,543.6	$0.00	$0.00	$0.00	$0.00	$0.00	$5,543.
13	12/1/2014	Log Item	$5,543.6	$0.00	$0.00	$0.00	$0.00	$0.00	$5,543.
14	12/2/2014	Log Item	$5,543.6	$0.00	$0.00	$0.00	$0.00	$0.00	$5,543.
15	12/2/2014	Log Item	$5,543.6	$0.00	$0.00	$0.00	$0.00	$0.00	$5,543.
16	12/3/2014	Log Item	$5,543.6	$0.00	$0.00	$0.00	$0.00	$0.00	$5,543.
17	12/4/2014	Log Item	$5,543.6	$0.00	$0.00	$0.00	$0.00	$0.00	$5,543.
18	12/4/2014	Log Item	$5,543.6	$0.00	$0.00	$0.00	$0.00	$0.00	$5,543.
19	12/5/2014	Deferred Loan Payment	$5,543.6	$109.48	$0.00	($109.48)	($440.52	($550.00)	$5,103.
20	12/18/2014	Log Item	$5,103.1	$0.00	$0.00	$0.00	$0.00	$0.00	$5,103.
21	12/29/2014	Apply Fees	$5,103.1	$437.90	$0.00	($437.90)	$0.00	$0.00	$5,541.
22	12/30/2014	Log Item	$5,541.0	$0.00	$0.00	$0.00	$0.00	$0.00	$5,541.
23	12/30/2014	Log Item	$5,541.0	$0.00	$0.00	$0.00	$0.00	$0.00	$5,541.
24	12/31/2014	Deferred Loan Payment	$5,541.0	$36.49	$0.00	($36.49)	($513.51	($550.00)	$5,027.
25	1/5/2015 1	Log Item	$5,027.5	$0.00	$0.00	$0.00	$0.00	$0.00	$5,027.
26	1/28/2015	Apply Fees	$5,027.5	$510.88	$0.00	($510.88)	$0.00	$0.00	$5,538.
27	1/29/2015	Deferred Loan Payment	$5,538.4	$18.25	$0.00	($18.25)	($531.75	($550.00)	$5,006.
28	2/25/2015	Deferred Loan Payment	$5,006.6	$492.64	($41.35)	($492.64)	($26.01)	($560.00)	$4,939.

292/25/2015	Refinance Loan Payoff	$4,939.3	$0.00	($4,939.33	$0.00	$0.00	($4,939.33	$0.00

Customer Receipt Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 1995 W. Williams Street Fallon, NV 89406	PAYMENT MADE ON BEHALF OF OR BY: Wayne A Estes 969 Soda Lake Rd Fallon, NV 89406
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 08/01/2014 If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/28/2015 13:18:55
AMOUNT PAID: $617.42	AGENT RECEIVING PAYMENT: Henry Hasbun (706)

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	$ 617.42	PRINCIPAL:	$ 617.42
INTEREST PAID:	$ 0.00	INTEREST:	$ 0.00
CHARGES PAID:	$ 0.00	FEES:	$ 0.00
FEES PAID:	$ 0.00	CHARGES:	$ 0.00
TOTAL AMOUNT PAID TODAY:	$ 617.42	BALANCE DUE ON LOAN:	$ 4321.91
		REPAYMENT PLAN MINIMUM	$ 617.42
		NEXT SCHEDULED DUE DATE:	4/26/2015

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

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

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

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

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

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain possession of the Title.

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

Wayne Estes
Printed Name

Signature

APP 003148
ROA 001554

TM-Customer Receipt-V.1.0-02.17.2012

AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN (greater than 210 days)

No. 14269-0118911 Date: 2/25/2015

Customer Name: Estes, Wayne A Address: 969 Soda Lake Rd Fallon, NV 89406 (209)221-5918 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 1995 W. Williams Street Fallon, NV 89406 Vehicle Information: 2005, GREY, HUMM, H2, 5GRGN23U85H111204

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

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 08/01/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of $4,939.33 was due on 02/27/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of $0.00 and to pay a total of $4939.33 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	$617.42	3/27/2015
2nd Scheduled Payment	$617.42	4/26/2015
3rd Scheduled Payment	$617.42	5/26/2015
4th Scheduled Payment	$617.42	6/25/2015
5th Scheduled Payment	$617.42	7/25/2015
6th Scheduled Payment	$617.42	8/24/2015
7th Scheduled Payment	$617.42	9/23/2015
8th Scheduled Payment	$617.39	10/23/2015
The total amount due under the terms of the Repayment Plan:	$4939.33	

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

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

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

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

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

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

Customer's Signature Date 2/25/15 By Its Employee

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

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406	Wayne Estes
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 8/1/2014 11:09:47 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/25/2015 05:02:53 PM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$0.00	Linda Hanks

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$0.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$0.00
BALANCE DUE ON LOAN:	$0.00
NEXT SCHEDULED DUE DATE:	3/27/2015

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

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

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406	PAYMENT MADE ON BEHALF OF OR BY: Wayne Estes
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 8/1/2014 11:09:47 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/25/2015 05:00:03 PM
AMOUNT PAID: $560.00	AGENT RECEIVING PAYMENT: Dawn Tansill

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$41.35
INTEREST PAID:	$518.65
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$560.00
BALANCE DUE ON LOAN:	$4,939.33
NEXT SCHEDULED DUE DATE:	2/27/2015

- ☐ **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.

Wayne Estes
Printed Name

Signature

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: Wayne Estes
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 8/1/2014 11:09:47 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/29/2015 01:02:33 PM
AMOUNT PAID: $550.00	AGENT RECEIVING PAYMENT: Dawn Tansill

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$550.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$550.00
BALANCE DUE ON LOAN:	$5,006.69
NEXT SCHEDULED DUE DATE:	2/27/2015

- ☐ **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.

Wayne Estes
Printed Name

Signature

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: Wayne Estes
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 8/1/2014 11:09:47 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/31/2014 09:17:40 AM
AMOUNT PAID: $550.00	AGENT RECEIVING PAYMENT: Dawn Tansill

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$550.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$550.00
BALANCE DUE ON LOAN:	$5,027.56
NEXT SCHEDULED DUE DATE:	1/28/2015

- ☐ **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.

Dorine Quintana
Printed Name

Signature

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: Wayne Estes
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 8/1/2014 11:09:47 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/05/2014 11:44:48 AM
AMOUNT PAID: $550.00	AGENT RECEIVING PAYMENT: Linda Hanks

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$550.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$550.00
BALANCE DUE ON LOAN:	$5,103.17
NEXT SCHEDULED DUE DATE:	12/29/2014

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

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

Printed Name _____ Signature _____

LOAN AGREEMENT IDENTIFICATION NO.
14269-0118911

LOAN AGREEMENT DATE:
8/1/2014 11:09:47 AM

If you have multiple loans, this payment was applied to the loan number identified above.

DATE/TIME OF RECEIPT OF PAYMENT:
09/29/2014 01:46:12 PM

AMOUNT PAID:
$550.00

AGENT RECEIVING PAYMENT:
Laurie Lawson

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$19.32
INTEREST PAID:	$530.68
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$550.00
BALANCE DUE ON LOAN:	$4,980.68
NEXT SCHEDULED DUE DATE:	10/30/2014

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

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

Wayne Estes
Printed Name

Signature

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

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: Wayne Estes
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 8/1/2014 11:09:47 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 10/31/2014 10:45:38 AM
AMOUNT PAID: $550.00	AGENT RECEIVING PAYMENT: Jurgen Kaine

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$550.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$550.00
BALANCE DUE ON LOAN:	$5,014.56
NEXT SCHEDULED DUE DATE:	11/29/2014

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

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

Printed Name _____ Signature _____

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406	Wayne Estes
LOAN AGREEMENT IDENTIFICATION NO. 14269-0118911 LOAN AGREEMENT DATE: 8/1/2014 11:09:47 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 09/02/2014 01:00:32 PM

AMOUNT PAID:	AGENT RECEIVING PAYMENT:
$550.00	Launie Lawson

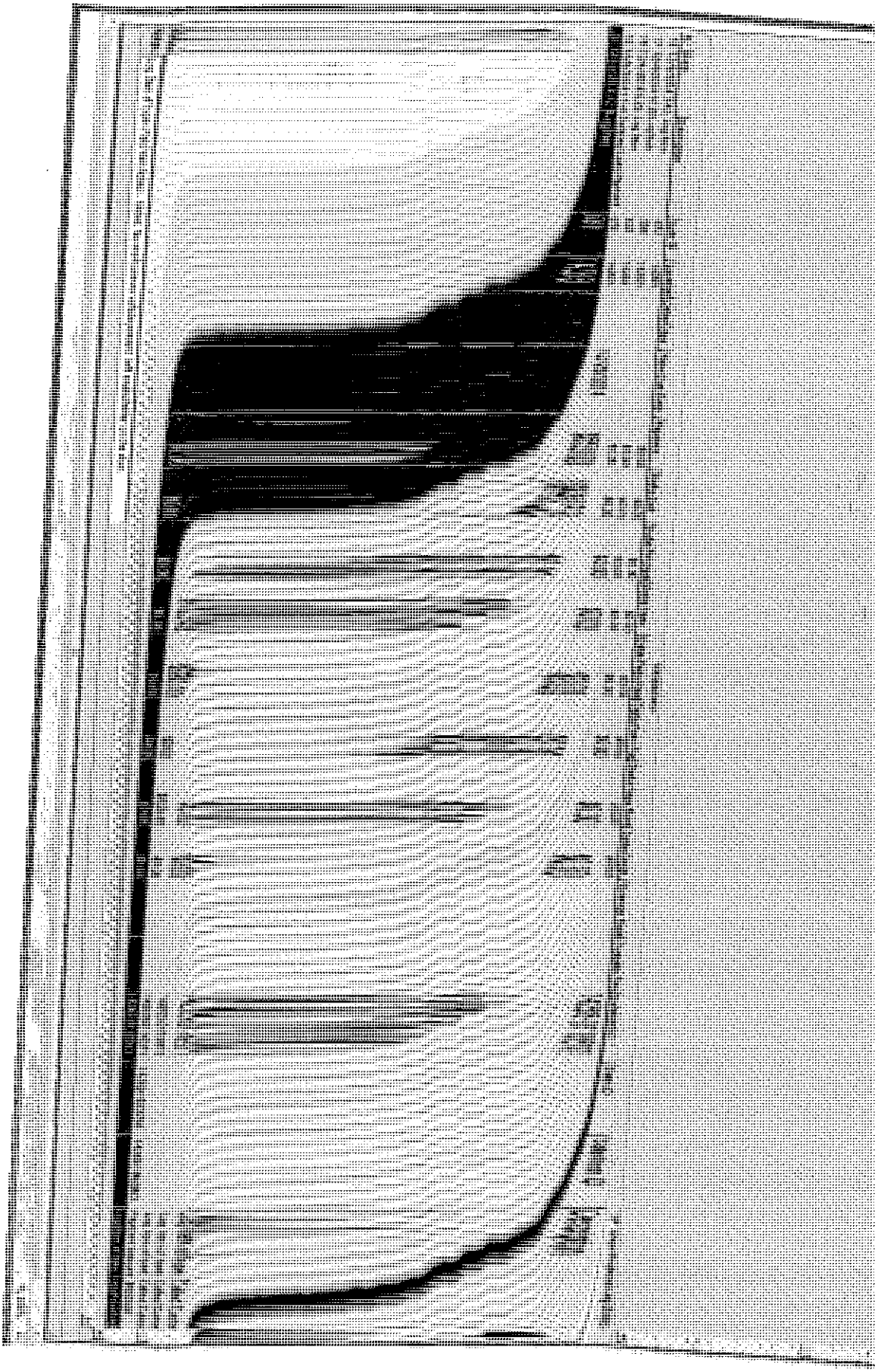
TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$550.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$550.00
BALANCE DUE ON LOAN:	$5,036.13
NEXT SCHEDULED DUE DATE:	9/30/2014

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

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

Printed Name _____ Signature _____



A - 53

604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/4/2015

Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV 89701

Borrower Name & Address: Ninalee Ellery, 2129 Gregg St, Carson City, NV 89701

Exam as of: 5/4/2015

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14069-0145387	1/9/2015	$3,430.00	8/7/2015	$2,339.28	6&1	824.19/824.14	182.38%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2000 Ford 2500 Super Duty If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $4,190 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)* Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? **N/A**

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

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

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

(Applies to Title Loans Only) *NRS 604A.450(1)* Does the loan amount exceed the fair market value of the vehicle securing the loan? **NO** Fair Market Value: $7,400.00

(Applies to Title Loans Only) *NRS 604A.445(1)* Does the original term of the title loan exceed 30 days? **N/A**

(Applies to Title Loans Only) *NRS 604A.445(2)* Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?* **N/A**

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**

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

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

tle Loan Active

olation: 604A.445, .210

Date: 1/9/2015

Title Loan Agreement

Number: 14069-0145387

Customer & Co-Customer Information						
FIRST NAME Ninalee Charlene	LAST NAME Ellery		CO-CUSTOMER FIRST NAME		CO-CUSTOMER LAST NAME	
[redacted]	[redacted]		CO-CUSTOMER SSN		CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.	
STREET ADDRESS 2219 Gregg St			CO-CUSTOMER STREET ADDRESS			
City Carson City	STATE NV	ZIP CODE 89701	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	

ACCOUNT NUMBER: 14069-0145387

Motor Vehicle & Licensee Information			
LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax	LICENSEE PHONE NUMBER (775)883-1252		
LICENSEE STREET ADDRESS 2020 E Williams Street	LICENSEE CITY Carson City	LICENSEE STATE NV	LICENSEE ZIP CODE 89701
VEHICLE IDENTIFICATION NUMBER (VIN) 1FTNX21S1YEA83269	LICENSE PLATE 930WBV		
VEHICLE YEAR 2000	VEHICLE MAKE Ford	VEHICLE MODEL 2500 Super Duty	COLOR Orange

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

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing $3,430.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until 08/07/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

DERAL 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.
182.3771 %	$2,339.28	$3,430.00	$5,769.28

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$824.19	2/8/2015 and each 30 days thereafter
1	$824.14	8/7/2015

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

Filing Fee: $20.00

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

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

Itemization of Amount Financed of	$3,430.00
1. Amount given to you directly:	$3,410.00
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 t[illegible]an, we must offer a Repayment Plan to you be[illegible] 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 in[illegible] is 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 ben[illegible] you, your respective heirs, successors and assign[illegible] he Arbitration Provision is binding upon and benefits us, our successors and assigns, and related third parties. The Arbitration Provision continues in full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Nina Lee Elley 1-9-15 [illegible] 1-9-15

Customer's Signature | Date | Its Authorized Agent | Date

Co-Customer's Signature | Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	Ninalee Charlene Ellery
LOAN AGREEMENT IDENTIFICATION NO. 14069-0145387 LOAN AGREEMENT DATE: 1/9/2015 11:43:55 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/10/2015 04:20:44 PM
AMOUNT PAID: $469.38	AGENT RECEIVING PAYMENT: Scott Duns

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.19
INTEREST PAID:	$469.19
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$469.38
BALANCE DUE ON LOAN:	$3,131.11
NEXT SCHEDULED DUE DATE:	5/9/2015

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

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

Ninalee Ellery
Printed Name

Nina Lee Ellery
Signature

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

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Ninalee Charlene Ellery
LOAN AGREEMENT IDENTIFICATION NO. 14069-0145387 LOAN AGREEMENT DATE: 1/9/2015 11:43:55 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/13/2015 05:01:55 PM
AMOUNT PAID: $469.58	AGENT RECEIVING PAYMENT: Samantha Krubsack

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$469.58
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$469.58
BALANCE DUE ON LOAN:	$3,162.40
NEXT SCHEDULED DUE DATE:	4/9/2015

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

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

Ninalee Ellery
Printed Name

Nina Lee Ellery
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Ninalee Charlene Ellery
LOAN AGREEMENT IDENTIFICATION NO. 14069-0145387 LOAN AGREEMENT DATE: 1/9/2015 11:43:55 AM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/09/2015 05:32:46 PM
AMOUNT PAID: $830.00	AGENT RECEIVING PAYMENT: Samantha Krubsack

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$298.70
INTEREST PAID:	$531.30
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$830.00
BALANCE DUE ON LOAN:	$3,131.30
NEXT SCHEDULED DUE DATE:	3/10/2015

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

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

Nina Lee Ellery
Printed Name

Nina Lee Ellery
Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14069-0145387

Customer Name: Ninalee Charlene Ellery Address: 2219 Gregg St Carson City, NV 89701 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2020 E Williams Street Carson City, NV 89701 Vehicle Information:2000 Ford 2500 Super Duty 1FTNX21S1YEA83269

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/09/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace 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	$514.15	2/8/2015
2	$514.15	3/10/2015
3	$514.15	4/9/2015
4	$514.15	5/9/2015
5	$514.15	6/8/2015
6	$514.15	7/8/2015
7	$514.15	8/7/2015
8	$490.00	9/6/2015
9	$490.00	10/6/2015
10	$490.00	11/5/2015
11	$490.00	12/5/2015
12	$490.00	1/4/2016
13	$490.00	2/3/2016
14	$490.00	3/4/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$7,029.05	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Customer Application

Personal Information

Date 1-9-15	State Issued ID Number NV 32004881 2	Date of Birth 8-16-59	Social Security # 517-92-5609
Last Name Ellery	First Name Alina Lee		Middle Name C
Home Phone [redacted]	Cell Phone† [redacted]		Email Address (optional)†† NA
Best time to call? 1 5:00pm	Which number do you prefer that we call? ☐ Home Phone ☑ Cell Phone		
Physical Address (Street Number & Name) 2219 Gregg St			Apt # —
City Carson City	State NV	Zip 89701	County Carson
Mailing Address (If different from physical address) Same as Above			
City —	State —	Zip —	

Source of Income

Employer* [redacted]	Employer Address (Street Number & Name) [redacted]		
City Sparks	State NV	Zip 89431	Time at Job? 6yrs
Work Phone # [redacted]	Title CNA	Supervisor [redacted]	

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

Next Payday	Gross Monthly Income	Gross Monthly Obligations	Work Shift
1-23-15	$ 4190	$ 1437	Day

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

Credit References

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

Personal References

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

Co-Applicant Information

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

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

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

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

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

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

Nina Lee Ellery
Applicant Signature

1-9-15
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF CARSON

Title Loan Agreement No.: 14069-0145387
Date: 01/09/2015

Customer Name: Ninalee Ellery Address: 2219 Gregg St Carson City, NV 89701 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 2020 E. William St Carson City, NV 89701

Vehicle Information: VIN: 1FTNX21S1YEA83269
License Plate State and No: 930WBV Color: Orange Year: 2000 Make: Ford Model: 2500 Super Duty

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, Ninalee Ellery, 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: Nina Lee Ellery

Co-Borrower Signature: _____

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

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1FTNX21S1YEA83269	2000	FORD	F250 SUPER	T4C	NV007488098

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
01/14/2015		G		5635	10000	

VEHICLE COLOR	ODOMETER BRAND	BRANDS
	EXEMPT	

OWNER(S) NAME AND ADDRESS
ELLERY NINALEE CHARLENE OR
ELLERY LOREN PATRICK
2219 GREGG ST
CARSON CITY NV 89701-1911

LIENHOLDER NAME AND ADDRESS
TITLEMAX OF NEVADA
2020 E WILLIAM ST
CARSON CITY NV 89701-2701

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
23663880
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1FTNX21S1YEA83269	2000	FORD	F250 SUPER	T4C	NV006716648

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
02/06/2014		G		5635	10000	

VEHICLE COLOR
ODOMETER BRAND: EXEMPT
BRANDS

OWNER(S) NAME AND ADDRESS
ELLERY LOREN
ELLERY NINALEE C
5674 LUPIN DR
SUN VALLEY NV 89433-7419

OR

LIENHOLDER NAME AND ADDRESS
NEVADA TITLE AND PAYDAY LOANS INC
3151 N CARSON ST
CARSON CITY NV 89706-0154

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

SIGNATURE OF AUTHORIZED AGENT — DATE 1-9-15

Nevada Title and Payday Loans, Inc.
PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
1709388C
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

NEVADA TITLE AND PAYDAY LOANS INC
3151 N CARSON ST
CARSON CITY NV 89706-0154

4461

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
1FTNX21S1YEA83269	2000	FORD	F250 SUPER	T4C	NV006716648

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
02/06/2014		G		5635	10000	

VEHICLE COLOR
ODOMETER BRAND: EXEMPT
BRANDS

OWNER(S) NAME AND ADDRESS
ELLERY LOREN
ELLERY NINALEE C
5674 LUPIN DR
SUN VALLEY NV 89433-7419

OR

LIENHOLDER NAME AND ADDRESS
NEVADA TITLE AND PAYDAY LOANS INC
3151 N CARSON ST
CARSON CITY NV 89706-0154

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

Address — City — State — Zip Code

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

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
[illegible]
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information

1/9/2015

Company: Titlemax (314391)
Contact: Scott Duns
E-Mail: Scott.Duns@Titlemax.com

Telephone: 775-883-1252
Fax:

Notes

Vehicle Info For 2000 Ford F250SD XL Supercab 4WD

MSRP: $25,360
Fin Adv: $5,025
Equip Ret: $28,987
Tire Size: 235/85R16E
Base HP: 235 @ 4250
Taxable HP: 40.3
Model Number: X21
Price Includes: AT AC

VIN: 1FTNX21S1YEA83269
UVC: 2000300564
MPG: —/—
Weight: 8800
Fuel Type: Gas
Wheelbase: 141.8
End of Term Months: 0

Adj. State: National
Mileage: 0
Mileage Cat: D
Cylinders: 10
Transmission: A
Drive Train: 4WD
End of Term Mileage: 0

Wholesale Black Book values as of 1/9/2015

	X-CL	Clean	Average	Rough
Base	N/A	$5,100	$4,000	$3,000
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$5,100	$4,000	$3,000

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

	X-CL	Clean	Average	Rough
Base	N/A	$5,165	$4,065	$2,880
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$5,165	$4,065	$2,880

Retail Black Book values as of 1/9/2015

X-CL	Clean	Average	Rough

APP 003187
ROA 001593

	X-CL	Clean	Average	Rough
Base	N/A	$7,400	$5,950	$4,575
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$7,400	$5,950	$4,575

Residual Black Book values as of 1/9/2015

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

5.4L V8 -100
7.3L Turbo Diesel +2500
Cab & Chassis -100
Flat Dump +1100
Flat/Stake Bed +450
Hydric Hook Wrecker +2100
Landscape Body +300
Liftgate +300
Refrigerated Body +1400
Rollback Wrecker +2500
Util/Work Body +450
Van/Box Body +300
w/o AT - Exc Diesel -400
w/o Factory Air -100

Ability to Pay Summary

Loan Number	
Customer Name	Joanne Spahr
Is Customer a Covered Borrower	No
Requested Loan Amount	$3,410.00
Title Fee	$20
MLV Amount	$3,430
Gross Monthly Income	$4,190.00
Current and Expected Monthly Obligations	$1,437.00
Other TitleMax Loan Payment	$280.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$2,473.00

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	$	3,450
Interest Rate		14.99%
Max Cash to Customer Amount	$	3,430.00
Actual Cash to Customer Amount	$	3,430.00
Title Fee Amount	$	20
Total Loan Amount	$	3,450

Amortized Loan Payment	$828.99
Total Payback Amount	$5,802.96
Minimum Payment to Extend	$517.16
Grace Period Plan # of Months (0% Interest)	7
Grace Period Plan Payment (0%)	$492.86

CHOOSE THIS CAUWST LOAN TYPE

NV 210 Day Multi-Car 14.99%

Cash Advance Snapshot Report

Filter (Location: 14069 Loan: 14069-0145387 Ordered by Date)

Tm Carson City #1
2020 E Williams Street
Carson City, NV 89701
(775)883-1252

01/09/2015

ID #	Orig. Date	Customer Name	Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14069-0145387	01/09/2015	Ellery, Ninalee Charlene A8				$5,769.28	$3,430.00	$1,470.07	$1,768.96	$3,131.11	0
Transaction #	*Type*	*Trans. Date*	*New Due Date*	*Pro?*	*Rev?*		*Principal*	*Fees*	*Amt Paid*	*Due*	
14069-0145387-1	NEL	1/9/2015 11:4		X	-		$3,430.00	$0.00	$0.00	$3,430.00	
14069-0145387-2	LOG	2/7/2015 3:41		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0145387-3	FEE	2/8/2015		X	-		$0.00	$514.16	$0.00	$514.16	
14069-0145387-4	PMT	2/9/2015 5:32	3/10/2015	X	-		($298.70)	$17.14	$830.00	($812.86)	
14069-0145387-5	LOG	3/9/2015 12:1		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0145387-6	FEE	3/10/2015 7:0		X	-		$0.00	$453.74	$0.00	$453.74	
14069-0145387-7	LOG	3/12/2015 11:		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0145387-8	LOG	3/12/2015 12:		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0145387-9	PMT	3/13/2015 5:0	4/9/2015	X	-		$0.00	$46.94	$469.58	($422.64)	
14069-0145387-10	LOG	4/9/2015 6:07		X	-		$0.00	$0.00	$0.00	$0.00	
14069-0145387-11	FEE	4/9/2015 7:32		X	-		$0.00	$422.44	$0.00	$422.44	
14069-0145387-12	PMT	4/10/2015 4:2	5/9/2015	X	-		($0.19)	$15.65	$469.38	($453.73)	
14069-0145387 Totals:		*1*					*$3,131.11*	*$1,470.07*	*$1,768.96*	*$3,131.11*	*0*
01/09/2015 Totals:		**1**				**$5,769.28**	**$3,131.11**	**$1,470.07**	**$1,768.96**	**$3,131.11**	**0**

A - 54

604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/4/2015

Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV 89701

Exam as of: 5/4/2015

Borrower Name & Address: Jackie Diamond - 2717 Christmas Tree Dr, Carson City, NV 89703

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14069-0129835	10/10/2014	$8,020.00	5/8/2015	$2,759.27	6&1	1539.89/1539.93	97.21%	**YES**

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

Is the loan secured? **YES** If so, what is the collateral? 2005 Chevrolet Avalanche If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $4,500 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $15,650.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**N/A**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**N/A**

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? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans.- 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Active

Violation: 604A.445, .210 Orig=10779.27 GPDA=12505.60

Title Loan Agreement

Date: 10/10/2014

Number: 14069-0129835

Customer & Co-Customer Information	ACCOUNT NUMBER: 14069-0129835		
FIRST NAME Jackie	LAST NAME Diamond	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 2717 Christmas Tree Dr		CO-CUSTOMER STREET ADDRESS	
City Carson City	STATE NV	ZIP CODE 89703	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 (775)883-1252		
LICENSEE STREET ADDRESS 2020 E Williams Street	LICENSEE CITY Carson City	LICENSEE STATE NV	LICENSEE ZIP CODE 89701
VEHICLE IDENTIFICATION NUMBER (VIN) 3GNEK12ZX5G250289	LICENSE PLATE 808WWX		
VEHICLE YEAR 2005	VEHICLE MAKE Chevrolet	VEHICLE MODEL Avalanche	COLOR Tan

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 $8,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2663% from the date of this Loan Agreement until 05/08/2015 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.
97.2129 %	$2,759.27	$8,020.00	$10,779.27

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,539.89	11/9/2014 and each 30 days thereafter
1	$1,539.93	5/8/2015

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	$8,020.00
1. Amount given to you directly:	$8,000.00
2. Amount paid on your account:	$0.00
3. Amount paid to public officials:	$20.00
4. Amount paid to _____ on your behalf:	$0.00

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

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

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

Repayment Plan Disclosure: If you de[illegible] on the loan, we must offer a Repayment Plan f[illegible]u 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 [illegible]ing into this Arbitration Provision:

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

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

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

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

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

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

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

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

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Jackie Diamond 10/10/14 10-10-14

Customer's Signature | Date | Its Authorized Agent | Date

Co-Customer's Signature | Date

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Jackie Rey Diamond
LOAN AGREEMENT IDENTIFICATION NO. 14069-0129835 LOAN AGREEMENT DATE: 10/10/2014 5:28:21 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/09/2015 03:51:31 PM
AMOUNT PAID: $300.00	AGENT RECEIVING PAYMENT: Amanda Senn

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$23.42
INTEREST PAID:	$276.58
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$300.00
BALANCE DUE ON LOAN:	$3,340.97
NEXT SCHEDULED DUE DATE:	5/8/2015

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

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

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Jackie Rey Diamond
LOAN AGREEMENT IDENTIFICATION NO. 14069-0129835 LOAN AGREEMENT DATE: 10/10/2014 5:28:21 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/11/2015 04:47:32 PM
AMOUNT PAID: $270.00	AGENT RECEIVING PAYMENT: Samantha Krubsack

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$270.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$270.00
BALANCE DUE ON LOAN:	$3,381.12
NEXT SCHEDULED DUE DATE:	4/8/2015

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

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

Jackie Diamond
Printed Name

Jackie Diamond
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Jackie Rey Diamond
LOAN AGREEMENT IDENTIFICATION NO. 14069-0129835 LOAN AGREEMENT DATE: 10/10/2014 5:28:21 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 02/07/2015 11:01:35 AM
AMOUNT PAID: $300.00	AGENT RECEIVING PAYMENT: Timothy Henry

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$28.88
INTEREST PAID:	$271.12
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$300.00
BALANCE DUE ON LOAN:	$3,364.39
NEXT SCHEDULED DUE DATE:	3/9/2015

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

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

Jackie Diamond
Printed Name

Jackie Diamond
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Jackie Rey Diamond
LOAN AGREEMENT IDENTIFICATION NO. 14069-0129835 LOAN AGREEMENT DATE: 10/10/2014 5:28:21 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/08/2015 04:03:34 PM
AMOUNT PAID: $1,400.00	AGENT RECEIVING PAYMENT: Samantha Krubsack

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$925.77
INTEREST PAID:	$474.23
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,400.00
BALANCE DUE ON LOAN:	$3,393.27
NEXT SCHEDULED DUE DATE:	2/7/2015

271.12

- ☐ **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.

Jackie Diamond
Printed Name

Jackie Diamond
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Jackie Rey Diamond
LOAN AGREEMENT IDENTIFICATION NO. 14069-0129835 LOAN AGREEMENT DATE: 10/10/2014 5:28:21 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/09/2014 05:07:28 PM
AMOUNT PAID: $400.00	AGENT RECEIVING PAYMENT: Samantha Krubsack

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$400.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$400.00
BALANCE DUE ON LOAN:	$4,448.18
NEXT SCHEDULED DUE DATE:	1/8/2015

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

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

Jackie Diamond
Printed Name

Jackie Diamond
Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Jackie Rey Diamond
LOAN AGREEMENT IDENTIFICATION NO. 14069-0129835 LOAN AGREEMENT DATE: 10/10/2014 5:28:21 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 10/24/2014 12:31:52 PM
AMOUNT PAID: $4,000.00	AGENT RECEIVING PAYMENT: Amanda Senn

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$3,700.96
INTEREST PAID:	$299.04
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$4,000.00
BALANCE DUE ON LOAN:	$4,319.04
NEXT SCHEDULED DUE DATE:	12/9/2014

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

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

Copy - Cust took orig.

Printed Name Signature

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14069-0129835

Customer Name: Jackie Diamond Address: 2717 Christmas Tree Dr Carson City, NV 89703 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2020 E Williams Street Carson City, NV 89701 Vehicle Information:2005 Chevrolet Avalanche 3GNEK12ZX5G250289

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 10/10/2014 ("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	$640.80	11/9/2014
2	$640.80	12/9/2014
3	$640.80	1/8/2015
4	$640.80	2/7/2015
5	$640.80	3/9/2015
6	$640.80	4/8/2015
7	$640.80	5/8/2015
8	$1,145.71	6/7/2015
9	$1,145.71	7/7/2015
10	$1,145.71	8/6/2015
11	$1,145.71	9/5/2015
12	$1,145.71	10/5/2015
13	$1,145.71	11/4/2015
14	$1,145.74	12/4/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	$12,505.60	

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 0.2663% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Payment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Deferment Agreement, if followed, will ratably and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

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

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

Customer's Signature	Date
Co-Borrower's Signature	Date

Its Authorized Agent	Date

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

Customer Application

Personal Information

Date 10/10/14	State Issued ID Number [redacted]	Date of Birth [redacted]	Social Security # [redacted]
Last Name Diamond	First Name Jackie		Middle Name R
Home Phone [redacted]	Cell Phone† [redacted]		Email Address (optional)†† [redacted]
Best time to call?	Which number do you prefer that we call? ☐ Home Phone ☒ Cell Phone		
Physical Address (Street Number & Name) [redacted]			Apt #
City Carson City	State NV.	Zip 89703	County Carson
Mailing Address (if different from physical address)			
City	State	Zip	

Source of Income

Employer * (Source of Income) [redacted]	Employer Address (Street Number & Name) [redacted]		
City Carson City	State NV.	Zip 89706	Time at Job? 22 Years
Work Phone # [redacted]	Title International MGR	Supervisor Erin Taylor	

Pay Frequency: (check one)	Next Payday	Current and Expected Gross Monthly Income	Current and Expected Gross Monthly Obligations	Work Shift
8th & 23rd ☐ 1st & 15th of month ☐ 15th & end of month ☐ Biweekly (every 2 weeks) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ☐ Self-Employed	10/23	$4500-	$1,080	7-3:30

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

Credit References

Business Name Verizon Wireless	Phone #		
Address (Street Number & Name)	City	State	Zip
Business Name Wells Fargo	Phone #		
Address (Street Number & Name)	City	State	Zip

Personal References

[redacted]

Co-Applicant Information

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

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

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

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

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

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

ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

††Consent to E-mail Communications and Electronic Disclosures. **You are not required to provide your email address.** If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. **This Consent to E-mail Communications and Electronic Disclosures** informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may 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.**

Jackie Damind
Applicant Signature

10/10/14
Date

Co-Applicant Signature

Date

Affidavit

STATE OF NEVADA
COUNTY OF CARSON

Title Loan Agreement No.: 14069-0129835
Date: 10/10/14

Customer Name: Jackie Diamond Address: 2717 Christmas Tree Dr Carson City, NV 89703 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Address: 2020 E. William St Carson City, NV 89701

Vehicle Information: VIN: 3GNEK12ZX5G250289
License Plate State and No: 808WWX Color: TAN Year: 2005 Make: cHEVRO Model: AVALANCHE

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, Jackie Diamond, 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: Jackie Diamond

Co-Borrower Signature: _____

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
3GNEK12ZX5G250289	2005	CHEV	AVALANCHE	T4W	NV007319311

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
10/21/2014	72760	F			8499	

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS

DIAMOND MICHAEL ALAN
DIAMOND JACKIE R
2717 CHRISTMAS TREE DR
CARSON CITY NV 89703-8398

OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA
2020 E WILLIAM ST
CARSON CITY NV 89701-2701

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

SIGNATURE OF AUTHORIZED AGENT DATE

PRINTED NAME OF AGENT AND COMPANY

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

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING NO TENTHS

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO.
222653[illegible]
(THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

STATE OF NEVADA
DEPARTMENT OF MOTOR VEHICLES

16230

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
3GNEK12ZX5G250289	2005	CHEV	AVALANCHE	T4W	NV003715063

DATE ISSUED	ODOMETER MILES	FUEL TYPE	SALES TAX PD	EMPTY WT	GROSS WT	GVWR
12/08/2009	72760	F			8499	

VEHICLE COLOR

ODOMETER BRAND: ACTUAL MILES

BRANDS

OWNER(S) NAME AND ADDRESS

DIAMOND MICHAEL ALAN OR
DIAMOND JACKIE REY
353 BAYHILL CIR
DAYTON NV 89403-8711

LIENHOLDER(S) NAME AND ADDRESS

WESTERN THRIFT & LOAN
580 E PLUMB LN STE A
RENO NV 89502-3500

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

SIGNATURE OF AUTHORIZED AGENT — DATE 5/23/13

Western Thrift & Loan
PRINTED NAME OR COMPANY STAMP

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

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

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

Address — City — State — Zip Code

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

ODOMETER READING — NO TENTHS

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

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

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

Signature of Buyer — Printed Full Legal Name of Buyer

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

CONTROL NO. 2228338B
(THIS IS NOT A TITLE NO.)

RD-2 (Rev. 1/06)

ALTERATION OR ERASURE VOIDS THIS TITLE

Contact Information 10/10/2014

Company: Titlemax (314391)
Contact: Scott Duns
E-Mail: Scott.Duns@Titlemax.com

Telephone: 775-883-1252
Fax:

Notes

Vehicle Info For 2005 Chevrolet Avalanche 1500 LT 4D Utility 4WD

MSRP: $40,955
Fin Adv: $12,525
Equip Ret: $43,185
Tire Size: 265/70R16
Base HP: 295 @ 5200
Taxable HP: 45.7
Model Number: CK15936
Price Includes: AT AC 8CY

VIN: 3GNEK12ZX5G250289
UVC: 2005160945
MPG: 13/17
Weight: 7000
Fuel Type: Flex
Wheelbase: 130.0
End of Term Months: 0

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

Wholesale Black Book values as of 10/10/2014

	X-CL	Clean	Average	Rough
Base	N/A	$12,650	$10,000	$7,650
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$12,650	$10,000	$7,650

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

	X-CL	Clean	Average	Rough
Base	N/A	$12,805	$10,155	$7,265
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$12,805	$10,155	$7,265

Retail Black Book values as of 10/10/2014

X-CL	Clean	Average	Rough

APP 003218
ROA 001624

	X-CL	Clean	Average	Rough
Base	N/A	$15,650	$12,675	$9,700
Options	N/A	$0	$0	$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	$0	$0	$0
Total	N/A	$15,650	$12,675	$9,700

Residual Black Book values as of 10/10/2014

	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

Heated Lthr Seat Pkg +700

Power Sunroof +200

Ability to Pay Summary

Loan Number	
Customer Name	Jackie Diamond
Is Customer a Covered Borrower	No
Requested Loan Amount	$8,000.00
Title Fee	$20
MLV Amount	$8,020
Gross Monthly Income	$4,500.00
Current and Expected Monthly Obligations	$1,000.00
Other TitleMax Loan Payment	
Rate Match/Rate for Other TitleMax Loan	7.99%
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	$3,500.00

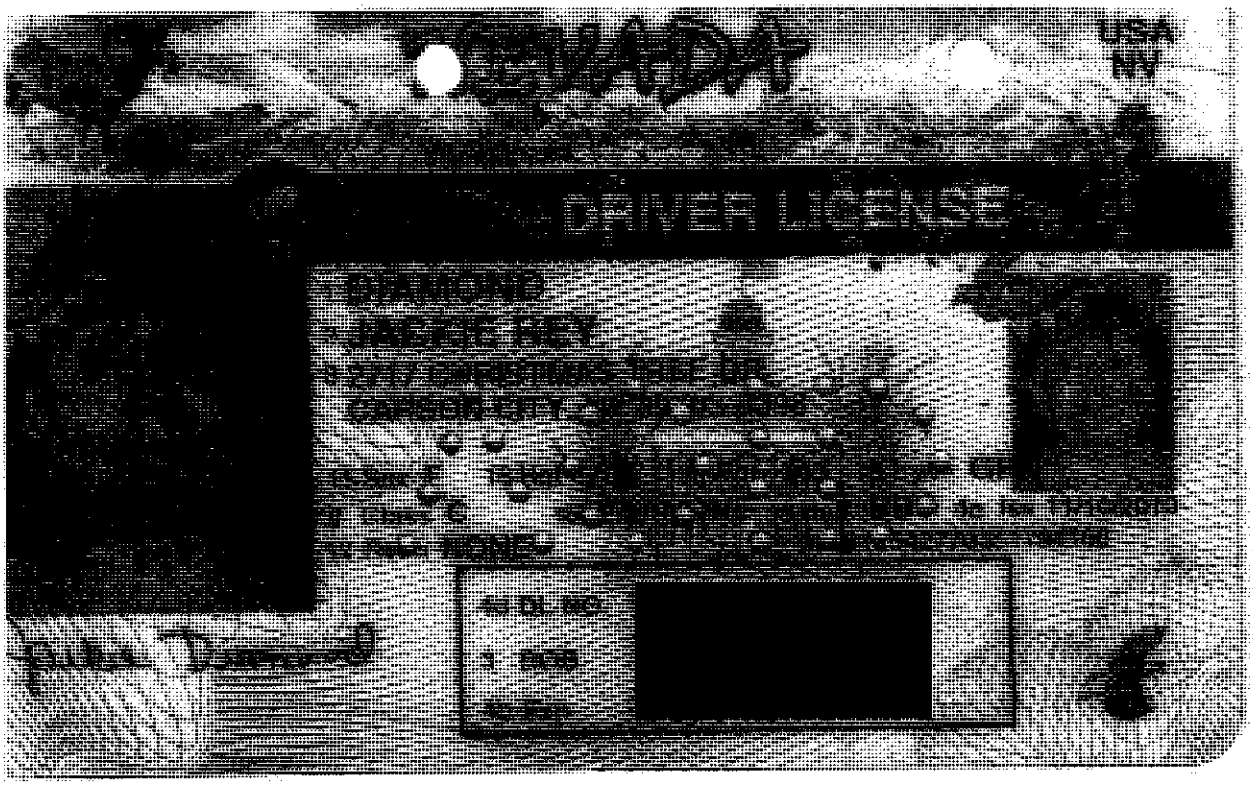
210 INSTALLMENT RATE STRUCTURE		
Tiers		Rate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	$	8,040
Interest Rate		7.99%
Max Cash to Customer Amount	$	8,020.00
Actual Cash to Customer Amount	$	8,000.00
Title Fee Amount	$	20
Total Loan Amount	$	8,020
Amortized Loan Payment		$1,539.89
Total Payback Amount		$10,779.26
Minimum Payment to Extend		$640.80
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		$1,145.71

CHOOSE THIS CASH WISE LOAN TYPE

NV 210 Day Multi-Car 7.99%


USA
NV
DRIVER LICENSE

Cash Advance Snapshot Report

Filter (Location: 14069 Loan: 14069-0129835 Ordered by Date)

Tm Carson City #1
2020 E Williams Street
Carson City, NV 89701
(775)883-1252

10/10/2014

ID #	Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
14069-0129835	10/10/2014	Diamond, Jackie Rey	A	$10,779.27	$8,020.00	$1,990.97	$6,670.00	$3,340.97	0

Transaction #	Type	Trans. Date	New Due Date	Pro?	Rev?	Principal	Fees	Amt Paid	Due
14069-0129835-1	NEL	10/10/2014 5:		X		$8,020.00	$0.00	$0.00	$8,020.00
14069-0129835-2	PMT	10/24/2014 1	12/9/2014	X	-	($3,700.96)	$299.04	$4,000.00	($3,700.96)
14069-0129835-3	FEE	11/9/2014		X	-	$0.00	$184.05	$0.00	$184.05
14069-0129835-4	LOG	12/8/2014 11:		X	-	$0.00	$0.00	$0.00	$0.00
14069-0129835-5	PMT	12/9/2014 5:0	1/8/2015	X	-	$0.00	$345.09	$400.00	($54.91)
14069-0129835-6	PMT	1/8/2015 4:03	2/7/2015	X	-	($925.77)	$345.09	$1,400.00	($1,054.91)
14069-0129835-7	LOG	2/6/2015 10:1		X	-	$0.00	$0.00	$0.00	$0.00
14069-0129835-8	PMT	2/7/2015 11:0	3/9/2015	X	-	($28.88)	$271.12	$300.00	($28.88)
14069-0129835-9	FEE	3/9/2015 6:51		X	-	$0.00	$268.81	$0.00	$268.81
14069-0129835-10	LOG	3/10/2015 9:5		X	-	$0.00	$0.00	$0.00	$0.00
14069-0129835-11	PMT	3/11/2015 4:4	4/8/2015	X	-	$0.00	$17.92	$270.00	($252.08)
14069-0129835-12	FEE	4/8/2015 7:13		X	-	$0.00	$250.89	$0.00	$250.89
14069-0129835-13	LOG	4/9/2015 10:2		X	-	$0.00	$0.00	$0.00	$0.00
14069-0129835-14	PMT	4/9/2015 3:51	5/8/2015	X	-	($23.42)	$8.96	$300.00	($291.04)
14069-0129835 Totals:		*1*				*$3,340.97*	*$1,990.97*	*$6,670.00*	*$3,340.97*

10/10/2014 Totals:	**1**	**$10,779.27**	**$3,340.97**	**$1,990.97**	**$6,670.00**	**$3,340.97**	**0**

A - 55

604A LOAN REVIEW WORKSHEET

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

Exam Start Date: 5/4/2015

Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV 89701

Exam as of: 5/4/2015

Borrower Name & Address: Neil Jasso - 4 Arizona Circle, Dayton, NV 89701

Examiner: Dean Ventura

Account Number	Origination Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	Payment Amount	APR Quoted	Is the APR correct?
14069-0125201	9/8/2014	$10,000.00	4/6/2015	$3,440.47	6&1	1920.07/1920.05	97.21%	YES

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

Is the loan secured? **YES** If so, what is the collateral? 2008 Dodge Ram 1500 If secured by a vehicle title, is it filed and perfected? **YES**

What is the borrower's expected gross monthly income? $3,660 Was the borrower's income verified? **YES** Paystub ☐ Affidavit ☑ Other:

(Applies to Deferred Deposit Only) *NRS 604A.425(1a)*	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	**N/A**
(Applies to D/D Loans) *NRS 604A.408(1)*	Does the *original term* of the D/D Loan not exceed 35 days?	**N/A**
(Applies to High-Interest Loans Only) *NRS 604A.425(1b)*	Does the *monthly payment amount* exceed 25% of the borrower's expected gross monthly income?	**N/A**
(Applies High-Int Loans) *NRS 604A.408(1)*	Does the *original term* of the HIL not exceed 35 days?	**N/A**
(Applies to Title Loans Only) *NRS 604A.450(1)*	Does the loan amount exceed the fair market value of the vehicle securing the loan?	**NO** Fair Market Value: $22,775.00
(Applies to Title Loans Only) *NRS 604A.445(1)*	Does the original term of the title loan exceed 30 days?	**N/A**
(Applies to Title Loans Only) *NRS 60A.445(2)*	Has the title loan been extended for more than six additional periods, *pursuant to NRS 604A.445 (2)?*	**N/A**

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? **0** *Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days* Are receipts filed? **YES**

VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:

Title Loan Active

Title Loan Agreement

Date: 9/8/2014

Number: 14069-0125201

Customer & Co-Customer Information			ACCOUNT NUMBER: 14069-0125201		
FIRST NAME Neil	LAST NAME Jasso		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 4 Arizona Circle			CO-CUSTOMER STREET ADDRESS		
City Dayton	STATE NV	ZIP CODE 89701	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 (775)883-1252				
LICENSEE STREET ADDRESS 2020 E Williams Street	LICENSEE CITY Carson City	LICENSEE STATE NV	LICENSEE ZIP CODE 89701		
VEHICLE IDENTIFICATION NUMBER (VIN) 1D7HU18288J106047	LICENSE PLATE 531VBC				
VEHICLE YEAR 2008	VEHICLE MAKE Dodge	VEHICLE MODEL Ram 1500	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 $10,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2663% from the date of this Loan Agreement until 04/06/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE

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

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	$1,920.07	10/8/2014 and each 30 days thereafter
1	$1,920.05	4/6/2015

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

Filing Fee: $20.00

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

8. This Arbitration Provision is binding upon and 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	Date 9/8/14	Its Authorized Agent	Date 9-8-14
Co-Customer's Signature	Date		

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 9/8/2014 5:15:00 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 09/22/2014 04:02:52 PM
AMOUNT PAID: $3,900.00	AGENT RECEIVING PAYMENT: John Hall

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$3,527.13
INTEREST PAID:	$372.87
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$3,900.00
BALANCE DUE ON LOAN:	$6,472.87
NEXT SCHEDULED DUE DATE:	11/7/2014

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

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

Neil Jasso
Printed Name

Signature

Customer Receipt/Repayment Plan Recei (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 9/8/2014 5:15:00 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 09/29/2014 03:49:50 PM
AMOUNT PAID: $1,820.00	AGENT RECEIVING PAYMENT: Scott Duns

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$1,699.32
INTEREST PAID:	$120.68
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$1,820.00
BALANCE DUE ON LOAN:	$4,773.55
NEXT SCHEDULED DUE DATE:	11/7/2014

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

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

Neil Jasso
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 9/8/2014 5:15:00 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 11/07/2014 05:12:53 PM
AMOUNT PAID: $382.00	AGENT RECEIVING PAYMENT: Samantha Krubsack

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$382.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$382.00
BALANCE DUE ON LOAN:	$4,887.38
NEXT SCHEDULED DUE DATE:	12/7/2014

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

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

Neil Jasso
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	Neil Jasso
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 9/8/2014 5:15:00 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 12/05/2014 04:51:45 PM
AMOUNT PAID: $382.00	AGENT RECEIVING PAYMENT: Henry Hasbun

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$382.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$382.00
BALANCE DUE ON LOAN:	$4,861.36
NEXT SCHEDULED DUE DATE:	1/6/2015

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

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

Neil Jasso
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 9/8/2014 5:15:00 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 01/16/2015 03:57:49 PM
AMOUNT PAID: $382.00	AGENT RECEIVING PAYMENT: Henry Hasbun

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$382.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$382.00
BALANCE DUE ON LOAN:	$5,013.34
NEXT SCHEDULED DUE DATE:	2/5/2015

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

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

Neil Jasso

Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE: Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 9/8/2014 5:15:00 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 04:54:51 PM
AMOUNT PAID: $500.00	AGENT RECEIVING PAYMENT: Amanda Senn

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$82.22
INTEREST PAID:	$417.78
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$500.00
BALANCE DUE ON LOAN:	$4,691.33
NEXT SCHEDULED DUE DATE:	3/7/2015

- ☐ **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.

Neil Jasso
Printed Name

Signature

Customer Receipt/Repayment Plan Receipt (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:	PAYMENT MADE ON BEHALF OF OR BY:
Tm Carson City #1 2020 E Williams Street Carson City, NV 89701	Neil Jasso
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 9/8/2014 5:15:00 PM If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 03/06/2015 04:20:18 PM
AMOUNT PAID: $384.00	AGENT RECEIVING PAYMENT: Scott Duns

TODAY'S PAYMENT ITEMIZATION

PRINCIPAL PAID:	$0.00
INTEREST PAID:	$384.00
CHARGES PAID:	$0.00
FEES PAID:	$0.00
TOTAL AMOUNT PAID TODAY:	$384.00
BALANCE DUE ON LOAN:	$4,744.64
NEXT SCHEDULED DUE DATE:	4/6/2015

interest

- ☐ **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: Neil Jasso

Signature

AMENDMENT OF TH TLE LOAN AGREEMENT TO ESTABLIS REPAYMENT PLAN (greater than 210 days)

No. 14069-0125201

Date: 3/6/2015

Customer Name: Jasso, Neil Address: 4 Arizona Circle Dayton, NV 89701 (775)220-5004 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2020 E Williams Street Carson City, NV 89701 Vehicle Information: 2008, Blue, Dodge, Ram 1500, 1D7HU18288J106047

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

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 09/08/2014 ("Loan Agreement"), to work out a payment plan. You have the opportunity within 30 days of the date of default on the Loan Agreement to enter into a repayment plan with a term of at least 90 days, and we must offer the repayment plan to you before we repossess the Vehicle. Under the Loan Agreement, your payment in the amount of $4,744.64 was due on 04/06/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of $0.00 and to pay a total of $4691.33 under the terms of the Repayment Plan. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Repayment Plan by process of alternative dispute resolution, by repossessing the Vehicle, or by exercising any other right we have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule:

Periodic Payments	Amount of Payment	Periodic Due Date
1st Scheduled Payment	$670.19	4/5/2015
2nd Scheduled Payment	$670.19	5/5/2015
3rd Scheduled Payment	$670.19	6/4/2015
4th Scheduled Payment	$670.19	7/4/2015
5th Scheduled Payment	$670.19	8/3/2015
6th Scheduled Payment	$670.19	9/2/2015
7th Scheduled Payment	$670.19	10/2/2015
The total amount due under the terms of the Repayment Plan:	$4691.33	

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

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

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

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

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

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

Customer's Signature _____ Date 3/6/15 By _____ Its Employee

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

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

Customer Receipt Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso 4 Arizona Circle Dayton, NV 89701
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 09/08/2014 If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/06/2015 15:59:23
AMOUNT PAID: $320.00	AGENT RECEIVING PAYMENT: Scott Duns (567)

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	$ 320.00	PRINCIPAL:	$ 670.19
INTEREST PAID:	$ 0.00	INTEREST:	$ 0.00
CHARGES PAID:	$ 0.00	FEES:	$ 0.00
FEES PAID:	$ 0.00	CHARGES:	$ 0.00
TOTAL AMOUNT PAID TODAY:	$ 320.00	BALANCE DUE ON LOAN:	$ 4371.33
		REPAYMENT PLAN MINIMUM	$ 670.19
		NEXT SCHEDULED DUE DATE:	4/5/2015

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

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

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

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

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

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain possession of the Title.

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

Neil Jasso
Printed Name

Signature

Customer Receipt, Extension & Receipt/Repayment Plan Receipt

NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 2020 E Williams Street Carson City, NV 89701	PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso 4 Arizona Circle Dayton, NV 89701
LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 LOAN AGREEMENT DATE: 09/08/2014 If you have multiple loans, this payment was applied to the loan number identified above.	DATE/TIME OF RECEIPT OF PAYMENT: 04/17/2015 16:02:28
AMOUNT PAID: $350.19	AGENT RECEIVING PAYMENT: Scott Duns (567)

TODAY'S PAYMENT ITEMIZATION		NEXT PAYMENT INFORMATION	
PRINCIPAL PAID:	$ 350.19	PRINCIPAL:	$ 670.19
INTEREST PAID:	$ 0.00	INTEREST:	$ 0.00
CHARGES PAID:	$ 0.00	FEES:	$ 0.00
FEES PAID:	$ 0.00	CHARGES:	$ 0.00
TOTAL AMOUNT PAID TODAY:	$ 350.19	BALANCE DUE ON LOAN:	$ 4021.14
		REPAYMENT PLAN MINIMUM	$ 670.19
		NEXT SCHEDULED DUE DATE:	5/5/2015

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

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

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

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

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

Security Interest. You have given us possession of the Title to the vehicle, and granted us a security interest in the Title. We continue to maintain possession of the Title.

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

Printed Name

Neil Jasso
Signature

TM-Customer Receipt-V.1.0-02.17.2012

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 14069-0125201

Customer Name: Neil Jasso Address: 4 Arizona Circle Dayton, NV 89701 Co-Borrower Name: Address: ,	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2020 E Williams Street Carson City, NV 89701 Vehicle Information:2008 Dodge Ram 1500 1D7HU18288J106047

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 09/08/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.710. **Please note that since this is a "Grace Period" it is not an "extension"** as defined in NRS 604A.710. During the Grace Period 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.

DECLINED TO SIGN

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

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

Grace Periods Payments Deferment Schedule

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

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

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

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

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

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