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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.2663% 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.

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 |                               |                     |

### **Customer Application**

### Personal Information

| Date Q Q I I U State Issued ID N   | umber Date of B                          | irth Social                     | Security#                               |
|--|--|---------------------------------|---|
| Last Name Jasto Fir  | rst Name Nei Jas                         | Middle                          | Name                                    |
| Home Phone Ce  | ell Phone†                               | Email .                         | Address (optional)††                    |
| Best time to call? or // // W  | hich number do you prefer that we call?  |                                 |   |
| After 4pm  | □ Home Phone Ceil Phone                  |                                 |   |
| The in-Laboratory of Manager   |  |                                 | Apt#                                    |
| Physical Address (Street Number & Name) ACIZOW   | State N/1/                               | Zip (/6-70)                     | County / A A A                          |
| City C.C.  | 1 ///                                    | 8970/                           | USA                                     |
| Mailing Address (if different from physical address)   |  | 170                             |   |
| City   | State                                    | Zip                             |   |
|  |  |                                 |   |
| Employer & Grand of Grown M.   | Source of Incom                          | & Name) 1                       | 1/04                                    |
| Employer * (Smired of Incomplex . Bond   | 2180                                     | Lock rech                       | Time at Jobs Co. 44.4.0                 |
| City   | 1 '                                      | maniaer 57                      | 7915                                    |
| Work Phone # 775 - 985 - 9000 T  | Engineering "                            | upervisor Zac                   | d Expected Work Shift                   |
| Pay Frequency: (check one)   | V  | Gross                           | Gross                                   |
| ☐ 15 & 15 fm of month ☐ 15 & end of month ☐  | Biweekly (every 2 weeks)                 | 9/9/14 Monthly Income           | Monthly Obligatio 7A- 3:300             |
| ☑ Weekly □ Monthly (last day) □ Monthly (1 d     □ Self-Employed   | aay) U Monully (5 <sup>rd</sup> day)     | \$31da                          | 0 ns 5/10                               |
| All and the second of the seco | income need not be revealed if you do no | t wish to have it considered as | s a basis for repaying this obligation. |
| Alimony, child support or separate maintenance rate you currently in bankruptcy?   yes you   | eceived under:   court order   written:  | agreemeπt 🗅 oral understa       | nding.                                  |
| 2  | Credit Reference                         | ces                             |   |
| Business Name // Ohls  | Phone #                                  | 800 937                         | 1500                                    |
| Address (Speet Number & Name) City   | ^ ^                                      | State //                        | Zip 99701                               |
| Business Name  | Phone # +                                |                                 |   |
| Address (Street Number & Name) City  | <i>C C</i>                               | State ////                      | Zip 0971)                               |
| HW450  | C.C.<br>Personal Refere                  | nces                            | 7710                                    |
| 1 Address of   |  |                                 | ٠/١ ١                                   |
|  |  |                                 |   |
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| <del>,</del>   |  |                                 |   |
|  |  |                                 |   |
|  |  |                                 |   |
| 14:014   | 1 / 60                                   | <u> </u>                        |   |

Co-Applicant Information

|  | State Issued ID Number          | Date of Bir      | th I So                                    | ocial Security | #                |                    |
|--|---------------------------------|------------------|--|----------------|------------------|--------------------|
| Date   | State issued in Manned          | Date of Bir      | -  |                |                  |                    |
| Last Name  | First Name                      |                  | М  | iddle Name     |                  |                    |
| Last name  |                                 |                  |  |                | /                |                    |
| Home Phone   | Cell Phone†                     |                  | E  | mail Address   | (optional)**     |                    |
|  | Which number d                  | o you prefer tha | t we call?                                 |                |                  |                    |
| Best time to call?   | □ Home Pho                      |                  | none                                       |                |                  |                    |
|  |                                 |                  |  |                |                  |                    |
|  |                                 |                  |  |                |                  |                    |
| Physical Address (Street Number & Name)  |                                 |                  |  | Apt #          |                  |                    |
|  | /                               | State            | Zip  | County         |                  |                    |
| City   |                                 | June             |  |                |                  |                    |
| Mailing Address (If different from physical address)   |                                 | <u> </u>         |  | "              |                  |                    |
| Walling Accress (II unitation from physical accress)   | /                               |                  | T  |                |                  |                    |
| City   |                                 | State            | Zip  |                |                  |                    |
|  |                                 | mployer Addres   | S /Street Number                           | r & Name)      |                  |                    |
| Employer * (Source of Income)  | } `                             | inpoyor radioo   | 0 (0 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 |                | ·                |                    |
| City   | State                           |                  | Zip  | Time at        | Job?             |                    |
| Oity   |                                 |                  |  |                |                  |                    |
| Work Phone #   | Job Title                       | S                | upervisor                                  |                |                  | •                  |
|  |                                 | N N              | ext Payday                                 | Current at     | nd Expected      | Work Shift         |
| Pay Frequency, check one)  |                                 |                  | one ( u) = u)                              | Gross          | Gross            |                    |
| □ 1 × & 15 of month □ 15 % end of month □ Biwee  | ekly (every 2 weeks)            |                  |  | Monthly        | Monthly          |                    |
| ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1ª day)   | ☐ Monthly (3 <sup>rd</sup> day) |                  |  | Income         | Obligations      |                    |
| ☐ Self-Employed  |                                 |                  | •  | ·\$            | l s              |                    |
| 3/00.12  |                                 | do not udob t    | o house it com                             | eidered as a   | asis for repayir | g this obligation. |
| *Alimony, child support or separate maintenance income<br>Alimony, child support, or separate maintenance received | need not be revealed if y       | written agreem   | ent □ oral                                 | understandin   | ig.              |                    |
| Are you currently in bankruptcy?   yes   no  | Tundon L oddie oldor L          |                  |  |                |                  |                    |
| How did you hear about us? (Circle one.)   |                                 |                  |  |                |                  |                    |
|  | C Charte                        | Tal              | evision                                    | Yellow F       | ages             | Repeat Customer    |
| Friend/Referral_Name of referrer?  | Saw Store                       | ; tel            | CTIOUXI                                    | CHORT          |                  |                    |
| Internet Billboard   | Postcard                        | Ot               | her:                                       |                |                  |                    |
| IIILOTICA BINDOUTO   |                                 |                  |  |                |                  |                    |

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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 months relating to (i) your employment or source of income, and (ii) c agree that you have read and understood all the above statemen | urrent and expected gross monthly income and obligations. You |
|---|---|
| Applicant Signature   | 0/8/14<br>Date  |
| 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: 1D/HU18288J10604/

License Plate State and No: 531YBC

Color: Blue Year: 2008

Model: Ram 1500 Make: Dodge

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.

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

- 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 SAYET

Customer Signature:

Co-Borrower Signature:

### CERTIFICATE OF TITLE

| Ŀ | VIN        |    |     |     |    |    |   |   |
|---|------------|----|-----|-----|----|----|---|---|
|   | <b>1D7</b> | HU | 182 | 88J | 10 | 60 | 4 | 7 |

MAKE YEAR. 2008 DODG RAM 1500 Q

VEHICLE BODY TCW

TITLE NUMBER NV002320057

DATE ISSUED 12/13/2007 ODOMETER MILES 5

FUEL TYPE G

SALES TAX PD

EMPTY WT GROSS WT. 6700 5258

ODOMETER BRAND VEHICLE COLOR

ACTUAL MILES

**BRANDS** 

OWNER(S) NAME AND ADDRESS JASSO NEIL

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:

OF AUTHORIZED AGENT

MAY 192014

DATE

DC FIN SVCS AMERILC

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

AND

Printed Full Legal Name of Buyer

Signature of Seller(s)/Agent/Dealership

certify to the best of my knowledge the odom

icle unless one of the folio

ig is not the actual infleage. WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

Printed Full Legal Name of Buyer

am aware of the above odometer certification made by the sellen agent. 

Dealer's License Number

Signature of Buyer

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

CONTROL NO.

1011441B

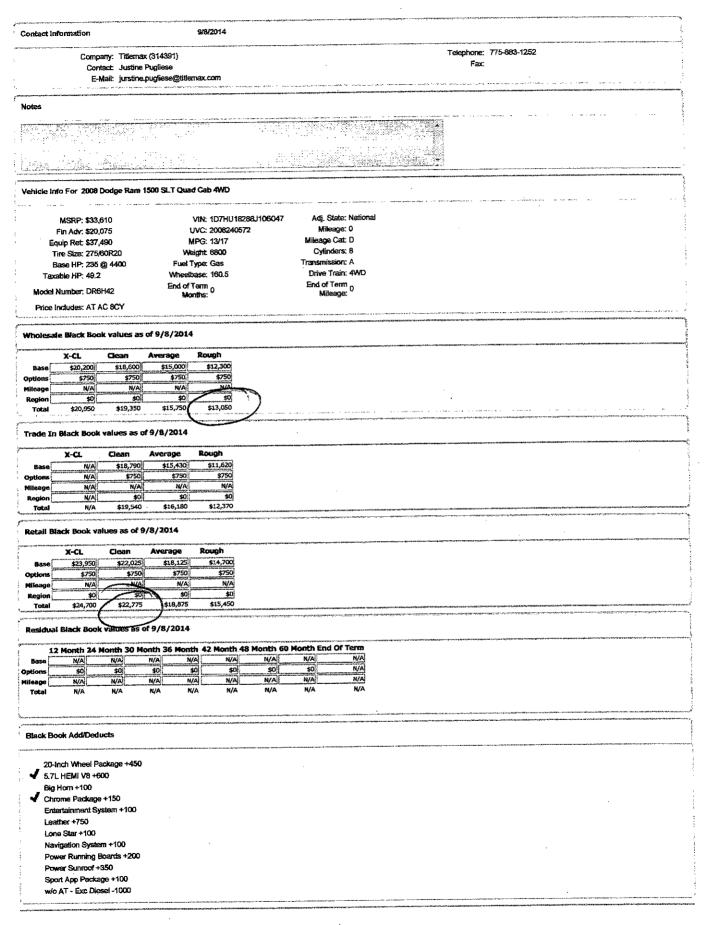
(THIS IS NOT A TITLE NO.)

RD-2 (Rev. 1/06)

ALTERATION OR ERASURE VOIDS THIS TITLE

ROA 001655

|  | CERTIFICA                              | TEOFTITLE                              |  |
|--|--|--|--|
|  | ************************************** | . ilan isub u                          | The state of the s |
| WYNESES WARE AMD ADGE<br>JASSO NEIL<br>OPEL ALDAZO AMGEL C<br>LAREZONA CIR<br>LARESON CITY NV 1970           | u ERØ                                  | OR                                     |  |
| ENHOLDER MAME AND A<br>TITICHAR OF HIVANA<br>2020 E WILLEAM ST<br>CARSUM CITT MY ASTA<br>LENHULDER RELEASE P | 1-2701                                 | e na zadaben cok 1005 (1)              | MERSON WELFORED  |
| STANDE OF AUTHORISE  PLENTED MANE OF AGENT   |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  | ************************************** |  |



| Ability | to | Pay | Summary |  |
|---------|----|-----|---------|--|
|         |    |     |         |  |

| Loan Number<br>Customer Name<br>Is Customer a Covered Borrower<br>Requested Loan Amount | Neil Jasso<br>No<br>59,980.00 |
|---|-------------------------------|
| Title Fee   | \$20                          |
| MLV Amount  | \$10,000                      |
| Gross Monthly Income  | \$3,660.00                    |

|  | • |   |
|--|---|---|
| Gross Monthly Income                     |   | \$3,660.00<br>\$500.00                  |
| Current and Expected Monthly Obligations |   | 4,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| Other TitleMax Loan Payment              |   |   |
| Rate Match/Rate for Other TitleMax Loan  |   | 7,999                                   |
| Add-On to Current Loan or Multi-Car      |   |   |
|  |   | A-1 4 A-0 A-0                           |

\$3,160.00 Residual Monthly Income

| 7000      |           |        |
|-----------|-----------|--------|
| ler       |           | 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% |

| Income Based - Mar. Loan Amount Inc. Title Fee  | \$        | 10,020         |
|---|-----------|----------------|
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$        | 10,020         |
| Interest Rate                                   |           | 7 <b>.9</b> 9% |
| Max Cash to Customer Amount                     | <b>\$</b> | 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     |

| TO THE PROPERTY OF THE PROPERT | grome Worksheet   | The second secon |
|--|---|--|
|  |   |  |
| Income   |   |  |
| Employment   | Description   | Amount   |
| Gross Monthly Salary or Wages  | 3660 Job  | \$ 3,000   |
| Part-Time Gross Monthly Salary or Wages  | ′ ———   | \$   |
| Other/Expected income  | Description   | Amount   |
| Gross Bonus or Commission  |   | \$   |
| Social Security/ Disability  |   | \$   |
| Gross Pension/Retirement   |   | \$   |
| Unemployment   |   | \$   |
| Alimony or Child Support   |   | \$   |
| Other Income (Babysitting, Lawn care, etc.):   |   | \$   |
| Total Current/Expected Income  | Part 1: Please add all income amount and enter amount here.   | +\$ 3,660  |
| Total Monthly Expense  | Part 25 Please add all monthly expenses and enter amount here | -\$ 500 ·  |
| Part 3: Net Monthly Income Total = Part 1 To<br>Subtract Total Expense from Total Income. The Net Mo<br>than the Required Residual Income.   | tal - Part 2 Total  | er = \$ 3,160  |
| Applicant Name: Nell Jass  | 0   |  |
| Today's Date: 9/8/14   |   |  |
| Driver's License/Government Issued ID Numb   | per:  |  |
| Alimony, child support or separate maintena  | ince income need not be revealed                              | l if you do not wish it considered as a ba   |

for repaying this obligation.

TM - Gross Monthly Income Worksheet 07.02.2014

# 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

| O# Orig. Date                                 | Customer Nam               | ne Type           |      | Coll. Value         | Advanced                        | Fees.              | Paid                    | Amt. Due             | EXT: |
|---|----------------------------|-------------------|------|---------------------|---------------------------------|--------------------|-------------------------|----------------------|------|
| 4069-0125201 09/08/2014<br>Transaction # Type | Jasso, Neil<br>Trans. Date | A<br>New Due Date | Pro? | \$13,440.47<br>Rev? | \$10,000.00<br><i>Principal</i> | \$2,494.64<br>Fees | \$12,494.64<br>Amt Paid | <b>\$0.00</b><br>Due | (    |
| 14069-0125201-1 NEL                           |                            |                   | 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         | Х    | -                   | (\$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              |                   | Х    | -                   | \$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          | Х    |                     | \$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              |                   | Х    | -                   | \$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              |                   | Х    | -                   | \$0.00                          | \$0.00             | \$0.00                  | \$0.00               |      |
| 14069-0125201-13 PMT                          | 1/16/2015 3:5              | 2/5/2015          | Х    | -                   | \$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                          |                            |                   | X    | •                   | \$0.00                          | \$74.97            | \$0.00                  | \$74.97              |      |
| 14069-0125201-16 PMT                          | 3/6/2015 4:20              | 4/6/2015          | Х    | -                   | .\$0.00                         | \$362.34           | \$384.00                | (\$21.66)            |      |
| 14069-0125201-17 LRP                          | 3/6/2015 4:26              | 4/6/2015          | Х    | _                   | (\$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               |      |
| 9/08/2014 Totals: 1                           |                            |                   |      | \$13,440.47         | \$0.00                          | \$2,494.64         | \$12,494.64             | \$0.00               | —    |

A - 56

|   |   | 19  | 604A LOAN REVIEW WORKSHEET          | VIEW WORK          | SHEET  |  |                        |                         |
|---|---|---|-------------------------------------|--------------------|--|--|------------------------|-------------------------|
| Licensee Name &                                       |   |   |                                     |                    | and the state of t | Exar   | Exam Start             |                         |
| DBA: T  | ITLEMAX OF NE                               | DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX   | EMAX                                |                    |  |  | Date: 5/4/2015         |                         |
| J   |   |   |                                     |                    |  |  | •                      |                         |
| Licensee Address: 2(                                  | 020 E WILLIAMS                              | Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV  | 7 89701                             |                    |  | Exam   | Exam as of: 5/4/2015   | 2                       |
| Borrower Name &                                       |   |   | ~                                   |                    |  |  |                        |                         |
| Address: Sl   | Address: Shelly Perkins - 264 S. Nevada St, | S. Nevada St, Carson Cit  | Carson City, NV 89703               |                    |  |  | Examiner: Dean Ventura | entura                  |
| Account Number  | Origination Date                            | Amount of Loan  | Maturity Date                       | Finance<br>Charge  | Total Number of<br>Payments  | Payment<br>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-I  | -Int Loans                          | Title Loans        | Purpose  | Purpose of loan: Cash  |                        |                         |
| Is the loan secured?                                  | YES If so, wh                               | If so, what is the collateral? 2001 Ford F250 Super   | ord F250 Super                      |                    | If s   | If secured by a vehicle title, is it filed and perfected?            | e title, is it filed a | nd perfected? YES       |
| What is the borrower's expected gross monthly income? | pected gross monthly                        | income? \$2,500   | Was the borrower's income verified? | s income verified  | d? YES Paystub   | ☐ Affidavit  | ✓ Other:               |                         |
| (Applies to Deferred Deposit Only) NRS 6044.425(1a)   | d Deposit Only)                             | Does the deferred deposit   |                                     | of the customer's  | loan exceed 25% of the customer's expected gross monthly income?   | income?  | N/A                    |                         |
| (Applies to D/D Loans) NRS 6048.408(1)                | (D Loans)                                   | Does the original term of   | f the D/D Loan not exceed 35 days?  | exceed 35 days?    |  |  | N/A                    |                         |
| (Applies to High-Interest Loans Only)                 | rest Loans Only)                            | Does the monthly payment  |                                     | 5% of the borro    | amount exceed 25% of the borrower's expected gross monthly income?   | nthly income?  | N/A                    |                         |
| (Applies High-Int Loans) NRS 6044.408(1)              | Int Loans)                                  | Does the original term of   | f the HIL not exceed 35 days?       | d.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?   | fair markét value o                 | f the vehicle secr | uring the loan?  | NO Fair  | 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?  | loan exceed 30 day                  | /s? N/A            |  |  |                        |                         |
| (Applies to Title Loans Only) NRS 604.445(2)          |   | Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?  | for more than six ad                | ditional periods,  | pursuant to NRS 604A.  | 445.(2)?   | N/A                    |                         |
| Doeb the written loan agre                            | sement disclose the ri                      | written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?   | SCIND the loan, pur                 | rsuant to NRS 60   | 14.410 (2d)?   | YES  |                        | -                       |
| Does the written loan agre                            | sement disclose the ri                      | Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 6044.410 (2e)?  | 3-PAY the loan, pur                 | suant to NRS 60    | 4A.410 (2e)?   | YES  | -                      |                         |
| Tes the written loan agre                             | sement include a discl                      | Des 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)? | tunity to enter into a              | 1 REPAYMENT        | plan if the customer de:   | faults, pursuant to  | NRS 604A.410 (2        | h? Yes                  |
| The a collection account?                             | count? NO                                   | Has the loan been extended or renewed?  | ed or renewed?                      | N/A Ho             | How many times? 0  | Extensions: Tille-6 add'1 periods:<br>D/D & High Int Loans - 90 days |                        | Are receipts filed? YES |
| 32<br>001   |   | VIOLATIONS/   |                                     | XCEPTIONS/(        | TECHNICAL EXCEPTIONS/ OTHER COMMENTS   | *  |                        |                         |
| Ple Dolin Active                                      |   |   | -                                   |                    |  |  |                        |                         |
| 3   | 000000000000000000000000000000000000000     | A 00001 00  |                                     |                    |  |  |                        |                         |
| Violation: 604A.445, .210 Orig=7454.83 GPDA=8881.90   | ) Orig=7454.83 GPD.                         | 1A=8881.90  |                                     |                    | ÷.   |  |                        |                         |
|   |   |   |                                     |                    |  |  |                        |                         |

Date:

1/30/2015

Number: 14069-0149028

| Customer & Co-Cust  | omer Informat     | ion ACC       | OUNT NUM   | BER: 14069-0              | 149028             |                    |                                       |                          |
|---|-------------------|---------------|--|---------------------------|--------------------|--------------------|---------------------------------------|--------------------------|
| FIRST NAME<br>Shelly Renee  | LAST N<br>Perkins | AME           |  | CO-CUSTOMER               | FIRST NAM          | ΛE                 | CO-CUSTOME                            | R LAST NAME              |
| SSN   | DRIVERS           | LICJSTATE I   | D. NO  | CO-CUSTOMER               | SSN                | CO-CUSTOM          | ER'S DRIVERS I                        | LIC:/STATE ID. NO.       |
| STREET ADDRESS<br>264 S. Nevada St  |                   |               |  | CO-CUSTOMER               | STREET A           | DDRESS             |                                       | _                        |
| City<br>Carson City   | STATE<br>NV       | ZIP (<br>897) | CODE<br>03                                       | CO-CUSTOMER               | CITY               | CO-CUSTO           | MER STATE                             | CO-CUSTOMER ZIP CODE     |
| HOME PHONE DATE OF BIRTH  |                   | CO-CUSTOMER   | CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH |                           |                    | MER DATE OF BIRTH  |                                       |                          |
| Motor Vehicle & Licensee LICENSEE'S HOURS Information Monday to Friday 9:00 |                   |               | URS OF OPERATION: 9:00 A.M. to 7:00 P.M.,        | Saturday 1                | 10:00 A.M. to 4:0  | 0 P.M., Closed     | Sunday                                |                          |
| LICENSEE NAME<br>TitleMax of Nevada, Inc.                                   | d/b/a TitleMax    | I .           | LICENSEE F<br>(775)883-125                       | PHONE NUMBER<br>52        |                    |                    | · · · · · · · · · · · · · · · · · · · |                          |
| LICENSEE STREET AD<br>2020 E Williams Street                                |                   |               |  | LICENSEE CITY Carson City |                    | LICENSEE STA<br>NV |                                       | ICENSEE ZIP CODE<br>9701 |
| VEHICLE IDENTIFICAT<br>1ftnw21s91ed10748                                    | ION NUMBER (      | VIN)          |  | LICENSE PLATE<br>049YRX   |                    |                    |                                       |                          |
| VEHICLE YEAR<br>2001  | VEHICLE<br>Ford   | MAKE          | 1  | CLE MODEL<br>Super        | COLOR<br>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 delivening the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

### FEDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

### FINANCE CHARGE

The dollar amount the credit will cost you.

### Amount Financed

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

### **Total of Payments**

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

133.7129 %

\$2,434.83

\$5,020.00

\$7,454.83

Your payment schedule will be:

| <br>When Payments are Due                | Amount of Payments | Number of Payments |
|--|--------------------|--------------------|
| <br>3/1/2015 and each 30 days thereafter | \$1,064.98         | 6                  |
| <br>8/28/2015                            | \$1,064.95         | 1                  |
|  |                    | 1                  |

Security:

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

Filing Fee:

\$20.00

Prepayment:

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

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

| Itemization of Amount Financed of   | \$5,020.00 |
|-------------------------------------|------------|
| Amount given to you directly:       | \$5,000.00 |
| 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 yo fore we commence any civil action or process of alternative dispute resolution, or pefore we repossesses the Motor Vehicle.

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

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

Governing Law and Assignment.

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

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

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

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

- 2. You acknowledge and agree that by enterion 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 lefits you, your respective heirs, successors and as s. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and released third parties. The Arbitration Provision continues in all force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.

9. **OPT-OUT PROCESS.** You may choose to opt-out of this Arbitration Provision but 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

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.

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

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  Mully Lukin  Gustomer's Stophature | 1/30/15<br>Date | His Authorized Agent | <u>/-30-/5</u><br>Date |
|--|-----------------|----------------------|------------------------|
| Co-Customer's Signature  |                 |                      |                        |

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

|  | Customer izeceth  | nizebayınen                                | it i iaii iteocipi (210 day ioaii)  |
|--|---|--|---|
| 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:<br>Shelly Renee Perkins  |
| LOAN AGREEMENT IDENTIFICATION NO.<br>14069-0149028   |   | •  | DATE/TIME OF RECEIPT OF PAYMENT:<br>05/04/2015 09:01:52 AM  |
| LOAN AGREEMENT DATE:<br>1/30/2015 4:50:39 PM   |   |  |   |
|  | u have multiple loans, this payment was<br>number identified above.           | applied to the                             |   |
| AMOUNT PAID: AGENT RECEIVI<br>\$280.00 Amanda Senn   |   | AGENT RECEIVI<br>Amanda Senn               | NG PAYMENT:   |
| ТО   | DAY'S PAYMENT ITEMIZATION   | <b>I</b>                                   |   |
| PRII   | NCIPAL PAID:  | \$0.00                                     |   |
| INTEREST PAID: \$280.00  |   | \$280.00                                   | <u></u>   |
| СНА  | ARGES PAID:   | \$0.00                                     |   |
| FEE  | S PAID:   | \$0.00                                     | ·   |
| тот  | TAL AMOUNT PAID TODAY:  | \$280.00                                   |   |
| BAL  | ANCE DUE ON LOAN:   | \$5,356.96                                 | · · · · · · · · · · · · · · · · · · ·   |
| NE   | KT SCHEDULED DUE DATE:  | 4/30/2015                                  |   |
|  | Vehicle's Title to you.   | II. By signing below,                      | you acknowledge that upon repayment in full, we returned the  |
|  | Repayment Plan Agreement. Grace Period Plan Agreement.                        |  |   |
| <b>Ack</b> ri<br>repre   | nowledgments. By signing below, you sent that the information previously pro- | acknowledge that th<br>vided on the Covere | e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate. |
|  |   | <i>f</i>                                   |   |

| Customer Rec. pi  | /Repaymen                                  | L Plati Rece., it (2 to day loair)  |
|---|--|---|
| NAME AND ADDRESS OF THE LICENSEE:<br>Tm Carson City #1<br>2020 E Williams Street<br>Carson City, NV 89701   |  | PAYMENT MADE ON BEHALF OF OR BY: Shelly Renee Perkins   |
| LOAN AGREEMENT IDENTIFICATION NO.<br>14069-0149028  |  | DATE/TIME OF RECEIPT OF PAYMENT:<br>04/18/2015 10:36:51 AM  |
| LOAN AGREEMENT DATE:<br>1/30/2015 4:50:39 PM  |  |   |
| If you have multiple loans, this payment was loan number identified above.  | applied to the                             |   |
| AMOUNT PAID:<br>\$301.70  | AGENT RECEIVI<br>Scott Duns                | NG PAYMENT:   |
| 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                                   | <del></del>   |
| BALANCE DUE ON LOAN:  | \$5,342.72                                 |   |
| NEXT SCHEDULED DUE DATE:  | 4/30/2015                                  |   |
| <ul> <li>☐ Account paid in full by rescission.</li> <li>☐ Account paid in full.</li> <li>☐ Title Returned Upon Payment in Full Vehicle's Title to you.</li> </ul> | I. By signing below,                       | you acknowledge that upon repayment in full, we returned the  |
| □ Repayment Plan Agreement.   |  |   |
| ☐ Grace Period Plan Agreement.  |  |   |
| Acknowledgments. By signing below, you a represent that the information previously pro-   | acknowledge that th<br>vided on the Covere | e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate. |
| St. Dank  | N.   |   |
| Steve Perky<br>Printed Name   | Signature                                  |   |

# Customer Record/Repayment Plan Recent (210 day loan)

| Customer veccibi  | nizehaămen                               | t I lall Reces, L (210 day loall)   |
|---|--|---|
| NAME AND ADDRESS OF THE LICENSEE:<br>Tm Carson City #1<br>2020 E Williams Street<br>Carson City, NV 89701   |  | PAYMENT MADE ON BEHALF OF OR BY: Shelly Renee Perkins   |
| LOAN AGREEMENT IDENTIFICATION NO.<br>14069-0149028  |  | DATE/TIME OF RECEIPT OF PAYMENT:<br>04/04/2015 11:47:03 AM  |
| LOAN AGREEMENT DATE:<br>1/30/2015 4:50:39 PM  |  |   |
| If you have multiple loans, this payment was loan number identified above.  | applied to the                           |   |
| AMOUNT PAID:<br>\$250.00  | AGENT RECEIVI<br>Scott Duns              | NG PAYMENT:   |
| TODAY'S PAYMENT ITEMIZATION   |  |   |
| PRINCIPAL PAID:   | \$0.00                                   |   |
| INTEREST PAID:  | \$250.00                                 | <u> </u>  |
| 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                                |   |
| <ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> </ul> | I. By signing below,                     | you acknowledge that upon repayment in full, we returned the  |
| □ Repayment Plan Agreement.   |  |   |
| ☐ Grace Period Plan Agreement.  |  |   |
| Acknowledgments. By signing below, you a represent that the information previously prov   | acknowledge that the vided on the Covere | e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate. |
| Steve Perky   |  | 20  |
| Printed Name  | Stenature                                |   |

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Shelly Renee Perkins Tm Carson City #1 2020 E Williams Street Carson City, NV 89701 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/06/2015 05:46:24 PM 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. AGENT RECEIVING PAYMENT:

Scott Duns

| TODAY'S PAYMENT ITEMIZATION | ON         |
|-----------------------------|------------|
| 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  |

| П | Account | paid in | full by | rescission. |
|---|---------|---------|---------|-------------|
|---|---------|---------|---------|-------------|

Account paid in full. 

AMOUNT PAID:

\$560.00

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

#### 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 Schedule. Therefore, you and we agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

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

| Payment Number  | Amount of Payment | Deferred Periodic Due Date |
|---|-------------------|----------------------------|
| 1   | \$551.70          | 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.

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 ratatily and fully amortize the entire Principal Amount and interest payable over a longer period of time than the original Payment Schedule in the Loan Agreement. As such you acknowledge and agree you will continue to incur interest as provided in the Loan Agreement. You further agree that in setting the amount of the payments and dates of the payments, we have estimated the accrued interest owing to us assuming you make the payments in the amounts scheduled and on the exact dates set forth in the Grace Periods Payments Deferment Schedule above. Early payments may decrease the amount of interest you owe. Making a payment in an amount greater than scheduled above may decrease the amount of interest you owe. Late payments may increase the amount of interest you owe. The amount of this increase or decrease will be reflected in the final payment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. You may request a payoff at any time.

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

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

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

|                         |      | LICENSEE: TitleMax of Nevada, | Inc. d/b/a TitleMax |
|-------------------------|------|-------------------------------|---------------------|
| Customer's Signature    | Date | Its Authorized Agent          | Date                |
| Co-Borrower's Signature | Date |                               |                     |

### **Customer Application**

### **Personal Information**

| Data / a / State less  | ed ID Number                                       |                                  | Date of Birth                       | 1 Socie             | al Security#  |  |
|--|--|----------------------------------|-------------------------------------|---------------------|---|--|
| Date / 30 /2015 State Iss  |  |                                  | Date of Birth                       |                     |   |  |
| Last NampERKINS  | First Name   | LLY                              | •                                   | Midd                | lle Name<br>Renee                                   |  |
| Home Phone - A   | Cell Phone†  | 1                                |                                     | Ema                 | il Address (optional)††                             |  |
| Best time to call?   | Which number of                                    |                                  |                                     | - L                 |   |  |
| Any Defac Don  | \ □ Home Ph  | one ∉ Ce                         | I Phone                             |                     |   |  |
| Physical Address istreet Number & Name), ALE 4 5 NEVADA  | ST.  | -                                |                                     |                     | Apt#  |  |
| City And Al City   |  | State                            | <i>r</i>                            | Zip 9703            | County  |  |
| Mailing Address (if different from physical address)   | Same   | ///                              |                                     | 01705               | Car Joli  |  |
| City   |  | State                            |                                     | Zip                 |   |  |
|  |  |                                  |                                     | <u> </u>            |   |  |
|  |  |                                  | of Income                           |                     |   |  |
| Employer * (Source of Income)  RENOWN  | Empl   | oyer Addres                      | S (Street Number & Name)<br>MILL ST |                     |   |  |
| City RENO  | State N  | <b>ぴ</b> .                       | Zip 8950                            | 2                   | Time at Job?  |  |
| Work Phone # 982 4100  | Title CNA  | <del>-</del>                     | Supervis                            |                     |   |  |
| Pay Frequency: (check one)   |  |                                  | Next                                | Gross               | nd Expected Work Shift Gross                        |  |
| ☐ 1 <sup>st</sup> & 15 <sup>th</sup> of month ☐ 15 <sup>th</sup> & end of mo   |  |                                  | 2/1                                 | Monthly Income      | Monthly NIGHT                                       |  |
| ☐ Weekly ☐ Monthly (last day) ☐ Month<br>☐ Self-Employed   | lly (1ª day) □ Mont                                | nly (31º day)                    | 7"                                  | \$2500              | sons I  |  |
|  |  | <u> </u>                         |                                     | 1                   | \$  |  |
| *Alimony, child support or separate mainter<br>Alimony, child support, or separate mainter<br>Are you currently in bankruptcy?   yes   | nance income need i<br>nance received under<br>⊈no | nout be reveale<br>: □ court ord | er  written agreem                  | ent a oral understa | is a basis for repaying this obligation.<br>Inding. |  |
|  |  | Credit                           | References                          |                     | ,   |  |
| Business Name  |  |                                  | one #                               |                     |   |  |
| Address (Street Number & Name)   | City   | <u> </u>                         | Sta                                 | te                  | Zip   |  |
| Business Name  |  | I Dho                            | one#                                |                     |   |  |
| SOUTHWEST GAS  |  | · <u>'</u>                       |                                     |                     |   |  |
| Address (Street Number & Name)   | City   |                                  | Sta                                 | te                  | Zip   |  |
| Personal References  |  |                                  |                                     |                     |   |  |
|  |  |                                  |                                     |                     |   |  |
|  |  |                                  |                                     |                     |   |  |
|  |  |                                  |                                     |                     |   |  |
|  |  |                                  |                                     |                     |   |  |
|  |  |                                  |                                     |                     |   |  |
| K  |  |                                  |                                     |                     |   |  |
| a. planta de composito de la c |  |                                  |                                     |                     |   |  |
|  |  |                                  |                                     |                     |   |  |
|  |  |                                  |                                     |                     |   |  |

|  | Co-A                              | Applicant Inf                              | ormatic  | on                                    |                                     |                                       |                                       |
|--|-----------------------------------|--|--|---------------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|
| Date   | State                             | Issued ID Number                           | Date of E  | irth                                  | Social Securit                      | y #                                   | <del> </del>                          |
| Last Name  |                                   | First Name                                 | <u></u>  |                                       | Middle Name                         |                                       |                                       |
| Home Phone   |                                   | Cell Phone <sup>†</sup>                    |  |                                       | Email Address                       | (optional)††                          |                                       |
| Best time to call?   |                                   | Which number do y                          |  |                                       |                                     |                                       |                                       |
| Physical Address (Street Number & Name)  |                                   |  |  | · · · · · · · · · · · · · · · · · · · | Apt                                 | #                                     |                                       |
| City   |                                   |  | State  | Zip                                   | County                              |                                       |                                       |
| Mailing Address (If different from physical address)   | ·                                 |  |  |                                       |                                     |                                       | · · · · · · · · · · · · · · · · · · · |
| City.  |                                   |  | State  | Zip                                   |                                     |                                       |                                       |
| Employer * (Source of Income)  |                                   | Emp  | oloyer Addre   | SS (Street Nur                        | nber & Name)                        |                                       |                                       |
| City   |                                   | State                                      |  | Zip                                   | Time a                              | t Job?                                |                                       |
| Work Phone #   |                                   | Job Title                                  |  | Supervisor                            |                                     |                                       |                                       |
| Pay Frequency: (check one) □ 1st & 15th of month □ 15th & end of month □ □ Weekly □ Monthly (last day) □ Monthly (: □ Self-Employed              | stday) □ Mo                       | onthly (3rd day)                           | Andrewskie de la company de la | lext Payday                           | Gross<br>Monthly<br>Income          | nd Expected Cross Montaly Obligations | Work Shift                            |
| *Alimony, child support or separate maintenance<br>Alimony, child support, or separate maintenance<br>Are you currently in bankruptcy?   yes  no | income need no<br>received under: | ot be revealed if you on court order unwri | do not wish<br>tten agreen   | to have it c<br>lent □ ol             | onsidered as a l<br>al understandir | pasis for repaying.                   | ng this obligation.                   |
| How did you hear about us? (Circle one.)  Friend/Referral Name of referrer?  | NE PER                            | UNS saw Store                              | Te   | evision                               | Yellow F                            | ages                                  | Repeat Customer                       |
| Internet Bill  | oard                              | Postcard                                   | O  | her:                                  |                                     |                                       |                                       |

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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 hamonths relating to (i) your employment or source of income, and (ii) our agree that you have read and understood all the above statements | rent and expected gross monthly income and obligations. You |
|---|---|
| Shelli Lerkins Applicant Signature  | //30/15<br>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: 1ttnw21s91ed10/48

License Plate State and No: 049vrx

Color: Red/EYear: 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 is the laws of another invisidiction. 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

Co-Borrower Signature:



### **CERTIFICATE OF TITLE**

1FTNW21S91ED10748

YEAR 2001 MAKE

MODEL F250 SUPER

VEHICLE BODY

TITLE NUMBER

DATE ISSUED

ODOMETER MILES

**ODOMETER BRAND** 

FORD FUEL TYPE

TCW.

NV005987285

03/01/2013 VEHICLE COLOR

SALES TAX PD

EMPTY WT

GROSS WT **GVWR** 

G

**BRANDS** 

8499

**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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

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

Exempt - Model year over 9 years old.

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

ODOMETER READING

Signature of Seller(s)/Agent/Dealership

Printed Name of Seller(s)/Agent/Dealership

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

Dealer's License Number

Signature of Buyer

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

CONTROL NO. 111149670

Printed Full Legal Name of Buye

THIS IS NOT A TITLE NO.

VP-2 (Rev. 8/10)

ROA 001681

|                                   |  |   | OF TITL                   | VEHICLE BODY                       | TITLE NUMBER              |
|-----------------------------------|--|---|---------------------------|------------------------------------|---------------------------|
| TWI01001ED1074                    | YEAR 2001  | MAKE<br>FORD                              | F250 SUPER                | TCW                                | NV007532073<br>ss wt gvwr |
| TNW21S91ED1074<br>TEISSUED        | ODOMETER MILES   |   | SALES TAX PD              | EMPTY WT GRO                       | 8499                      |
| /04/2015                          | ALLEGED DOWN   | G   |                           | BRANDS                             |                           |
| HICLE COLOR                       | ODOMETER BRAND<br>EXEMPT   |   |                           |                                    |                           |
|                                   | EALFIFI  |   |                           |                                    |                           |
|                                   |  | -   |                           |                                    |                           |
|                                   |  |   |                           |                                    |                           |
| WNER(S) NAME AN                   | D ADDRESS  |   |                           |                                    |                           |
| ERKINS SHELLY                     | RENEE  |   | -                         |                                    |                           |
| 165 JODI LN                       |  |   |                           |                                    |                           |
| ARSON CITY NV                     | 89701-5450   |   |                           |                                    |                           |
|                                   |  |   |                           |                                    |                           |
|                                   |  |   |                           |                                    |                           |
|                                   |  |   |                           |                                    |                           |
| •••                               | AND ADDRESS  |   |                           |                                    | •                         |
| IENHOLDER NAME                    | NVUY<br>WANT WINNESS   |   |                           |                                    |                           |
| TITLEMAX OF NEV<br>2020 E WILLIAM | אעאי<br>דא   |   |                           |                                    |                           |
|                                   | A A A A A A A A A A A A A A A A A  | •   |                           |                                    | -DI DELEAGED:             |
| JENNOI DED DEI E                  | 89/01-2/01<br>ASE - INTEREST IN TH   | HE VEHICLE D                              | ESCRIBED ON T             | HIS TITLE IS HER                   | BEBY RELEASED:            |
| IENHULDER RELE                    | NOD IIII   |   |                           |                                    |                           |
|                                   |  | DATE                                      | <u> </u>                  |                                    |                           |
| SIGNATURE OF AU                   | THORIZED AGENT   | DATE                                      |                           |                                    |                           |
|                                   |  |   |                           |                                    |                           |
| PRINTED NAME OF                   | AGENT AND COMPA  | ΥY  |                           |                                    |                           |
| •                                 |  |   |                           | -                                  | evolution tax (IDE )      |
| CORDAL AND CTATE 1 /              | AW REQUIRES THAT YOU ST  | ATE THE MILEAGI                           | IN CONNECTION WI          | ih the transfer of<br>Ent.         | OWNERSHIP, PAILURE        |
| COMPLETE OR PROVIDIN              | AW REQUIRES THAT YOU ST<br>IG A FALSE STATEMENT MAY<br>ifies the vehicle described in this | RESULT IN FINES<br>title has been transfe | med to the following buye | r(s):                              | r and                     |
| the nuderaigned netery care       | <del></del>  |   | Noveda Privaria Lic       | ense Number or Identific           |                           |
| Printed Full Legal Name o         | f Buyer  |   |                           |                                    |                           |
|                                   |  |   | Nevada Driver's Lic       | ense Number or Identific           | cation Number             |
| Printed Full Legal Name of        |  |   |                           |                                    | Zip Code                  |
| Address                           | knowledge the odometer reac  | City                                      | ileage of the vehicle un  | State<br>less one of the following | g statements is checked.  |
| I certify to the best of my       |  |   |                           |                                    | OMETER DISCREPANCY.       |
| ODOMETER READING                  | TENTHS   | Exempt - Mo                               | odel year over 9 years ok | L                                  |                           |
| ODOMETER READING                  |  |   | Drintari Na               | une of Seller(s)/Agent/De          | ealership                 |
| Signature of Seller(s)/Ag         | ent/Dealership   |   |                           |                                    | Date of Sale              |
| am aware of the above             | odometer certification made b  | y the seller/agent (                      | Dealet a Floringe         |                                    |                           |
| _                                 |  | · · · · · · · · · · · · · · · · · · ·     | Printed Fu                | li Legal Name of Buyer             |                           |
| Signature of Buyer                | ECORDS OF THE DEPARTMEN  | T OF MOTOR .                              | CONTRO                    | L NO.                              |                           |
| VEHICLES, THE PERSON              | ECORDS OF THE DEPARTMEN<br>N NAMED HEREON IS THE OV<br>BOVE, SUBJECT TO LIEN AS            | SHOWN.                                    | . "                       | NOT A TITLE NO.                    |                           |
| <b>N</b>                          | ·  |   | , (THIS IS                | NOT A TITLE NO.)                   |                           |
| VP-2 (Rev. 8/10)                  |  |   |                           |                                    |                           |
|                                   |  |   |                           |                                    |                           |

### Contact Information

### 1/30/2015

Company: Titlemax (314391)

Telephone: 775-883-1252

Contact: Scott Duns

Fax:

E-Mail: Scott.Duns@Titlemax.com

### **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 Base HP: 235 @ 4250

Weight: 8800 Fuel Type: Diesel

Cylinders: 8 Transmission: A

Taxable HP: 54.1

Wheelbase: 141.8

Drive Train: 4WD

Model Number: X21

End of Term 0 Months: 0

End of Term 0 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       | DXA     |
| Region  | N/A  | \$0     | \$0       | \$0     |
| Total   | N/A  | \$8,000 | \$6,500 / | \$5,150 |

### Trade In Black Book values as of 1/30/201

| '       | 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 |
|------|----------|---------|-------|
| 1    | <u> </u> |         |       |

|         | 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   |
|         | ~~~  | CONTRACTOR AND STATE OF TRACE AND STATE OF THE STATE OF T | man and the same of the same o | (property) (may be give damable of gap de biologic (set (de) of |

### Residual Black Book values as of 1/30/2015

| To visit and vis | 12 Month | 24 Month | 30 Month | 36 Month | 42 Month | 48 Month | 60 Month | End Of Term |
|--|----------|----------|----------|----------|----------|----------|----------|-------------|
| Base   | N/A         |
| Options  | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | N/A         |
| Mileage  | N/A         |
| Total  | N/A         |

### Black Book Add/Deducts

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 Summa                     | ery                           |
|--|-------------------------------|
| Loan Number                              | 14069-0149028                 |
| Customer Name                            | Shelly Perkins                |
| Is Customer a Covered Borrower           | No.                           |
| Requested Loan Amount                    | \$4,000.00                    |
| Title Fee                                | 41.00 og 141.05 mm <b>520</b> |
| MLV Amount                               | \$5,000 \$5,000               |
| Gross Monthly Income                     | \$2,500.00                    |
| Current and Expected Monthly Obligations | \$500.00                      |
| Other TitleMax Loan Payment              | 9656 (96.05 + 23.04)          |
| Rate Match/Rate for Other TitleMax Loan  | Sala disebution in the con-   |
| Add-On to Current Loan or Multi-Car      |                               |
| Residual Monthly Income                  | \$2,000.00                    |

| Tier    |          | Rote   |
|---------|----------|--------|
| 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 BREA                       | KDOWN          | _          |
|---|----------------|------------|
| 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                  | <b>'</b> \$2'' | 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   |

| cnocke end | S CASHIWIS | EEDAN TYPE | THE PERSON NAMED IN |
|------------|------------|------------|---------------------|
| NV 210 Day | Multi-Car  | 10 99%     |                     |

\$717.14

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

| APP | 003279     |
|-----|------------|
|     | ROA 001685 |

| 76 7   | A STATE OF THE STA |                     |
|--|--|---------------------|
|  |  |                     |
|  | **************************************   |                     |
| Income Employment  | Description the second of the  | Amount              |
| Gross Monthly Salary or Wages  |  |                     |
| 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: Mease and all Income amounts and enfer   | +\$ 2500.00         |
| Total Monthly Expense  | Part 2. Please and all monthly expenses and enter amount here  | -\$ 500.00          |
| Part 3: Net Monthly Income Total = Part 1 To<br>Subtract Total Expense from Total Income. The Net M<br>Required Residual Income. | otal - Part 2 Total  | =\$ , 200.20        |
| Applicant Name:  | INS  |                     |
| SHELLY PERK<br>Today's date: 1/30/2015   |  | Taginge Pilo Critic |
| Driver's License/Government Issued ID Num  | ber: 0200772847  |                     |

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

| )1/30/2015                  | Oria.   | Dato   | Customer Name                  | e Type       |        |      | Coll. Value | Advanced   | Fees.            | Paid       | Amt. Due   | EXT's |
|-----------------------------|---------|--------|--------------------------------|--------------|--------|------|-------------|------------|------------------|------------|------------|-------|
| D#<br>14069-0149028         | 01/30   |        | Perkins, Shelly                |              |        |      | \$7,454.83  | \$5,020.00 | \$1,728.66       | \$1,391.70 | \$5,356.96 | . 0   |
| 4069-0149026<br> Transactio |         | Type   | Trans. Date                    | New Due Date | Pro?   | Rev? | *-,         | Principal  | Fees             | Amt Paid   | Due        |       |
| 14069-0149                  |         | NEL    | 1/30/2015 4:5                  |              | X      | -    |             | \$5,020.00 | \$0.00           | \$0.00     | \$5,020.00 |       |
| 14069-0149                  |         | LOG    | 2/28/2015 9:4                  |              | Х      | -    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-0149                  |         | FEE    | 3/1/2015                       |              | Х      | -    |             | \$0.00     | <b>\$5</b> 51.70 | \$0.00     | \$551.70   |       |
| 14069-0149                  |         | LOG    | 3/3/2015 12:2                  |              | Х      | -    |             | , \$0.00   | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-0149                  |         | LOG    | 3/3/2015 5:35                  |              | Х      | _    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-0149                  |         | LOG    | 3/4/2015 11:4                  |              | Х      | _    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-0149                  |         | LOG    | 3/4/2015 5:56                  |              | X      | -    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-0149                  |         | LOG    | 3/5/2015 11:2                  |              | X      | -    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         | LOG    | 3/5/2015 3:41                  |              | X      | _    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         |        | 3/5/2015 3:53                  |              | x      | _    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
|                             |         |        | 3/5/2015 3:54                  |              | x      | _    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         |        | 3/6/2015 5:40                  |              | X      | _    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         |        | 3/6/2015 5:46                  | 3/31/2015    | X      | _    | -           | \$0.00     | \$91.95          | \$560.00   | (\$468.05) |       |
| 14069-014                   |         |        | 3/27/2015 10:                  | 3/3//2013    | X      | _    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         |        | 3/31/2015 10.<br>3/31/2015 7:0 |              | x      | _    |             | \$0.00     | \$459.75         | \$0,00     | \$459.75   |       |
| 14069-014                   |         |        |                                | 20240045     | X      |      |             | \$0.00     | \$73.56          | \$250.00   | (\$176.44) |       |
| 14069-014                   |         |        | 4/4/2015 11:4                  | 3/31/2015    |        | •    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         |        | 4/4/2015 11:4                  |              | X      | -    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         |        | 4/17/2015 7:1                  | 1000015      |        | •    |             | \$0.00     | \$257.46         | \$301.70   | (\$44.24)  |       |
| 14069-014                   |         |        | 4/18/2015 10:                  | 4/30/2015    | X      | -    |             | \$0.00     | \$220.68         | \$0.00     | \$220.68   |       |
| 14069-014                   |         |        | 4/30/2015 7:0                  |              | X<br>X | -    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     |       |
| 14069-014                   |         |        | 5/1/2015 9:06                  |              |        | •    |             | \$0.00     | \$0.00           | \$0.00     | \$0.00     | ļ     |
| 14069-014                   |         |        | 5/2/2015 4:40                  |              | X      | -    | •           | \$0.00     | \$73.56          | \$280.00   | (\$206.44) |       |
| 14069-014                   |         |        | 5/4/2015 9:01                  | 4/30/2015    | X      |      |             | \$5,020.00 | \$1,728.66       | \$1,391.70 | \$5,355.96 | ·     |
| 14069-014                   | 19028 T | otais: | 1                              |              |        |      |             | 3J,020.00  | ψ1,1 ±0.00       | # r y =    | J-y        |       |
| 01/30/2015 Total            |         | 1      |                                |              |        |      | \$7,454.83  | \$5,020.00 | \$1,728.66       | \$1,391.70 | \$5,356.96 |       |

# A - 57

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|--|------------------|---|---|---------------------|--|--|--|---------------------|------------|
| T. Connoc Mome &   |                  | 0   | J4A LOAIN KE                                  | VIEW WORN           | SHEET  | T A  | Hyam Start   |                     |            |
| Licensee name & DBA: TITLEMA   | X OF NE          | DBA: TITLEMAX OF NEVADA INC. DBA TITLE  | EMAX  |                     |  |  | Date: 5/4/2015   | 5                   |            |
| Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV   | TLIAMS           | ST. CARSON CITY NV  | 89701   |                     |  | Exan   | Exam as of: 5/4/2015   | \$                  | <u> </u>   |
| Borrower Name &  |                  |   |   | -                   |  |  |  | <u>.</u>            |            |
|  | tuck- 1499       | Scott Shattuck- 1499 Hwy 395, Gardnerville,   | NV 89140                                      |                     |  | , ,  | Examiner: Dean Ventura   | <sup>7</sup> entura |            |
| Account Number Originati   | Origination Date | Amount of Loan  | Maturity Date                                 | Finance<br>Charge   | Total Number of<br>Payments  | Payment<br>Amount  | APR Quoted   | Is the APR correct? | rect?      |
| 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: Deferre   | Deferred Deposit |   | High-Int Loans                                | Title Loans         | Purpos   | Purpose of loan; Cash  | *  |                     |            |
| s the loan secured? YES  | If so, w         | If so, what is the collateral? 2000 Fo  | ord F350                                      |                     | H  | If secured by a vehicle title, is it filed and perfected?  | le title, is it filed  |                     | YES        |
| What is the borrower's expected gross monthly income?  | ss monthly       | y income? \$8,300   | Was the borrower's income verified?           | 's income verified  | d? YES Paystub   | b □ Affidavit  | ☑ Other:   | -                   |            |
| (Applies to Deferred Deposit Only)   | Only)            | Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?  | loan exceed 25% o                             | of the customer's   | expected gross month   | ly income?   | N/A  |                     |            |
| (Applies to D/D Loans) NRS 6044.408(1)   |                  | Does the original term of the D/D Loan not exceed 35 days?  | the D/D Loan not                              | exceed 35 days?     |  |  | N/A  |                     |            |
| (Applies to High-Interest Loans Only)  | ns Only)         | Does the monthly payment  |   | 5% of the borrov    | amount exceed 25% of the borrower's expected gross monthly income? | onthly income?   | N/A  |                     |            |
| (Applies High-Int Loans) NRS 604A 408(1)   | s)               | Does the original term of the HIL not exceed 35 days?   | the HIL not excee                             | d 35 days?          |  | -  | N/A  | ,                   |            |
| (Applies to Title Loans Only) NRS 6044.450(1)  |                  | Does the loan amount exceed the fair market value of the vehicle securing the loan?   | fair market value o                           | of the vehicle seco | uring the loan?  | NO Fai   | Fair Market Value:   | \$8,00              | \$8,000.00 |
| (Applies to Title Loans Only) NRS 6044.445(1)  |                  | Does the original term of the title loan exceed 30 days?  | loan exceed 30 day                            | ys? ·N/A            | -  |  |  |                     |            |
| (Applies to Title Loans Only)  |                  | Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?  | or more than six ad                           | Iditional periods,  | pursuant to NRS 604.   | 1.445 (2)?   | N/A  |                     |            |
| Does the renten loan agreement dis   | sclose the 1     | Titen loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?   | CIND the loan, pu                             | rsuant to NRS 60    | 344,410 (2d)?  | YES  |  |                     |            |
| Does the variten loan agreement disclose the right of the customer to PRE-   | sclose the 1     | right of the customer to PRE  | PAY the loan, pursuant to NRS 604A.410 (2e)?  | rsuant to NRS 66    | 14A.410 (2e)?  | YES  |  |                     |            |
| Doesthe written loan agreement inc   | clude a dise     | 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)? | unity to enter into                           | a REPAYMENT         | plan if the customer d   | efaults, pursuant to   | NRS 604A.410   | 202 YES             |            |
| Is the found collection account?   | NO               | Has the loan been extended or renewed?  | ed or renewed?                                | N/A Ho              | How many times? 0  | Extensions: Title-6 add'l periods;<br>D/D & High Int Loans - 90 days   |  | Are receipts filed? | YES        |
| 32;<br>001   |                  | VIOLATIONS/   |   | XCEPTIONS/ (        | TECHNICAL EXCEPTIONS/ OTHER COMMENTS:                              | rs:  |  |                     |            |
| Title Con Active   |                  |   |   |                     |  | The state of the s |  |                     |            |
| Vio <b>sad<del>il. 3</del>04A,445</b> , .210   |                  |   |   |                     |  |  |  |                     |            |
|  |                  |   |   |                     |  |  | -  |                     |            |
| Bowlead 10-15-2008   |                  |   |   | Confidential        |  |  |  |                     |            |

Revised 10-15-2008

### Title Loan Agreement

Date:

| Date: 12/1/2014  |                              |                      | Title Loan Agreen   | nent                |                |  |
|--|------------------------------|----------------------|---|---------------------|----------------|--|
| Customer & Co-Cus  | tomer Information  LAST NAME | ACCOUNT NUMB         | ER: 14069-013   | 8319                |                | Number: 14069-013831                   |
| Scott Raymond<br>SSN   | Shattuck<br>DRIVERS LIC /S   | TATE ID. NO          | CO-CUSTOMER FIF   | RST NAME            | CO-CUSTOM      | ER LAST NAME                           |
| P.o. 3223  |                              |                      | CO-CUSTOMER ST  | 00 0031             | OMER'S DRIVERS | LIC./STATE ID. NO.                     |
|  | STATE<br>NV                  | ZIP CODE<br>89702    | CO-CUSTOMER CIT   |                     | TOMER STATE    |  |
| Motor Vehicle &  | DATE OF RIF                  | RTH                  | CO-CUSTOMER HOM   |                     | <del></del>    | CO-CUSTOMER ZIP CODE MER DATE OF BIRTH |
| LICENSEE NAME  | On                           | Monday to Friday 9:0 | S OF OPERATION:<br>D A.M. to 7:00 P.M., Satu<br>NE NUMBER | rday 10:00 A M to 4 | 200 P.M. O.    |  |
| TitleMax of Nevada, Inc. d/t<br>LICENSEE STREET ADDR<br>2020 E Williams Street | ESS                          |                      | LICENSEE CITY   | <del></del>         |                | unday                                  |
| VEHICLE IDENTIFICATION<br>1FTSW31F3YEB10583                                    | NUMBER (VIN)                 | LICE                 | Carson City NSE PLATF                                     | LICENSEE STA        | ATE LIC<br>897 | ENSEE ZIP CODE                         |
| VEHICLE YEAR<br>2000   | VEHICLE MAKE<br>Ford         | VEHICLE M            | OTEM COLO   | R                   |                |  |

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. 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 The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise 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 ehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided

ROA 001691

ES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

### **FINANCE CHARGE**

The dollar amount the credit will cost you.

\$2,434.83

#### **Amount Financed**

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

\$5,020.00

### **Total of Payments**

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

\$7,454.83

Your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments are Due                  |
|--------------------|--------------------|--|
| 6                  | \$1,064.98         | 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\$5,020.001. Amount given to you directly:\$5,000.002. Amount paid on your account:\$0.003. Amount paid to public officials:\$20.004. Amount paid to \_\_\_\_\_\_ on your behalf:\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement 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 toil-free number: (800) 804-5368.

003286 ROA 001692 Repayment Plan Disclosure: If you  $\epsilon'$  if on the loan, we must offer a Repayment Plan process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

ou before we commence any civil action or

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

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

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

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

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

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

003287 ROA 001693.

- 2. You acknowledge and agree that by ening 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 <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization listed above.
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable udgment 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 and benefits you, your respective heirs, successors 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 transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this

Acknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entering relief under any chapter of the United States Bankruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor Vehicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and employment. You acknowledge that the loan does not require a balloon payment of any kind. You further acknowledge that you have read, understand, and agree to all of the terms of this Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.

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

| TitleMax of Nevada, Inc. d/b/aTitleMax |                                   |                  |
|--|-----------------------------------|------------------|
| Customer's Signature                   | 12/1/14 Dete Its Authorized Agent | 12-1-14)<br>Date |
| Co-Customer's Signature                | Date                              |                  |

APP 003289 ROA 001695

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 Scott Raymond Shattuck 2020 E Williams Street Carson City, NV 89701 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 14069-0138319 04/23/2015 04:03:33 PM 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. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$600.00 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.  $\Box$ 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.

T SHATTICE Printed Name

Customer Recei (210 day loan) NAME AND ADDRESS OF THE LICENSEE. PAYMENT MADE ON BEHALF OF OR BY: Tm Carson City #1 Scott Raymond Shattuck 2020 E Williams Street Carson City, NV 89701 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 14069-0138319 03/27/2015 01:09:05 PM 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. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$560.00 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. SHATTUCK

Signature

APP 003291

Printed Name

TimeMax 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.

Repayment Plan you must follow these procedures by 4/1/2015 : (1) return to the 2020 E. William St PS Form 3817, April 2007, PSN 7530-02-000-9065

plicable, the Grace Period Payments we prepare; and (3) make an initial balance on the original transaction is

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 Re pt/Repayment Plan Rec t (210 day loan)

| Customer vec it   | urchayillei                    | it Flair Nect 3t (210 day loail)  |
|---|--------------------------------|---|
| NAME AND ADDRESS OF THE LICENSES 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<br>14069-0138319   |                                | DATE/TIME OF RECEIPT OF PAYMENT:<br>02/05/2015 01:28:40 PM  |
| LOAN AGREEMENT DATE:<br>12/1/2014 5:59:47 PM  |                                |   |
| If you have multiple loans, this payment was loan number identified above.  | s applied to the               |   |
| AMOUNT PAID:<br>\$552.00  | AGENT RECEIVI<br>Timothy Henry | NG PAYMENT:   |
| TODAY'S PAYMENT ITEMIZATION   |                                |   |
| PRINCIPAL PAID:   | \$0.00                         |   |
| INTEREST PAID:  | \$552.00                       |   |
| CHARGES PAID:   | \$0.00                         |   |
| FEES PAID:  | \$0.00                         | <del></del>   |
| TOTAL AMOUNT PAID TODAY:  | \$552.00                       | <del></del> .   |
| BALANCE DUE ON LOAN:  | \$5,129.74                     | ·<br><del></del>  |
| NEXT SCHEDULED DUE DATE:  | 3/1/2015                       | ·   |
| Vehicle's Title to you.  ☐ Repayment Plan Agreement. ☐ Grace Period Plan Agreement.  Acknowledgments. By signing below, you a | acknowledge that the           | you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further depayment identification Statement is still accurate. |
| SCOTT SHATTUCK  |                                | Tilling .   |

Signature

Printed Name

# Customer ReCipt/Repayment Plan RecOt (210 day loan)

|   |                               | ार Plan Rece ्रार (210 day loan)   |
|---|-------------------------------|--|
| NAME AND ADDRESS OF THE LICENSE<br>Tm Carson City #1<br>2020 E Williams Street<br>Carson City, NV 89701 | E:                            | PAYMENT MADE ON BEHALF OF OR BY: Scott Raymond Shattuck  |
| LOAN AGREEMENT IDENTIFICATION No<br>14069-0138319   | O                             | DATE/TIME OF RECEIPT OF PAYMENT:<br>01/02/2015 11:46:55 AM   |
| LOAN AGREEMENT DATE:<br>12/1/2014 5:59:47 PM  |                               |  |
| If you have multiple loans, this payment water loan number identified above.                            | as applied to the             |  |
| AMOUNT PAID:<br>\$552.00  | AGENT RECEIVI<br>Henry Hasbun | NG PAYMENT:  |
| TODAY'S PAYMENT ITEMIZATIO  | N                             |  |
| PRINCIPAL PAID:   | \$0.00                        | territoria de la companya della companya della companya de la companya della comp |
| 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                     |  |
| Vehicle's Title to you.  Repayment Plan Agreement.  Grace Period Plan Agreement.                        | acknowledge that the          | you acknowledge that upon repayment in full, we returned the epayment information noted above is accurate. You further   |

APP 003294

#### 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 agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

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

| Payment Number   | Amount of Payment | Deferred Periodic Due Date |
|--|-------------------|----------------------------|
| 1  | \$551.70          | 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 under 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.

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 jaw: (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 riame given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law: (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

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

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

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

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

|                         |      | LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax |      |  |
|-------------------------|------|---|------|--|
| Customer's Signature    | Date | Its Authorized Agent                              | Date |  |
|                         |      |   |      |  |
| Co-Borrower's Signature | Date |   |      |  |

### **Customer Application**

### **Personal Information**

|   | ID Number  | Date of Birth                         | Soci                                  | al Security #                        |
|---|--|---------------------------------------|---------------------------------------|--------------------------------------|
| Last Name 0203  | First Name   | 4/6/1982                              | Mide                                  | lle Name                             |
| Home Phone  | SCOTT<br>Cell-Phonet   | · · · · · · · · · · · · · · · · · · · |                                       | #\//\ITM\() iii Address (optional)†† |
| Best time to call?  | White the state of | N-1                                   |                                       |                                      |
| ANY SIME AFTERS   | Which number do you prefer  Home Phone   |                                       |                                       |                                      |
|   | *  |                                       |                                       |                                      |
| Physical Address (street Number & Name)   | ·  |                                       |                                       | Apt#                                 |
| City  | State  | W:                                    | Zip 89410                             | County OSUGLAS                       |
| Mailing Address (If different from physical address)  | BOX 3223   | BARSON C                              | עבני                                  |                                      |
| Incare VIII   | State  | V.                                    | Zip 89.70                             | 2                                    |
|   |  |                                       | · · · · · · · · · · · · · · · · · · · |                                      |
| Employer * (Source of Income)   |  | of Income (Street Number & Name)      |                                       |                                      |
| SOUTHWEST GAS   | ZIB DIC  | COVE CT.                              |                                       |                                      |
| DICIDINE COLLAGE  | State  | Zip <b>89450</b>                      | •                                     | Time at Job? 3 yrs                   |
| Work Phone # (775) 690 - 2619   | Title SELVICE TEC  | Supervis                              | STHAUN M                              | <del>-</del> 1                       |
| Pay Frequency: (check one)  |  |                                       | Payday Current a                      | nd Expected Work Shift               |
| ☐ 1st & 15th of month ☐ 15th & end of month   | Biweekly (every 2 weeks)   |                                       | Gross<br>Monthly                      | Gross Monthly #19WDAY-               |
| ☐ Weekly ☐ Monthly (last day) ☐ Monthly (   |  | 17/2                                  | 114 Income                            | Obligatio FRIDAY                     |
| 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? gives  |  |                                       |                                       |                                      |
| - Processon Maria   |  | References                            |                                       |                                      |
| Business Name State Farm  | Insurance Pho  | ne#775-88                             | 32-3315                               |                                      |
| Address (Street Number & Name) Cit  | "arson City  | Stat                                  | JV                                    | <sup>Zip</sup> 89702                 |
| Business Name Verizon Wifel   | Phos   | ne#                                   |                                       |                                      |
| Address (Street Number & Name) Cit  | Carson atu   | Stat                                  | Ů                                     | <sup>21</sup> 89702                  |
|   | Personal   | References                            |                                       |                                      |
|   |  | A                                     |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |
|   |  |                                       |                                       |                                      |

| •  | Co-Applicant Inf  | ormati       | on           |                                       |                  | 1                  |
|--|---|--------------|--------------|---------------------------------------|------------------|--------------------|
| Date   | State Issued ID Number  | Date of I    |              | 10                                    |                  |                    |
| Last Name  | is it | Date of t    | SILÎLÎ       | Social Secu                           | rity#            |                    |
| - Front Maine  | First Name  | <u> </u>     |              | Middle Nan                            | ne /             |                    |
| Home Phone   | 0.11.51   |              |              | 1                                     |                  |                    |
|  | Cell Phone†   |              |              | Email Addre                           | SS (optional)††  |                    |
| Best time to call?   | Which number do ye  | N. peofor th |              | _                                     |                  |                    |
|  | □ Home Phone  | Cell F       | at we call?  |                                       |                  |                    |
|  |   | 2 30.77      | 1010         |                                       |                  | <u> </u>           |
| Physical Address (Street Number & Name)  |   | /            |              |                                       |                  |                    |
| Continues & Name)  |   |              |              | Ap                                    | t#               |                    |
| City   |   |              |              |                                       |                  |                    |
|  |   | State        | Zip          | County                                |                  |                    |
| Mailing Address (if different from physical address)   |   | <u> </u>     |              | L                                     |                  |                    |
| City   |   |              |              |                                       |                  |                    |
| , and  |   | State        | Zip          |                                       |                  |                    |
| mployer * (Source of Income)   |   |              | 1            |                                       |                  |                    |
|  | Emplo   | yer Addres   | (Street Num! | ber & Name)                           | ·                |                    |
| City   | State   |              |              |                                       |                  |                    |
| Vork Phone #   | ·   |              | Zip          | Time a                                | t Job?           |                    |
| WORK Priorie #   | Job Title   | Si           | pervisor     |                                       |                  |                    |
|  |   | "            | PC141301     | *                                     |                  |                    |
| ay Frequency: (check one)  |   | Ne           | xt Payday    | Current a                             | nd Expected      | Work Shift         |
| 1 1 x & 15th of month 1 15th & end of month 1 Biweekly (   | every 2 woodes  |              |              | Gross                                 | Gross            | MOLK SHILL         |
| " " Monthly (1st day) D Monthly (1st day)  | Monthly (3rd day)   |              |              | Monthly                               | Monthly          |                    |
| Self-Employed  | Monthly (314 day)   | - 1          |              | Income                                | Obligations      |                    |
|  |   |              |              | s                                     | 1                |                    |
| Alimony, child support or separate maintenance income need imony, child support, or separate maintenance received und the contraction of the contr | d not be revealed if you do   | act week to  |              |                                       | \$               | <u> </u>           |
| imony, child support, or separate maintenance income need und<br>e you currently in bankruptcy?   yes   no   | er: court order c writte  | agreemer     | t □ oral     | sidered:as a t<br>understandin        | asis for repayin | g this obligation. |
| ow did you hear about us? (Circle one.)  |   |              |              | augeis/minut                          | <b>g.</b>        |                    |
|  |   |              |              | · · · · · · · · · · · · · · · · · · · |                  |                    |
| Friend/Referral Name of referrer?  | Saw Store   | Televi       | 'nia-        | V II =                                |                  |                    |
| Internet Billional   |   | ielev        | SRUTI        | Yellow Pa                             | ages             | Repeat Customer    |
| Internet Billboard   | Postcaro  | Othe         | -            |                                       |                  |                    |

## 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 compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580; <a href="https://www.ftc.gov">www.ftc.gov</a>.

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

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

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

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

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

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

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create senous 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

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| expected gross monthly income and obligations. You agree the months relating to (i) your employment or source of income, an agree that you have read and understood all the above state | at you have told us about any changes you expect within the next 14 d (ii) current and expected gross monthly income and obligations. You tements, including the Arbitration Provision. |
|---|---|
| Applicant Signature   | 12/1/14<br>Date   |
| Co-Applicant Signature  | Date  |

### Affidavit

| STATE OF NEVADA COUNTY OF Carson  |   |
|---|---|
| Title Loan Agreement No.: 14069-0138319<br>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 <u>TitleMax</u> Address:  2020 E. William Street  Carson City, Nevada 89701   |
| Vehicle Information: VIN: 1FTSW31F3<br>License Plate State and No: SHOOTEM  | YEB10583 Color: White Year: 2000 Make: FORD Model: F350   |
| Pursuant to N.R.S. 604A.450-1, we have e your application information regarding cur Pursuant to N.R.S. 604A.450-3, you are re | ds "affiant," customer," "you" and "your" mean the customer who has signed it. The word TitleMax of Nevada, Inc. d/b/a TitleMax a provider of title loan services ordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 Fa 89701-4758, Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the means a certificate of title or ownership issued pursuant to the laws of the State of Nevada that my similar document issued pursuant to the laws of another jurisdiction.  Evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed arrent and expected income, obligations and employment.  Equired to give us an affidavit which states: (a) The customer has provided the licensee with the customer's income, obligations, employment and ownership of the vehicle; and (b) The |
| customer has the ability to repay the title l   |   |
| The undersigned, Scott Shattuck , }   | being first duly sworn, states as follows:  |
| <ol> <li>You have provided us with tru the vehicle; and</li> </ol>  | ne and correct information concerning your income, obligations, employment and ownership of   |
| 2. You have the ability to repay t  | the title loan.   |
| FI  | URTHER, AFFIANT SAYETH NOT.   |
| Cust  | tomer Signature:  |
| Со-Во   | orrower Signature:  |

### IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Respondent(s),

v.

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

Appellant(s).

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

Case No. 74335

District Court No. A-16-743134-J

### APPELLANT'S APPENDIX

### **VOLUME 14 of 75**

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

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

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

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

| DOCUMENT   | VOL.   | BATES NO.       |
|--|--------|-----------------|
| Transmittal of Record on Appeal, October 26, 2016  | 8 - 72 | 001589 - 017090 |
| Notice of Filing Administrative Record,<br>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<br>Administrative Order, November 22, 2016                                     | 73     | 017105 - 017108 |
| Notice of Entry of Order Granting Motion for<br>Partial Stay of Administrative Order,<br>November 23, 2016               | 73     | 017109 - 017115 |
| Memorandum of Points and Authorities in<br>Support of Petition for Judicial Review,<br>December 15, 2016                 | 73     | 017116 - 017175 |
| Notice of Entry of Stipulation and Order to<br>Extend Time for Filing Answering Brief,<br>December 20, 2016              | 73     | 017176 - 017183 |
| Errata to Transmittal of Record on Appeal,<br>January 27, 2017   | 73     | 017184 - 017187 |
| Respondent's Answering Brief,<br>February 6, 2017  | 73     | 017188 - 017214 |
| Reply in Support of Memorandum of Points<br>and Authorities in Support of Petition for<br>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<br>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,<br>April 5, 2017   | 73     | 017277 - 017287 |
| Renewed Motion to Extend Partial Stay,<br>April 21, 2017   | 73     | 017288 - 017300 |
| Opposition to Renewed Motion to Extend<br>Partial Stay, May 5, 2017  | 73     | 017301 - 017321 |
| Reply in Support of Renewed Motion to<br>Extend Partial Stay, May 11, 2017   | 73     | 017322 - 017332 |
| Reply to Opposition to Supplemental<br>Authorities, May 11, 2017   | 73, 74 | 017333 - 017354 |
| Order Regarding Hearing and Briefing<br>Schedule, May 30, 2017   | 74     | 017355 - 017357 |
| Order Granting Motion to Extend Partial<br>Stay and Allowing Supplemental<br>Authorities, May 31, 2017                 | 74     | 017358 - 017361 |
| Declaration of Stephen Michael Paris<br>Regarding Information Fields, May 31, 2017                                     | 74     | 017362 - 017365 |
| Declaration of Stephen Michael Paris<br>Regarding Procedures to Safeguard<br>Accounting and Loan Docs,<br>May 31, 2017 | 74     | 017366 - 017369 |
| Notice of Entry of Order Regarding Hearing<br>and Briefing Schedule, June 1, 2017                                      | 74     | 017370 - 017375 |

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

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

|          | X-CL |          | Average  | Rough    |
|----------|------|----------|----------|----------|
| <u> </u> | 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

| 1       | 12 Month | 24 Month | 30 Month | 36 Month | 42 Month | 48 Month | 60 Month | <b>End Of Term</b> |
|---------|----------|----------|----------|----------|----------|----------|----------|--------------------|
| Base    | N/A                |
| Options | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | N/A                |
| Mileage | N/A                |
| Totai   | 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<br>Balance  | Interest<br>Charged   | Principal  | Interest   | Fees   | Payment  | End<br>Balance   |
|---|---|---|--|--|--|--|--|
| 1 4/18/2015 (invalid)<br>2 5/18/2015 (invalid)<br>3 6/17/2015 (invalid)<br>4 7/17/2015 (invalid)<br>5 8/16/2015 (invalid)<br>6 9/15/2015 (invalid)<br>710/15/2015 (invalid) | \$4,506.7 (<br>\$3,937.0 (<br>\$3,304.7 (<br>\$2,602.9 (<br>\$1,824.0 ( | \$551.70)<br>\$495.29)<br>\$432.68)<br>\$363.19)<br>\$286.06)<br>\$200.46)<br>\$105.45) | (\$513.28)<br>(\$569.69)<br>(\$632.30)<br>(\$701.79)<br>(\$778.92)<br>(\$864.52)<br>(\$959.50) | (\$551.70)<br>(\$495.29)<br>(\$432.68)<br>(\$363.19)<br>(\$286.06)<br>(\$200.46)<br>(\$105.45) | \$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00<br>\$0.00 | (\$1,064.9<br>(\$1,064.9<br>(\$1,064.9<br>(\$1,064.9<br>(\$1,064.9<br>(\$1,064.9<br>(\$1,064.9 | \$4,506.<br>\$3,937.<br>\$3,304.<br>\$2,602.<br>\$1,824.<br>\$959.50<br>\$0.00 |
| 7 10/15/201   |   | · · · · · · · · · · · · · · · · · · ·   | (\$5,020.0   | (\$2,434.  | \$0.00   | (\$7,454.8   | \$0.00   |

### **Actual Loan Transactions**

|            |                       | Beginning | Interest        |            |            |           |            | End      |
|------------|-----------------------|-----------|-----------------|------------|------------|-----------|------------|----------|
| # Due Date | Transaction           | Balance   | Charged         | Principal  | Interest   | Fees      | Payment    | Balance  |
| 13/19/2015 | New Loan              |           | \$0.00          | \$5,020.00 | \$0.00     | \$0.00    | \$0.00     | \$5,020. |
| 24/18/2015 | Log Item              | \$5,020.0 | \$0.00          | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,020. |
| 34/18/2015 | Log Item              | \$5,020.0 | \$0.00          | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,020. |
| 44/18/2015 | Apply Fees            | \$5,020.0 | \$551.70        | \$0.00     | (\$551.70) | \$0.00    | \$0.00     | \$5,571. |
| 54/24/2015 | Log Item              | \$5,571.7 | \$0.00          | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,571. |
| 64/25/2015 | Log Item              | \$5,571.7 | \$0.00          | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,571. |
|            | Deferred Loan Payment | \$5,571.7 | <b>\$128.73</b> | \$0.00     | (\$128.73) | (\$431.27 | (\$560.00) | \$5,140. |

### **Personal Information**

| Date- 1.0 1   |   | See                          | in County #  |
|---|---|------------------------------|--|
| Last Name   | First Name Thomas                                 | Miu                          | Cobert   |
| SCHPOCK   | O-II Phonet                                       |                              | The Address of the Ad |
| Best time to call?  | Which humber to you preer that we de              | 7 L 2                        |  |
| Best time to call? 99-57  | ☐ Home Phone ☐ Cell Phone                         |                              |  |
| Physical Address street Number & Name)  |   |                              | Apt #  |
| City D. WORS  | thm DR State                                      | Zip 9408                     | County Lyon  |
| ternieu   | <u>I IXV</u>                                      | <u> </u>                     |  |
| Mailing Address (if different from physical address) City   | State . f   | Zip a Cuit — P               |  |
| Fernley   |   | Zip 89408                    |  |
| 3   | Source of Inc                                     | ome                          |  |
| Emp   | Emp   |                              |  |
| City  | State Zip &                                       | 9401                         | Time at Job?   |
| Work Phone #  | Title   | Supervisor                   |  |
| <u> </u>  |   | Next Payday Current          | and Expected Work Shift  |
| Pay Frequency: (check one) ☐ 1st & 15th of month ☐ 15th & end of month  | Biweekly (every 2 weeks)                          | 3 27 Monthly Income          | Monthly<br>Obligatio   |
| □ Weekly □ Monthly (last day) □ Monthly (1  | <sup>≰</sup> day) □ Monthly (3 <sup>rd</sup> day) | \$1,500                      | ns   |
| □ Self-Employed   | £ 7.7   |                              | szcoc  |
| *Alimony, child support or separate maintenan<br>Alimony, child support, or separate maintenand<br>Are you currently in bankruptey? p yes | Executed number: 🗆 court order (1 with            | ten agreement 🔟 oral underst | anding.  |
|   | Credit Refere                                     | nces                         |  |
| В   | Phone #   |                              |  |
| Andress istreamoumbers plame)   | Fernly  | State                        | 128ay08  |
| Businessivanie  | Physical  |                              |  |
| Ad  |   | State                        | <sup>210</sup> 89503.  |
| ·   | Personal Refe                                     | rences                       |  |
| Name Address  | (Street Number & Name) City                       | emilieu ilv 8440             | 8  |
| prother-in-law  | Prione  | J                            | Call and John  |
| THO HACE THE CAN  | ) City  | State Zip Kuno Ny            |  |
| Keisponsniib W 1900   | Phone   |                              | Cell   |
| Adda  | CHI CHI   | State Zip                    |  |
| Relationship to You   | V France  |                              | Ç  |
| M 1010  | Gitv.   | Swate Zin                    |  |
| Kelationship 10-10u   | Phone   |                              | •  |
| ruend   |   |                              |  |

### **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                                       | ou prefer that we call?                          |  |                        |
|  |   |  |  |                        |
| Physical Address (Street Number & Name)  |   |  | Apt #  |                        |
| City   |   | State Zip  | County   |                        |
| Mailing Address (if different from physical address)   |   | <u> </u>   |  |                        |
| City   |   | State Zip  | ***************************************            |                        |
| Employer * (Source of Income)  | Empl  | oyer Address (Street Nurr                        | nber & Name)                                       |                        |
| City   | State   | Zip  | Time at Job?                                       |                        |
| Work Phone #   | Job Title   | Supervisor                                       |  |                        |
|  |   | Next Payday                                      | Current and Expected                               | Work Shift             |
| Pay Frequency: (check one)   |   |  | Gross Gross  |                        |
| □ 1 x & 15 th of month □ 15 th & end of month □ Biwee  |   |  | Monthly Monthly                                    |                        |
| ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 day)  | ☐ Monthly (3 <sup>rd</sup> day)                           |  | Income Obligation                                  | IS                     |
| □ Self-Employed  |   |  | \$ \$  |                        |
| *Alimony, child support or separate maintenance income<br>Alimony, child support, or separate maintenance received | need not be revealed if you dunder: a court order a writt | o <b>not wish to have it co</b><br>ten agreement | onsidered as a basis for repa<br>al understanding. | eying this obligation. |
| Are you gurfently in bankruptcy? pyes no how did you hear about us? (Circle one.)                                  | <u></u>   |  | · · · · · · · · · · · · · · · · · · ·              |                        |
| Friend/Referral Name of referrer?  | Saw Store   | Television                                       | Yellow Pages                                       | Repeat Customer        |
| Internet Billboard   | Postcard  | Other:   | od Slaw.   | ·                      |

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <a href="http://www.jamsadr.com">http://www.jamsadr.com</a>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal <a href="https://www.jamsadr.com">shall</a> be resolved by binding arbitration. The arbitration sasociations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration 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 months relating to (i) your employment or source of income, and agree that you have read and understood all the above state | it you have told us about any changes you expect within the next 14 d (ii) current and expected gross monthly income and obligations. You ements, including the Arbitration Provision. |
|---|--|
| Applicant Signature   | 3-19-2015  |
| Applicant Signature   |  |
| Co-Applicant Signature  | Date   |

Co-Applicant Signature

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Thomas Schrock Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/25/2015 11:01:52 AM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Linda Hanks \$560.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$560.00 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: \$560.00 TOTAL AMOUNT PAID TODAY: \$5,140.43 BALANCE DUE ON LOAN: 5/18/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission.  $\Box$ Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

THOMAS A. SEHACK

Number: 14269-0156704

|   |                        |                   |                 |                                    |                |                   |                 | 14d11DC1. 14205-0150704 |
|---|------------------------|-------------------|-----------------|------------------------------------|----------------|-------------------|-----------------|-------------------------|
| Customer & Co-Custo                             | mer Information        | ACCOUNT           | NUMBER          | <b>14269</b>                       | -0156704       |                   |                 |                         |
| ARST NAME<br>Thomas                             | LAST NAME<br>Schrock   |                   |                 | CO-CUSTOME                         | RFIRSTN        | AME               | CO-CUSTOME      | ER LAST NAME            |
| SSN   | DRIVERS LIC./S1<br>NO. | ATE ID. NO        |                 | CO-CUSTOMER                        | RSSN           | CO-CUSTOM         | ER'S DRIVERS    | LIC./STATE ID. NO.      |
| STREET ADDRESS<br>18 North Worsham Dr           |                        |                   | -               | CO-CUSTOMER                        | RSTREET        | ADDRESS           |                 |                         |
| 1 = 5   | STATE<br>NV            | ZIP CODE<br>89408 |                 | CO-CUSTOMER                        | RCITY          | CO-CUSTO          | MER STATE       | CO-CUSTOMER ZIP CODE    |
|   |                        |                   |                 | CO-CUSTOMER                        | R HOME PH      | HONE              | CO-CUSTON       | MER DATE OF BIRTH       |
| Motor Vehicle &<br>Informati                    |                        |                   |                 | OF OPERATION:<br>A.M. to 7:00 P.M. |                | 10:00 A.M. to 4:0 | 0 P.M. Closed S | Sunday                  |
| LICENSEE NAME<br>TitleMax of Nevada, Inc. d/t   | o/a TitleMax           |                   | EE PHON         | E NUMBER                           |                |                   |                 | ·                       |
| LICENSEE STREET ADDR<br>1995 W. Williams Street | ESS                    |                   |                 | LICENSEE CITY allon                |                | LICENSEE STA'     | ,               | CENSEE ZIP CODE         |
| VEHICLE IDENTIFICATION<br>1ftsw31f6ye843156     | NUMBER (VIN)           |                   | LICE<br>498-F   | NSE PLATE<br>RDP                   | <del></del>    |                   |                 |                         |
| VEHICLE YEAR<br>2000                            | VEHICLE MAKE<br>Ford   |                   | EHICLE M<br>350 | ODEL                               | COLOR<br>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 c

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

5020 X 133.7/29: X 37/360

s otherwise
Loan
ent as set forth
ou agree to
at such other
as day, and we
this Loan
st in the Motor
rount provided

A - 50

REPEAT VIOLATION ON NRS 604A 445 3 NRS 604A 210 WITH SIGNED GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Account Number Borrower Name & (Applies to High-Interest Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) 14269-0156454 Licensee Address: 1995 E WILLIAMS AVE FALLON NV 89406 (Applies to Title Loans Only) Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: JORDAN NICHOLS NRS 604A.408(1) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit 5/18/2015 If so, what is the collateral? 2005 TOYT CAMRY Does the original term of the title loan exceed 30 days? Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$2,200.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$3,160 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 4/17/2015 NO \$1,612.10 Charge Finance Title Loans S How many times? Total Number of Payments YES Paystub Purpose of loan: If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods: D/D & High Int Loans - 90 days YES YES NO ☐ Affidavit \$3,812.10 Payment Amount Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: TD APR Quoted Is the APR correct? Date: 5/4/2015 NO 4 194.55% Are receipts filed? Other: N/A Z N/A YES YES \$7,310.00 YES YES

APP 003068

Confidential

# Title Loan Agreement

Date: 3/18/2015

Number: 14269-0156454

| Customer & Co-Custom                             | er Information         | ACCOUN            | T NUME              | <b>BER:</b> 14269-                          | 0156454        |                     |                |                         |
|--|------------------------|-------------------|---------------------|---|----------------|---------------------|----------------|-------------------------|
| FIRST NAME<br>Jordan                             | LAST NAME<br>Nichols   |                   |                     | CO-CUSTOMER                                 | R FIRST NAI    | ME                  | CO-CUSTOME     | R LAST NAME             |
|  | DDW/FDO.LIO (OT        | D. NO             |                     | CO-CUSTOMER                                 | RSSN           | CO-CUSTOME          | R'S DRIVERS    | LIC./STATE ID. NO.      |
| STREET ADDRESS<br>552 Discovery                  |                        |                   |                     | CO-CUSTOMER                                 | STREET A       | ADDRESS             |                |                         |
| City ST<br>Fallon N\                             | ATE<br>/               | ZIP CODE<br>89406 |                     | CO-CUSTOMER                                 | CITY           | CO-CUSTO            | MER STATE      | CO-CUSTOMER ZIP CODE    |
| LONE BUONE                                       | DATE OF BIE            |                   |                     | CO-CUSTOMER                                 | HOME PH        | ONE                 | CO-CUSTON      | MER DATE OF BIRTH       |
| Motor Vehicle & L<br>Informatio                  |                        |                   |                     | JRS OF OPERATION:<br>9:00 A.M. to 7:00 P.M. |                | 10:00 A.M. to 4:00  | P.M., Closed S | Sunday                  |
| LICENSEE NAME<br>TitleMax of Nevada, Inc. d/b/s  | a TitleMax             | 1                 | NSEE PH<br>298-4503 | HONE NUMBER                                 |                |                     | . !            |                         |
| LICENSEE STREET ADDRE<br>1995 W. Williams Street | SS                     |                   |                     | LICENSEE CITY Fallon                        |                | LICENSEE STAT<br>NV |                | CENSEE ZIP CODE<br>9406 |
| VEHICLE IDENTIFICATION (<br>4T1BF30K85U610668    | NUMBER (VIN)           |                   |                     | ICENSE PLATE<br>312LMN                      |                |                     |                |                         |
| VEHICLE YEAR<br>2005                             | VEHICLE MAKE<br>TOYOTA |                   | VEHICI<br>CAMRY     | LE MODEL<br>(                               | COLOR<br>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 Receip   | סאאטרייט איניט | it Plan Receipt (210 day loan)   |     |
|---|--|--|-----|
| NAME AND ADDRESS OF THE LICENSES<br>Tm Fallon #1<br>1995 W. Williams Street<br>Fallon, NV 89406 | ≣-   | PAYMENT MADE ON BEHALF OF OR BY:<br>Jordan Nichols   |     |
| LOAN AGREEMENT IDENTIFICATION NO<br>14269-0156454   | ).   | DATE/TIME OF RECEIPT OF PAYMENT:<br>04/24/2015 10:47:07 AM   |     |
| LOAN AGREEMENT DATE:<br>3/18/2015 9:07:36 AM  |  |  |     |
| If you have multiple loans, this payment was loan number identified above.                      | s applied to the   |  |     |
| AMOUNT PAID:<br>\$352.00  | AGENT RECEIVII<br>Dawn Tansill   | NG PAYMENT:  |     |
| TODAY'S PAYMENT ITEMIZATION   | ,  |  |     |
| PRINCIPAL PAID:   | \$0.00   |  |     |
| INTEREST PAID:  | \$352.00   |  |     |
| CHARGES PAID:   | \$0.00   |  |     |
| FEES PAID:  | \$0.00   | ·  |     |
| TOTAL AMOUNT PAID TODAY:  | \$352.00   | <del></del>  |     |
| 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, y  | rou acknowledge that upon repayment in full, we returned t   | the |
| Vehicle's Title to you.  Repayment Plan Agreement.  |  |  |     |
| Grace Period Plan Agreement.  |  | ·<br>·<br>Ì  |     |
| Acknowledgments. By signing below, you a<br>epresent that the information previously provi      | cknowledge that the<br>ded on the Covered  | payment information noted above is accurate. You furthe Borrower Identification Statement is still accurate. | ·r  |
| rinted Name   | Signature  | ·  |     |

# FEDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

# FINANCE CHARGE

The dollar amount the credit will cost you.

### **Amount Financed**

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

# **Total of Payments**

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

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 |
|-------------------------------------|------------|
| 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 or process of alternative dispute resolution, or burier we repossesses the Motor Vehicle.

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

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

Governing Law and Assignment.

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

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

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

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

- 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 cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence; or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

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

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

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

| TitleMax of Nevada, Inc. d/b/aTitleMax |                 |                      |      |                 |  |
|--|-----------------|----------------------|------|-----------------|--|
| Customer's Signature                   | 3-18-15<br>Date | Its Authorized Agent | anso | 3-18-15<br>Date |  |
| *-                                     |                 |                      |      |                 |  |
| Co-Customer's Signature                | Date            |                      |      |                 |  |

# GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Customer Name:
Jordan Nichols
Address:
Street
Fallon, NV 89406
Co-Borrower Name:

Account Number: 14269-0156454

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax
Address:
Fallon, NV 89406
Vehicle Information:2005 TOYOTA CAMRY 4T1BF30K85U10668

Address:
Address:

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

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

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

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

# **Grace Periods Payments Deferment Schedule**

| Payment Number   | Amount of Payment | Deferred Periodic Due Date |
|--|-------------------|----------------------------|
| 1  | \$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 under 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.

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.

#### **Contact Information**

### 3/18/2015

Company: Titlemax (314391)

Telephone: 775-298-4503

Contact: Dawn Tansill

Fax: 775-624-9816

E-Mail: Dawn.Tansill@titlemax.com

#### Notes

Vehicle Info For 2005 Toyota Camry XLE 4D Sedan V6

MSRP: \$25,555

. ¢=2,000

Fin Adv: \$7,100 Equip Ret: \$26,374

Tire Size: 215/60R16

Base HP: 210 @ 5800 Taxable HP: 28.4

Model Number: 2554

Price Includes: AT AC

VIN: 4T1BF30K85U610668

UVC: 2005900043

MPG: 20/28

Weight: 3362

Fuel Type: Gas

Wheelbase: 107.1

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: C

Cylinders: 6

Transmission: A

Drive Train: FWD

End of Term 0

Mileage:

# 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     | <b>\$</b> 0 |
| Total   | N/A  | \$7,250 | \$6,200 | \$4,750     |

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

| <b>~</b> | 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

| delife Marie and responsation to the second | ORIGINAL TOTAL TAXABLE CONTRACTOR OF THE PROPERTY OF THE PROPE | W. 11. 12. 12. 12. 12. 12. 12. 12. 12. 12 | *************************************** |       |
|---|--|---|---|-------|
|   | X-CL   | Clean                                     | Average                                 | Rough |
| Bace  |  |   |   |       |

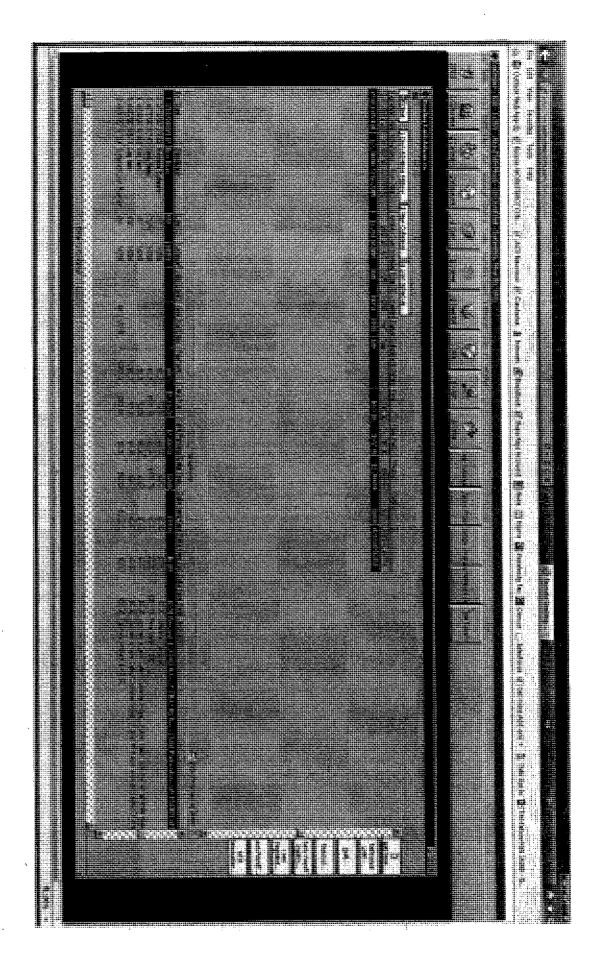
 $\mathop{\mathrm{APP}}_{\mathsf{on}} \,\, \mathop{\mathsf{OO3078}}_{\mathsf{ROA}}$ 

| 3  | X-CL | Clean     | Average          | Rough   |
|--|------|-----------|------------------|---------|
| Co-Tracestory Co | N/A  | \$9,700   | <u>√</u> \$8,350 | \$6,425 |
| Options  | N/A  | \$0       | \$0              | \$0     |
| Mileage  | N/A  | N/A       | N/A              | N/A     |
| Region   | N/A  | 7 0       | \$0              | \$0     |
| Total  | N/A  | (\$9,700) | \$8,350          | \$6,425 |

# Residual Black Book values as of 3/18/2015

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

| В | lack Book Add/Deducts | The state of the s |
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|  |  | OF TITLE   |  |
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| Andreas Congress of the Congre | Page State Co.   |  |  |
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| ,  | 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: 411BF30K85U610668 License Plate State and No: 312LMN Color: silver Yea   | ar: 2005 Make: Toyota Model: Camery   |
| Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle' your application information regarding current and expected incorporate to N.R.S. 604A.450-3, you are required to give us an a | s fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed come, obligations and employment.  affidavit which states: (a) The customer has provided the licensee with |
| true and correct information concerning the customer's income customer has the ability to repay the title loan.  | e, obligations, employment and ownership of the vehicle; and (b) The  |
| The undersigned, JORDAN NICHOLS , being first duly sworm   | , states as follows:  |
| You have provided us with true and correct informathe the vehicle; and   | ation concerning your income, obligations, employment and ownership of  |
| 2. You have the ability to repay the title loan.   |   |
| FURTHER, AFFIANT   | SAYETH NOT.   |
|  | michola   |

Co-Borrower Signature:

Customer Application

# **Personal Information**

| Date 02 17 16 State Issue   | d ID Number                    | Date of Birth           | Social             | Security #           |
|---|--------------------------------|-------------------------|--------------------|----------------------|
| Last Name 1 1 1   | First Name                     |                         | Mildale            | name                 |
| Home Phone  | Cell Pi                        |                         |                    | Iveagre (antional)   |
| Best time to call?  | Which number do you prefer     | that we call?           | -                  |                      |
| afternoon   |                                | ell Phone               |                    |                      |
|   |                                |                         |                    | T Apt #              |
| Physical Address (Street Number & Name) 552                               |                                | Drive                   |                    | 1.                   |
| city Fallon   | State                          | NV                      | Zip 89406          | County Churchill     |
| Mailing Address (If different from physical address)                      | Same"                          |                         |                    |                      |
| city (1 Sanu!   | State                          | NV                      | Zip 8940           | )e                   |
|   | Source                         | e of Income             |                    | į.                   |
| Employer * (Source of In  |                                | S (Street Number & Name |                    | A Deave              |
| city Fallon   | State N V                      | Zip 89404               | . 6                | Eme at Job?          |
| Work F  | V                              |                         | sor 1              |                      |
|   | <u> </u>                       | •                       | Pay                | Gross                |
| Pay Frequency: (check one)  □ 1st & 1.5th of month □ 1.5th & end of month | h KBiweekly (every 2 weeks)    | Mo                      | Monthly income     | Monthly<br>Obligatio |
| ☐ Weekly: ☐ Monthly (last day) ☐ Monthly: ☐ Self-Employed                 | (1st day) ☐ Monthly (3rd day)  | 7                       | \$3160-            | ns                   |
| *Alimony, child support or separate maintena                              | nes income pand not be rewall  | 201                     | <b>り</b> ~         | 181420               |
| Alimony, child support, or separate maintenar                             | ice received under: 🗆 court on | der 🗆 written agreem    | ent oral understan | ding.                |
| Are you currently in bankruptcy?   yes   n                                |                                |                         |                    |                      |
| Business Name () [ ]  | Ph                             | References.             |                    |                      |
| Address (Street Number & Name)  | ty Fallo                       |                         | ALC 1              | SPIN AZZED Z         |
|   | <u>.</u>                       | one#                    | NV                 | *87406               |
| Business  |                                |                         |                    |                      |
| Address /Smot Number & Name) 1 1  | Dever Cax                      | son City                | "NV                | 89701                |
| Name  | Persona                        | References              | 7-                 | -                    |
| Relati  | Phone                          |                         | l Ce               | NV                   |
| Mother  |                                | 5 301.08                | 26                 | NA                   |
|   | SS (Street Number & Name)      | City State              |                    | NY 89404             |
| Relationship 1910u - ather  | Phone 775                      | 423.570                 |                    | 426 9315             |
| Nam   | eet Number & Name)             | City A State            | Zio                |                      |
| Relationship To You   | Phone                          | ~ ^                     | A C                |                      |
| Name  | 55 (Street Number & Name)      | - CityState             |                    | 89406                |
| Relationship to Yell  | Frionc                         | THE _                   | - C                | 10.0-35              |

APP 003083

|  |                     | o-Applicant In                                      |                                      | )                     |   |                                      |  |            |
|--|---------------------|---|--------------------------------------|-----------------------|---|--------------------------------------|--|------------|
| Date   | S                   | tate Issued ID Number                               | Date of Birth                        | Soci                  | al Securit                              | y #                                  |  |            |
| Last Name  |                     | First Name  |                                      | Mide                  | dle Name                                |                                      |  |            |
| Home Phone   |                     | Cell Phone†   |                                      | Ema                   | il Addres                               | s (optional)                         |  |            |
| Best time to call?   |                     | Which number do                                     | you prefer that we ca                | ll?                   |   |                                      |  |            |
|  |                     |   |                                      |                       |   | ·                                    |  |            |
| Physical Address (street Number & Name)  |                     |   |                                      |                       | Apt                                     | #                                    |  |            |
| City   |                     |   | State Zip                            | 1                     | County                                  |                                      | THE RESERVE TO SERVE THE PERSON OF THE PERSO |            |
| Mailing Address (if different from physical addres   | s) .                |   |                                      |                       | :                                       |                                      |  |            |
| City   | <u>,</u>            |   | State Zip                            |                       |   |                                      |  |            |
| Employer * (Source of Income)  |                     | Em  | ployer Address (street               | Number & N            | lame)                                   |                                      |  |            |
| City   |                     | State   |                                      | Ίp                    | Time a                                  | t Job?                               |  |            |
| Work Phone #   |                     | Job Title   | Supervis                             | or                    |   |                                      |  |            |
| Pay Frequency: (check one) □ 1 <sup>st</sup> & 15 <sup>th</sup> of month □ 15 <sup>th</sup> & end of n □ Weekly □ Monthly (last day) □ M |                     | (every 2 weeks)<br>a Monthly (3™ day)               | Next Pay                             |                       | Current a<br>Gross<br>Monthly<br>Income | d Expected Gross Monthly Obligations | Work S   | Shift      |
| □ Self-Employed  |                     | -   |                                      | 1.                    | \$                                      | \$                                   |  |            |
| Alimony, child support or separate main  | enance received und | ed not be revealed if you<br>der:   court order   w | do not wish to have ritten agreement | t conside<br>oral und | e <b>red as a</b> l<br>lerstandir       | asis for repayir<br>ig.              | ng this ob   | ligation.  |
| re you currently in bankruptcy? □ yes<br>How did you hear about us? (Circle one.)  |                     |   |                                      |                       |   | İ                                    |  |            |
| Friend/Referral Name of referrer?  |                     | Saw Store   | Television                           |                       | Yellow F                                | ages (                               | Repeat   | t.Customer |
| Internet   | Billboard           | Postcard  | Other:                               |                       |   | <u> </u>                             | / &  |            |

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

thConsent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2:0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future

ROA 0044904

†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 entening into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

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

Updates: You agree to inform us of any changes to the information contained in this Gustomer 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 cascurate of income and correct, including the personal references, contact information, employment cascurate of income and correct, including the personal references, contact information, employment cascurate of income and correct.

| expected gross monthly income and obligations. You agree that you he months relating to (i) your employment or source of income, and (ii) cuagree that you have read and understood all the above statement |                 |
|---|-----------------|
| Applicant Signature   | 3-17-15<br>Date |
| Co-Applicant Signature  | Date            |

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|               | Confidential   | Revised 10-15-2008                                      |
|---------------|--|---|
|               |  |   |
|               | WITH GRACE PERIOD DEFERMENT AGREEMENT REPEAT VIOLATION   | WITH GRACE PERIOD DEFERMENT                             |
|               | VEGLATIONS TECHNICAL EXCEPTIONS/OTHER COMMENTS:  |   |
|               | VIOT ATTOXIC TOWN TOWN THAT YITHES? NA DID & High Int Loans - 90 days Are receipts filed? YES  |   |
|               | YES Has the loan been extended or renewed? N/A United States and The States and T | Is the loan a collection account?                       |
|               | written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604 410 202   | Does the written loan agreement include                 |
|               | Poer the minute of the customer to PRE-PAY the loan, pursuant to NRS 604A. 410 (2e)?  YES  | Does the mile 1   |
|               | 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 disclos                 |
|               | Has the title loan been extended for more than six additional periods, pursuant to NRS 604A, 445 (2)?  | NRS 60A. 445(2)   |
|               | NO NO  | (Applies to Title Loans Only)                           |
| •             | Possible securing the loan? NO Fair Market Value: \$7,195.00   | (Applies to Title Loans Only)                           |
|               | Does the loan amount exceed the fair modern local control of the f | (Applies to Title Loans Only)                           |
|               |  | (Applies High-Int Loans)                                |
|               | Does the monthly payment amount exceed 25% of the borrower's expected gross monthly.   | (Applies to High-Interest Loans Only)  NRS 604A.425(1b) |
|               | Does the original term of the D/D Loan not exceed 35 days?   | NRS 604A.408(I)   |
|               | Noes the deferred deposit loan exceed 25% of the customer's expected gross monthly income?  N/A  | (Applies to D/D Logne)                                  |
|               | Only) Docated C. Was me borrower's income verified? YES Paystub  | (Applies to Deferred Deposit Only)                      |
|               | 86,000   | What is the borrower's expected gross monthly income?   |
|               |  | Is the loan secured? YES                                |
| T             | ans  | Loan Type: Deferred                                     |
| )T            | \$2,020.00 4/16/2015 \$1,480.21 7 \$2.500.31 AFK Quoted Is the A   | 14269-0127021 9/20/2014                                 |
| ) /           | Amount of Loan Maturity Date Charge Payments Amount App Charge   | Account Number Origination Date                         |
| <u> </u>      |  | Address: Matthew Cox                                    |
| 10            | Exam as of: 5/4/2015   |   |
| $\mathbf{O}$  | E WILLIAMS AVE FALLOWARD SOURCE  | Licensee Address: 1995 E WII                            |
| $\frac{1}{Q}$ | A constraint of the constraint | DBA: TITLEMA:   |
|               | 604A LOAN KEVIEW WORKSHEET   | Licensee Name &   |

APP 003088 ROA 001494

Date: 9/20/2014

| Date: 9/20/2014                               |                       | Ē                |                       |  |               | •                   |                   | Number: 14269-0127021         |
|---|-----------------------|------------------|-----------------------|--|---------------|---------------------|-------------------|-------------------------------|
| Customer & Co-Cus                             | stomer Information    | ACCOU            | NT NUMBE              | R: 14269-  | 0127021       |                     |                   |                               |
| FIRST NAME<br>Matthew                         | LAST NAME<br>Cox      |                  |                       | CO-CUSTOMEF<br>Alyssa                            | R FIRST NAI   |                     | CO-CUSTOME<br>Cox | R LAST NAME                   |
|   |                       | D, N             | 0                     |  |               | CO-CUSTOME          | R'S DRIVERS       | LIC./STATE ID. NO.            |
| STREET ADDRESS<br>405 1/2 Arizona             |                       |                  |                       | CO-CUSTOMEF<br>405 1/2 Arizona                   |               | ADDRESS             |                   |                               |
| City<br>Tonopah                               | STATE<br>NV           | ZIP COD<br>89049 | E                     | CO-CUSTOMER<br>Tonopah                           |               | CO-CUSTON<br>NV     | MER STATE         | CO-CUSTOMER ZIP CODE<br>89049 |
| DATE OF BIDTH                                 |                       |                  |                       | CO CUSTOMER HOME PHONE CO CUSTOMER DATE OF BIRTH |               |                     |                   |                               |
| Motor Vehicle<br>Inform                       |                       |                  |                       | S OF OPERATION:<br>00 A.M. to 7:00 P.M.          |               | 10:00 A.M. to 4:00  | P.M., Closed S    | Sunday                        |
| LICENSEE NAME TitleMax of Nevada, Inc.        | d/b/a TitleMax        |                  | NSEE PHO<br>)298-4503 | NE NUMBER  |               |                     |                   |                               |
| LICENSEE STREET AD<br>1995 W. Williams Street |                       |                  |                       | LICENSEE CITY<br>Fallon                          |               | LICENSEE STAT<br>NV |                   | CENSEE ZIP CODE<br>9406       |
| VEHICLE IDENTIFICATI<br>1D4HB48D85F553658     | ON NUMBER (VIN)       |                  | 1                     | ENSE PLATE<br>XBL                                |               |                     |                   |                               |
| VEHICLE YEAR<br>2005                          | VEHICLE MAKE<br>Dodge |                  | VEHICLE<br>Durango S  |  | COLOR<br>PLUM |                     |                   |                               |

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.

# EDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

# **FINANCE CHARGE**

The dollar amount the credit will cost you.

# Amount Financed

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

# Total of Payments

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

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 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 urchanged. 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.

APP 100 300 79 e 2 of 5 ROA 001496 Repayment Plan Disclosure: If you default or loan, we must offer a Repayment Plan to you we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

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

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

Governing Law and Assignment.

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

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

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

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

N 804-5368. APP 0030 Geg 3 of 5 M. Fe.NV. installment-loan-agreement 2.04.2014

- 2. You acknowledge and agree that by entering this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, refired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitration. 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.

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ROA 001498

- 8. This Arbitration Provision is binding upon and be syou, your respective heirs, successors and assig The Arbitration Provision is binding upon and benefits us, our successors and assigns, and relate. Mird parties. The Arbitration Provision continues in to... 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

ROA 001499

### **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.

# **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 under the Grace Period Payments Deferment Agreement: | \$4,281.00        |                            |

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% 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.

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 | of Nevada, Inc. d/b/a TitleMax |  |
|--------------------------|------------------|-----------------------------------|--------------------------------|--|
| Customer's Signature     | 10-11-14<br>Date | in Atimobized Agent               | 16]/1//Y                       |  |
| Co. Borroworks Signature | Date             |                                   |                                |  |

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#### **Contact Information**

## 5/9/2015

Company: Titlemax - Stores (314391)

Telephone: 775-298-4503

Contact: dawn Tansill

E-Mail: dawn.tansill@titlemax.com

Fax: 775-624-9816

#### Notes

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

MSRP: \$33,030

Fin Adv: \$7,050

Equip Ret: \$35,900 Tire Size: 245/70R17

Base HP: 230 @ 4600 Taxable HP: 49.1

Model Number: HB5H74

Price Includes: AT AC 8CY

VIN: 1D4HB48D85F553658

UVC: 2005240529

MPG: 14/19

Weight: 6600 Fuel Type: Gas

Wheelbase: 119.2

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8 Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

#### 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                                   |
|------|-------|--|---|
|      |       | AND DESCRIPTION OF PROPERTY AND | *************************************** |

APP 003100 ROA 0015@62015

|         | 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 6 | 0 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

|             |             | Beginning | Interest   |            |            |        |            | End      |
|-------------|-------------|-----------|------------|------------|------------|--------|------------|----------|
| # Due Date  | Transaction | Balance   | Charged    | Principal  | Interest   | Fees   | Payment    | Balance  |
| 110/20/2014 | (invalid)   | \$2,020.0 | (\$323.00) | (\$177.03) | (\$323.00) | \$0.00 | (\$500.03) | \$1,842. |
| 211/19/2014 | (invalid)   | \$1,842.9 | (\$294.69) | (\$205.34) | (\$294.69) | \$0.00 | (\$500.03) | \$1,637. |
| 312/19/2014 | (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**

| 19/20/2014   New Loan   | # Due Date    | Transaction           | Beginning<br>Balance | Interest<br>Charged | Principal | Interest   | Fees      | Payment    | End<br>Balance   |
|---|---------------|-----------------------|----------------------|---------------------|-----------|------------|-----------|------------|------------------|
| 210/10/2014   Log Item  | <del></del>   |                       | Dalarioc             | -                   |           |            |           |            |                  |
| 3/0/11/2014         Deferred Loan Payment         \$2,020.0         \$226.10         (\$96.90)         (\$226.10)         \$0.00         (\$323.00)         \$1,923.           4/0/20/2014         Apply Fees         \$1,923.1         \$92.25         \$0.00         (\$90.00)         \$0.00         \$0.00         \$2,015.           5/1/19/2014         Log Item         \$2,015.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,015.           6/1/19/2014         Apply Fees         \$2,015.3         \$307.50         \$0.00         \$0.00         \$0.00         \$0.00         \$2,022.           7/1/20/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.           8/1/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.           10/1/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.           11/1/22/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.           11/1/22/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00<  |               |                       | \$2,020,0            | ,                   |           | -          | •         | •          |                  |
| ### ##################################  |               |                       |                      | ,                   |           | •          |           | •          |                  |
| 51/19/2014         Log Item         \$2,015.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,015.           61/19/2014         Apply Fees         \$2,015.3         \$307.50         \$0.00         \$307.50         \$0.00         \$0.00         \$0.00         \$2,322.           71/20/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.           81/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,000         \$2,322.           101/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,022.           111/22/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,023.           131/219/2014         Log Item         \$2,023.6         \$0.00         \$0.00         \$0.00         \$0.00         \$2,003.           142/19/2014         Log Item         \$2,003.6         \$276.75         \$0.00         \$0.00         \$0.00         \$2,000.           15/2/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00  |               |                       | • •                  | -                   | ,         | ,          | ·         | ,          |                  |
| 61/19/2014         Apply Fees         \$2,015.3         \$307.50         \$0.00         \$307.50         \$0.00         \$0.00         \$0.00         \$2,322           71/20/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322           81/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322           91/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322           101/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,022           11/12/2/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,023           13/2/19/2014         Log Item         \$2,023.6         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,00.0           18/2/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300           18/2/22/2014         Log Item         \$2,300.3         \$0.00  |               |                       | •                    | •                   |           | •          |           |            |                  |
| 71/20/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.8           81/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.8           91/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,00         \$2,322.1           101/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,00         \$2,322.1           111/22/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,00         \$2,322.1           131/219/2014         Log Item         \$2,322.8         \$30.75         \$0.00         \$0.00         \$0.00         \$2,003.0         \$2,023.1           141/219/2014         Log Item         \$2,023.6         \$2,76.75         \$0.00         \$0.00         \$0.00         \$2,000         \$2,003.1           151/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.1           181/21/22/2014         Log Item         \$2,300.3         \$0.0  |               | •                     | •                    |                     |           |            |           |            | -                |
| 811/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,00         \$2,322.           911/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.           1011/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.           111/22/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,000         \$2,023.           1312/19/2014         Log Item         \$2,023.6         \$0.00         \$0.00         \$0.00         \$0.00         \$2,023.           1412/19/2014         Apply Fees         \$2,023.6         \$276.75         \$0.00         \$0.00         \$0.00         \$0.00         \$2,003.           1512/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1512/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1512/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00  |               |                       |                      | •                   |           | ,          |           |            |                  |
| 10I 1/21/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.1           111 1/22/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.1           121 1/22/2014         Deferred Loan Payment         \$2,322.8         \$30.75         \$0.00         \$0.00         \$0.00         \$0.00         \$2,923.           1312/19/2014         Log Item         \$2,023.6         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,023.           1412/19/2014         Apply Fees         \$2,023.6         \$276.75         \$0.00         \$0.00         \$0.00         \$0.00         \$2,003.           1512/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1612/22/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1812/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1912/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00  |               | <del>-</del>          | *                    | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,322.         |
| 1111/22/2014         Log Item         \$2,322.8         \$0.00         \$0.00         \$0.00         \$0.00         \$2,322.2           1211/22/2014         Deferred Loan Payment         \$2,322.8         \$30.75         \$0.00         \$30.75         \$299.25         (\$330.00)         \$2,023.           1312/19/2014         Log Item         \$2,023.6         \$0.00         \$0.00         \$0.00         \$0.00         \$2,023.           1412/19/2014         Apply Fees         \$2,023.6         \$276.75         \$0.00         \$0.00         \$0.00         \$0.00         \$2,003.           1512/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1712/22/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1812/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1912/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           2012/30/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.  | 911/21/2014   | Log Item              | \$2,322.8            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,322.         |
| 12i1/22/2014         Deferred Loan Payment         \$2,322.8         \$30.75         \$0.00         (\$30.75)         (\$299.25)         (\$330.00)         \$2,023.1           13i2/19/2014         Log Item         \$2,023.6         \$0.00         \$0.00         \$0.00         \$0.00         \$2,023.1           14i2/19/2014         Apply Fees         \$2,023.6         \$276.75         \$0.00         (\$276.75)         \$0.00         \$0.00         \$2,300.1           15i2/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.1           17i2/22/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.1           18i2/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.1           18i2/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.1           19i2/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.2           20i2/30/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00   | 10/1/21/2014  | Log Item              | \$2,322.8            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,322.         |
| 1312/19/2014         Log Item         \$2,023.6         \$0.00         \$0.00         \$0.00         \$0.00         \$2,023.6           1412/19/2014         Apply Fees         \$2,023.6         \$276.75         \$0.00         \$2,675         \$0.00         \$0.00         \$0.00         \$2,300.           1512/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1612/22/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1712/22/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1812/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           1912/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           2012/30/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           2112/31/2014         Log Item         \$2,300.3         \$123.00         \$0.00         \$0.00         \$0.00         \$2,30  | 1111/22/2014  | Log Item              | \$2,322.8            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,322.         |
| 14 2/19/2014       Apply Fees       \$2,023.6       \$276.75       \$0.00       (\$276.75)       \$0.00       \$0.00       \$2,300.         15 2/20/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         16 2/22/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         17 2/22/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         18 2/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         19 2/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         20 2/30/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         21 2/31/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         22 2/31/2015       9:       Log Item       \$2,300.3       \$123.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         23 /2/2015       9:       Log Item       \$2,323.3  | 12/1/22/2014  | Deferred Loan Payment | \$2,322.8            | \$30.75             | \$0.00    | (\$30.75)  | (\$299.25 | (\$330.00) | \$2,023.         |
| 15/2/20/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           16/2/22/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           17/2/22/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           18/2/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           19/2/23/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           20/2/30/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           21/2/31/2014         Log Item         \$2,300.3         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$2,300.           23/2/2015         9:         Log Item         \$2,300.3         \$123.00         \$0.00         \$0.00         \$0.00         \$23.00         \$2,323.           24/5/2015         9:         Log Item         \$2,323.3 <td< td=""><td>1312/19/2014</td><td>Log Item</td><td>\$2,023.6</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td><td>\$2,023.</td></td<> | 1312/19/2014  | Log Item              | \$2,023.6            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,023.         |
| 16 2/22/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         17 2/22/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         18 2/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         19 2/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         20 2/30/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         21 2/31/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         22 2/31/2014       Deferred Loan Payment       \$2,300.3       \$123.00       \$0.00       \$0.00       \$0.00       \$2,300.         23 /2/2015       9:       Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.         24 /5/2015       1:       Deferred Loan Payment       \$2,323.3       \$51.25       \$0.00       \$171.75       \$223.00       \$2,284.         261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00   | 1412/19/2014  | Apply Fees            | \$2,023.6            | \$276.75            | \$0.00    | (\$276.75) | \$0.00    | \$0.00     | \$2,300.         |
| 17/12/22/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.1         18/12/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.1         19/12/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.1         20/12/30/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.1         21/12/31/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.1         22/12/31/2014       Deferred Loan Payment       \$2,300.3       \$123.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.1         23/12/2015       E. Log Item       \$2,300.3       \$123.00       \$0.00       \$0.00       \$0.00       \$2,300.1       \$2,300.2         24/15/2015       F. Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.2         24/15/2015       Deferred Loan Payment       \$2,323.3       \$51.25       \$0.00       \$171.75       (\$223.00)       \$2,284.2         261/19/2015       Log Item       \$2,284.8       \$0.0   | 1512/20/2014  | Log Item              | \$2,300.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,300.         |
| 1812/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         1912/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         2012/30/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         2112/31/2014       Log Item       \$2,300.3       \$123.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         231/2/2015 9:       Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.         241/5/2015 1:       Deferred Loan Payment       \$2,323.3       \$51.25       \$0.00       \$171.75       (\$223.00)       \$2,151.         25 1/18/2015       Apply Fees       \$2,151.6       \$133.25       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.   | 1612/22/2014  | Log Item              | \$2,300.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,300.         |
| 19I2/23/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         20I2/30/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         21I2/31/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         22I2/31/2014       Deferred Loan Payment       \$2,300.3       \$123.00       \$0.00       \$123.00       \$23.00       \$100.00       \$2,323.         23I/2/2015 9:       Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.         24I/5/2015 1:       Deferred Loan Payment       \$2,323.3       \$51.25       \$0.00       \$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       \$0.00       \$0.00       \$2,284.         261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284. </td <td>1712/22/2014</td> <td>Log Item</td> <td>\$2,300.3</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$2,300.</td>  | 1712/22/2014  | Log Item              | \$2,300.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,300.         |
| 2012/30/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         2112/31/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         2212/31/2014       Deferred Loan Payment       \$2,300.3       \$123.00       \$0.00       \$0.00       \$23.00       \$100.00       \$2,323.         231/2/2015 9:       Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.         241/5/2015 1:       Deferred Loan Payment       \$2,323.3       \$51.25       \$0.00       \$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       \$0.00       \$0.00       \$2,284.         261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.   | 1812/23/2014  | Log Item              | \$2,300.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,300.         |
| 2112/31/2014       Log Item       \$2,300.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,300.         2212/31/2014       Deferred Loan Payment       \$2,300.3       \$123.00       \$0.00       \$123.00       \$23.00       \$100.00       \$2,323.         231/2/2015 9:       Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.         241/5/2015 1:       Deferred Loan Payment       \$2,323.3       \$51.25       \$0.00       \$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       \$0.00       \$2,284.         261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.  | 1912/23/2014  | Log Item              | \$2,300.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,300.         |
| 22I2/31/2014       Deferred Loan Payment       \$2,300.3       \$123.00       \$0.00       (\$123.00)       \$23.00       (\$100.00)       \$2,323.         23I/2/2015 9:       Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.         24I/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       \$0.00       \$2,284.         261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.  | 2012/30/2014  | Log Item              | \$2,300.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,300.         |
| 231/2/2015 9: Log Item       \$2,323.3       \$0.00       \$0.00       \$0.00       \$0.00       \$2,323.         241/5/2015 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       \$0.00       \$2,284.         261/19/2015 Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015 Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.   | 2112/31/2014  | Log Item              | \$2,300.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,300.         |
| 241/5/2015 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.         261/19/2015 Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015 Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.  | 22/12/31/2014 | Deferred Loan Payment | \$2,300.3            | \$123.00            | \$0.00    | (\$123.00) | \$23.00   | (\$100.00) | \$2,323.         |
| 25 1/18/2015       Apply Fees       \$2,151.6       \$133.25       \$0.00       (\$133.25)       \$0.00       \$0.00       \$2,284.         261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.   | 231/2/2015 9: | Log Item              | \$2,323.3            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,323.         |
| 261/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.         271/19/2015       Log Item       \$2,284.8       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$2,284.   | 241/5/2015 1: | Deferred Loan Payment | \$2,323.3            | \$51.25             | \$0.00    | (\$51.25)  | (\$171.75 | (\$223.00) | \$2,151.         |
| 271/19/2015 Log Item \$2,284.8 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,284.  | 25 1/18/2015  | Apply Fees            | \$2,151.6            | \$133.25            | \$0.00    | (\$133.25) | \$0.00    | \$0.00     | <b>\$2</b> ,284. |
|   | 261/19/2015   | Log Item              | \$2,284.8            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,284.         |
| 281/20/2015 Log Item \$2,284.8 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,284.  | 271/19/2015   | Log Item              | \$2,284.8            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,284.         |
|   | 281/20/2015   | Log Item              | \$2,284.8            | \$0.00              | \$0.00    | \$0.00     | \$0.00    | \$0.00     | \$2,284.         |

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| 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     | \$0.0Ò    | \$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. |
|               | 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     | \$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. |
|               | ·                     | •         |          | ,         | A T) T     |           | 0400       |          |

| 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. |
| <del>-</del>   |            |           |          |        |            |        |        |          |

Customer Receipt/Repayment Plan Receipt/(210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Matthew Cox Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/03/2015 05:03:12 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Dawn Tansill \$323.00 TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 \$323.00 INTEREST PAID: CHARGES PAID: \$0.00 **FEES PAID:** \$0.00 TOTAL AMOUNT PAID TODAY: \$323.00 BALANCE DUE ON LOAN: \$2,089.85 3/19/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Printed Name Signature

Customer Receip Repayment Plan Receipt ,210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Matthew Cox Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 02/02/2015 02:00:44 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: \$323.00 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. Whomer 170 Printed Name Signature

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Matthew Cox Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/05/2015 01:50:43 PM 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. AMOUNT PAID: AGENT RECEIVING PAYMENT: Jurgen Kaine \$223.00 TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$223.00 **CHARGES PAID:** \$0.00 \$0.00 **FEES PAID:** \$223.00 TOTAL AMOUNT PAID TODAY: \$2,151.60 BALANCE DUÉ ON LOAN: 1/18/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. **Grace Period Plan Agreement** Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Signature Printed Name

Customer Recept/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Matthew Cox Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/31/2014 03:40:19 PM 14269-0127021 I OAN AGREEMENT DATE: 9/20/2014 3:00:26 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Dawn Tansill \$100.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$100.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 **FEES PAID:** \$100.00 TOTAL AMOUNT PAID TODAY: \$2,323.35 BALANCE DUE ON LOAN: 12/19/2014 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you.  $\Box$ Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Signature Printed Name

APP 003108

Customer Rece. t/Repayment Plan Receit (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Matthew Cox Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 11/22/2014 02:23:59 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Linda Hanks \$330.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$330.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 **FEES PAID:** \$330.00 TOTAL AMOUNT PAID TODAY: \$2,023.60 BALANCE DUE ON LOAN: 12/19/2014 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Matthew Cox Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 10/11/2014 01:14:06 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Launie Lawson \$323.00 TODAY'S PAYMENT ITEMIZATION \$96.90 PRINCIPAL PAID: \$226.10 INTEREST PAID: \$0.00 CHARGES PAID: \$0,00 FEES PAID: \$323.00 TOTAL AMOUNT PAID TODAY: \$1,923.10 BALANCE DUE ON LOAN: 11/19/2014 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission.  $\Box$ Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

Printed Name

Signature

## Title x 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 Alvssa 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

a written AMENDMENT OF THE TITLE

Repayment Plan").

erm of at least 90 days after the Date of

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

UNITED STATES POSTAL SERVICE Certificate Of Mailing TitleMax of Neverte 1995 W. Williams Ave. Fallon, NV:89406 775-298-**4498** PS Form 3817, April 2007, PSN 7530-02-000-9065 IZIU IIZU IT

valç. Date:

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

MIRCUIL.

01/05/2015

Amount:

\$223.00

UNITED STATES POSTAL SERVICE . Certificate Of Mailing TitleMax of Nevada 1995 W. Williams Ave. Fallon NV 89406 75-298-**4498** 

ore 2/18/2015 will be \$422.12.

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

APP 003111

u enter into a Repayment Plan we will honor the terms and we will 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 pursuant to 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) you, unless you are seeking multiple loans that do not exceed the Repayment Plan by repossessing the 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.

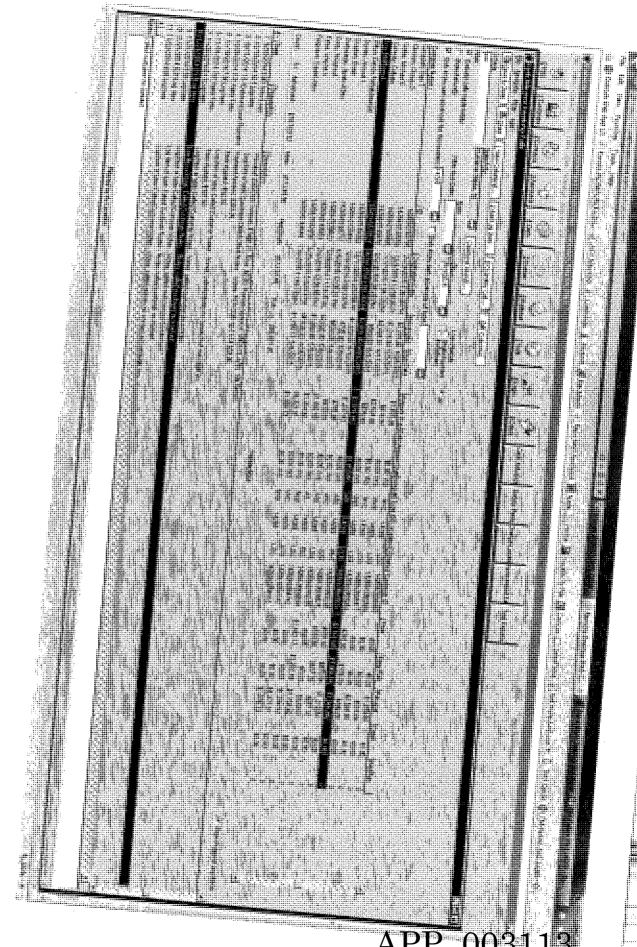
Sincerely,

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

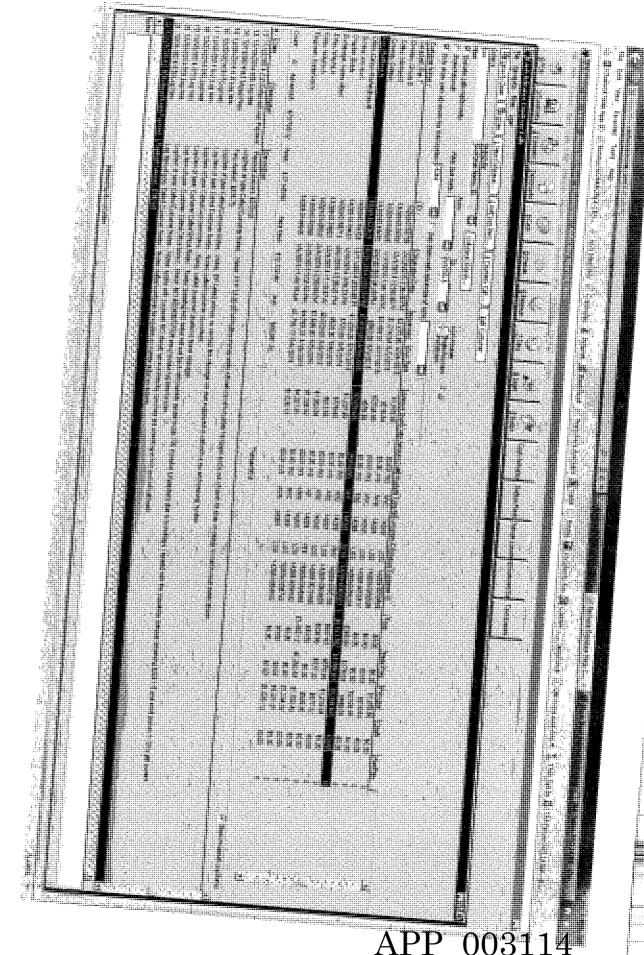
Although we have not pursued legal action, pursuant to Nevada law, we are required to give you the following NOTICE OF DEBT:

(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 obtain verification or judgment will be mailed to the you by us; and (5) upon your such verification or judgment will be mailed to the you by us; and (5) upon your address of the original creditor, if different from the current creditor.

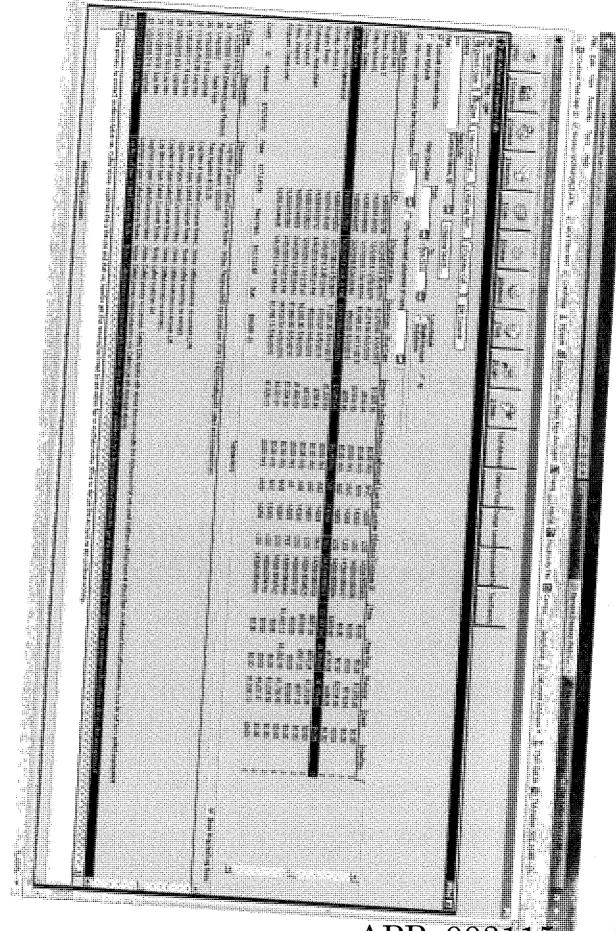
This is an attempt to collect a debt and any information obtained will be used for that purpose.



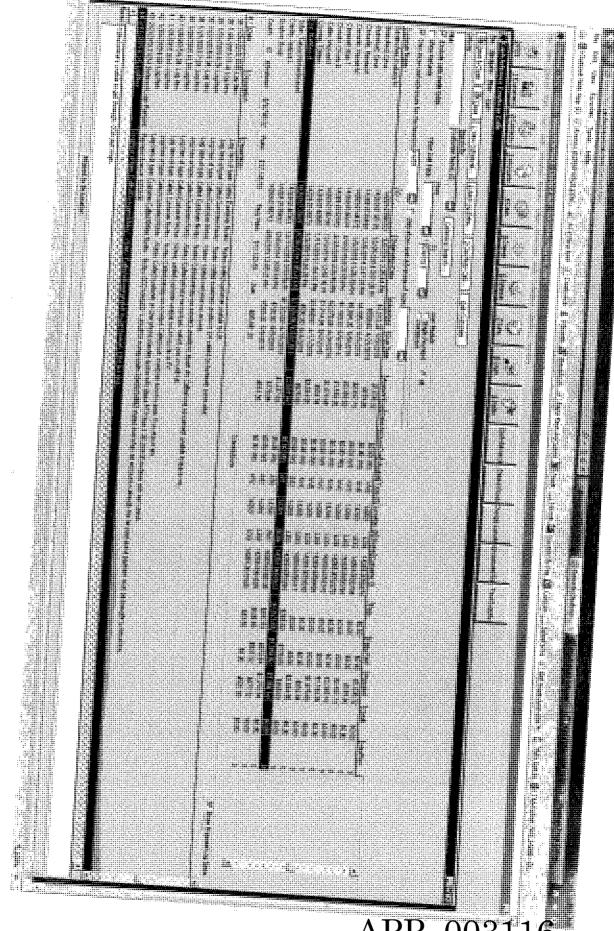
APP 003113 ROA 001519



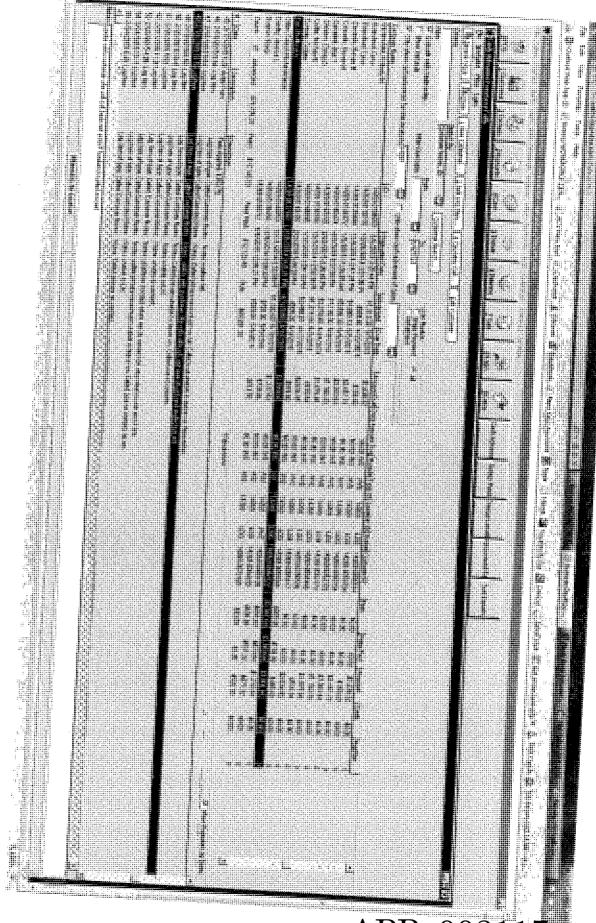
ROA 001520



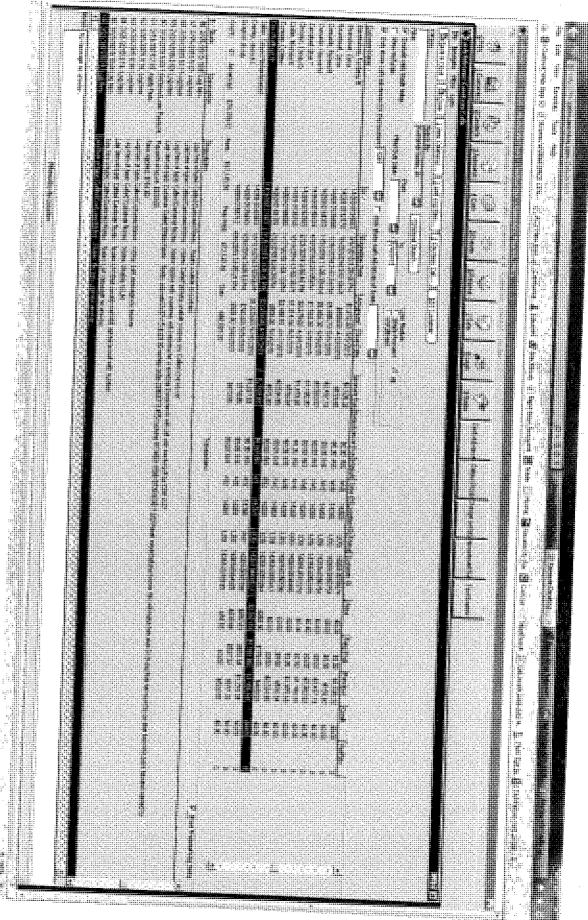
 $\operatorname{APP}\ 003115$ 



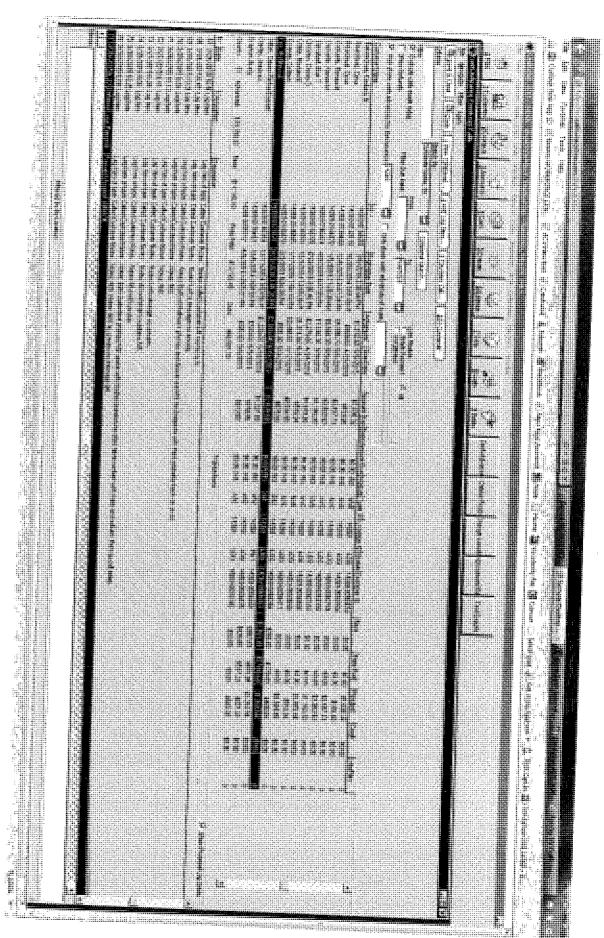
APP 003116 ROA 001522



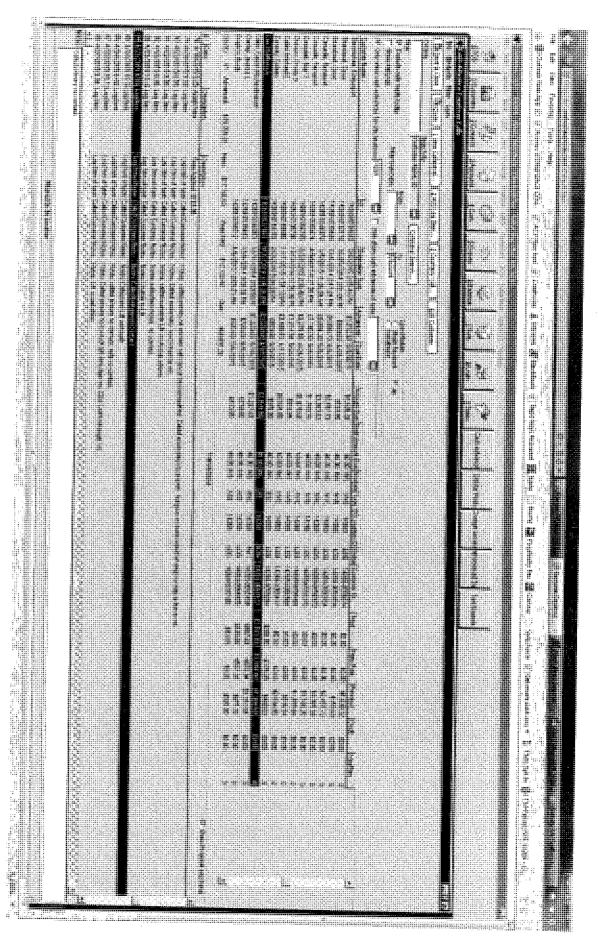
 $\mathop{\mathrm{APP}}_{\mathsf{ROA}\,\mathsf{001523}}^{\mathsf{003117}}$ 



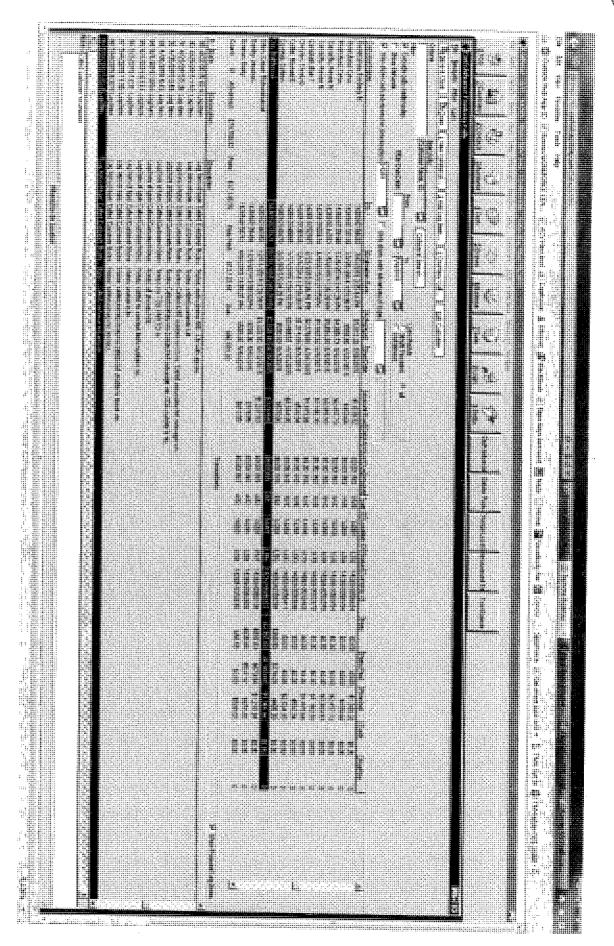
APP 003118 ROA 001524



APP 003119 ROA 001525



APP 003120 ROA 001526



APP 003121 ROA 001527

## Personal Information

| And the second series and second secon |  | Personal milon                              |   |  |                    |                        |
|--|--|---|---|--|--------------------|------------------------|
| First, Name  | te a 24 IN                               | 1 Nat                                       | e of Birth                                | C-cial Co  | ocurity #          |                        |
| Cell Phote  Which number do you prefer that we call?  O Home Phone  Which number do you prefer that we call?  O Home Phone  Stato NV  It B 87049  Ton ON 1 L  Ton ON 1 L  Ton ON 1 L  Ton ON 2 L  Ton ON 3 L  Ton ON 3 L  Ton ON 4 L  Ton  | 9-20-17                                  | First Name 100 111                          | <del></del>                               | Middle IN  | ane ///sa          |                        |
| Which number do you prefer that we call?    Home Phone   | t Name (OX                               | 101511 MEN                                  |   | Email Art  |                    | , ,                    |
| County   C   | ne Phone                                 |   | _   |  |                    |                        |
| Size Address Steven Number & Nome) 405 2   | st time to call?                         | Which number do you prefer that we do       | :a!!?                                     |  |                    |                        |
| Scale Address remer Name & Name   100   10 |  | - Home Phone 19 Contraction                 |   |  |                    |                        |
| State   N   Stat   |  |   |   |  | Apt#               |                        |
| Source of Income   Source of Income   Employer Address (State   V   Sport   Sport   Source of Income   Employer Address (State   V   Sport   Sport   Source of Income   Supervisor   State   V   Sport   Supervisor   Supervis   | rsical Address (Street Number & Name) 40 | 52 Arizona >1                               | 7in #6                                    |  | County ,           |                        |
| State   Stat   | Translet                                 | State NV                                    | - 87                                      | 049  | <u> </u>           |                        |
| Source of Income    Employer Address   Separate   Supervisor   |  | 1120  |   |  |                    |                        |
| Source of Income    Employer * Source of Income   Employer Address (***)   Zip   |  |   | Zip 🖇                                     | 9049   |                    |                        |
| Employer Address   Supervisor   Time at Job?   | Toyonsh                                  | 7,0   |   |  |                    |                        |
| Employer Address   Supervisor   Time at Job?   |  | aa of Im                                    |   |  |                    |                        |
| Silver   Vak   Steen   Value   Supervisor    |  |   | Conte                                     | 1  | 1                  |                        |
| Supervisor    Supervisor   Supervisor   Supervisor   Next. Payday   Current and Expected   Gross   Gro | ployer * (Source of Im                   | 476   |   | ! 1  | me at 190 : /      | 2401 11                |
| Tried period of the production of the product of the production of | (1) Vak                                  | ate // Zip                                  | 89045                                     | L.   | 6106               | 10/10/16               |
| y Frequency: (check one) 1s & 15th of month   15th & end of month   Shweekly (every 2 weeks) 1s & 15h of month   15th & end of month   Shweekly (every 2 weeks)  Monthly (as Monthly (biggling)   Monthly (1sth day)   Monthly (3rd day)  Self-Employed  Ilmony, child support or separate maintenance income need not be revealed. If you do not what to have it considered as a beast for reporting mony, child support, or separate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   written agreement   oral condensate maintenance received under;   pourt order   writtenance   writtenance   pourt order   writtenance   writt | rk Phone                                 | Title Col.                                  | Supervisor                                | ·  |                    |                        |
| y Frequency; (eheck one)  1 ≈ 2 15° of month   |  | Jack Lydy                                   | Next Payday                               |  |                    | Shift                  |
| 12 & 15th of month   15th & end of month     | v Frequency: (check one)                 |   |   | Monthly  | Monthly            | P                      |
| Self-Employed  Immony, child support or separate maintenance income need not be revealed. If you do not wish to have, it consultand as a basis for repenting mony, child support, or separate maintenance received under:  | 4 = 0.4 5th of month □ 15th & end of t   | month   Biweekly (every 2 weeks)            |   | Income   |                    |                        |
| Illimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repealing mony, child support, or separate maintenance received under   |  | IMPy (14 day) 🗆 relocating (5 445)          | 9-26-14                                   | \$ [ 000   | - 4 most           |                        |
| Credit References  Siness Name  Gress (Sireet Number & Name)  Idress (Sireet Number & Name)   | Self-Employed                            |   |   | oneldered as   | pasis for repaying | S. T. Internal Control |
| Credit References  Siness Name  Gress (Sireet Number & Name)  Idress (Sireet Number & Name)   | ilmony, child support or separate mair   | ntenance income need not be revealed if you | ritten agreement 🗆 0                      | ral understand   | ing.               |                        |
| Credit References    Phone #     Idress (Street Number & Name)   City     Isiness Name   Phone #     Isiness Name   State   State     Idress (Street Number & Name)   City     Idress (Street Number & Name)     Idress (Street Number & Name)   City     Idress (Street Number & Name)     Idr | mony child support of separate monn      | S.P.  | 20° 10° 10° 10° 10° 10° 10° 10° 10° 10° 1 | 100 J. 100 J |                    |                        |
| Idress (Street Number & Name)  City  Isriness Name  Idress (Street Number & Name)  Idress (Street Number & Name)  Address (Street Number & Name)  Address (Street Number & Name)  City  State  City  Sta |  | Credit Refe                                 | rences                                    |  |                    | <u> </u>               |
| Idress (Street Number & Name)  State buff Ap 30101  Personal References  Address (Street Number & Name)  City State Zip  Cell Address (Street Number & Name)  City State Zip  Cell Address (Street Number & Name)  City State Zip  Cell Address (Street Number & Name)  City State Zip  Cell Address (Street Number & Name)  City State Zip  Cell Call Cell Cell Cell Cell Cell Cell   | reinees Name                             |   |   |  |                    |                        |
| Phone #  State by # 30101  Personal References  Address (Street Number & Name)  City State Zip  Cell 2006  Cell 2006  Address (Street Number & Name)  City State Zip  Crock DV. 87815  Cell 2006  Cell 2006  Address (Street Number & Name)  City State Zip  Crock DV. 87815  Cell 2006  | 1 City                                      | go ≂eta.                                  |  |                    |                        |
| Address Street Number & Name)  City State Zip  Cell 2 29  Cell 2 29  Cell 3 29  Cell 4 2 29  Cell 4 2 29  Cell 5 20  Cell 6 20  Cell 6 20  Cell 7 20  Cell 7 20  Cell 8 20  Cell 8 20  Cell 8 20  Cell 9 20  C | idress (Street Number & Name)            |   |   |  |                    |                        |
| Personal References  Address Address Street Number & Name)  Address (Street Number & Name)  Address (Street Number & Name)  City State Zip  Cell 2 24  Cell Colleged  | usiness Name                             | Phone #                                     |   |  | · · · · ·          | <u> </u>               |
| Personal References  Address Address Street Number & Name)  Address (Street Number & Name)  Address (Street Number & Name)  City State Zip  Cell 2 24  Cell Colleged  | Idress (Street Number & Name)            | GIG A SH                                    | State 672                                 | 4  | 30101_             |                        |
| Address (Street Number & Name)  City State Zip  Cell 2 29  Cell 2 29  Address (Street Number & Name)  City State Zip  Cell 2 29  Cell 2 29  Cell 3 29  Cell 3 29  Cell 4 20  Cell 5 29  Cell 6 20  Cell 6 20  Cell 7 20  Cell 8 20  Cell 9 20  Cel |  | Pomonal Re                                  |   |  |                    |                        |
| elation    Address (Street Number & Name)  |  |   | State Zip                                 |  | CAEN               |                        |
| ame elatio  Address (Street Number & Name)  City State Zip  Coll Coll  Cell C | am                                       | address t                                   | Keno                                      | 110.   |                    |                        |
| ame elatio  ame Address (Street Number & Name)  Address (Street Number & Name)  City State Zip Creek D.V. 878/5  Cell College    | ela                                      |   |   |  |                    |                        |
| elatio  ame  Address (Street Number & Name)  City State Zip Creek D.V. 87815  Called The College Colle |  | Address (Street Number & Name) City         |   | nv 💻   | 17 V V b           | 1 - '                  |
| elati  lame R. Kess Add Add City State Zip Creek D.V. 89815  City State Zip Creek D.V. 89815  City State Zip Creek D.V. 89815  | <u></u>                                  |   |   |  |                    |                        |
| elati  ame R. Kess Add Add City State Ap 1V. 82049   | elatic VIDI 7.57                         |   | Chata 7in                                 | 1.   |                    | +                      |
| lame R. Hess Add City State Zip 11. 82049  | ame                                      | Address (Street Number & Name)              | SPring C                                  | reck [   | V. 89815           |                        |
| lame R. Hess Add City State Ap 11. 82049   | Polati                                   |   |   | G  | N 100 C            |                        |
| lame R. Hecc Add   | 13016.64                                 | Cat Cat                                     | v State Zip                               |  | 70.1.6             |                        |
| elationship To You   | lame Ruce Hess                           | Acc   |   | 7 V. 87  | <i>4</i> 7         |                        |
|  | relationship To You                      | "in-law F-3                                 |   |  |                    |                        |

Co-Applicant Information Social od ID Number | Date of Birth Date 1120 First Name Nicole Last Name (Xiu Home Phone Y∠Cell Phone ☐ Home Phone Best time to call? Apt # Physical Addres Count Employer Address (St Employer Time at Job? Zin State City Supervisor Job Title Work Phone # Work Shift Current and Expected Next Payday Gross Monthly Monthly Pay Frequency: (check one) □ 1 4 & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks) **Obligations** Income ☐ Monthly (3<sup>rd</sup> day) ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st 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.

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Saw Store

Postcard

Television

Other:

Alimony, child support, or separate maintenance received under: 

court order 

written agreement 

oral understanding.

±⊈/no

Billhoard

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.

tt Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and transverse 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

Repeat Customer

Yellow Pages

Are you currently in bankruptcy? 

yes

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

Friend/Referral Name of referrer?

Interne

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

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

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

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

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

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

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

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

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

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

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

Applicant Signature

Co-Applicant Signature

Date

Sep 20/14

A - 52

|             |                                | Confidential   | Revised 10-15-2008   |
|-------------|--------------------------------|--|--|
|             |                                |  |  |
|             |                                |  |  |
|             |                                | DEFERMENT AGREEMENT  | WITH SIGNED GRACE PERIOD DEFERMENT AGREEMENT   |
|             |                                | VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS:  | WITH COMES CO. C.  |
| YES         | Are receipts filed?            | YES Has the loan been extended or renewed? NO How many times? Extensions: Title-6 add't periods.                               | is the loan a collection account?  |
|             | 4A.410 (2f)? YES               | To the least of the customer defaults, pursuant to NRS 604A.410 (2f)?  | To the free with the manual agreement income and with the most agreement income agreement i |
|             |                                | Process 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 disc   |
|             |                                | 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 dis  |
|             |                                | Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?                           | NRS 60A.445(2)   |
|             |                                | Does the original term of the title loan exceed 30 days?   | NRS 604A.445(1)  (Applies to Title Loans Only)   |
| \$18,070.00 |                                | Does the loan amount exceed the fair market value of the vehicle securing the loan?  NO Fair Market Value                      | (Applies to Title Loans Only)  |
|             | N/A                            |  | (Applies to Title Loans Only)  |
|             | N/A                            | Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?                                    | (Applies High-Int Loans)   |
|             | N/A                            | Does the original term of the D/D Loan not exceed 35 days?   | NRS 604A 408(1)  (Applies to High Interest Very  |
|             |                                |  | NRS 604A 425(Ia)   |
|             | Other:                         | oss monthly income? \$6,500 Was the borrower's income verified? YES Paystub  | (Applies to Deferred Denosit Only)   |
| ? YES       | is it filed and perfected?     | If so, what is the collateral? 2005 HUMM H2  If secured by a vehicle title, is it filed and perfected?                         | is the loan secured? YES   |
|             |                                | Deterred Deposit  High-Int Loans  Title Loans  Purpose of loan:  |  |
|             | 133.71% YES                    | \$5,000.00 2/27/2015 \$2,425.17 7 \$1,060.73   | 118911   |
|             | APR Quoted Is the APR correct? | Origination Date Amount of Loan Maturity Date Charge Payments Amount APR   | <u> </u>   |
|             | r: TD                          |  | Address: WAYNE ESTES   |
| \0.1        | Exam as of: <u>5/4/2015</u>    | WILLIAMS AVE FALLON NV 89406 Exam as of  | Licensee Address: 1995 E W<br>Borrower Name &  |
|             | Start Date: 5/4/2015           | DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX  Date:   | DBA: TITLEM  |
|             |                                | 604A LOAN REVIEW WORKSHEET   | Licensee Name &  |

APP 003128 ROA 001534

Date:

8/1/2014

| Date: 8/1/2014  |                         |   |                      |                            |               |  |           |                      |
|---|-------------------------|---|----------------------|----------------------------|---------------|--|-----------|----------------------|
| Customer & Co-Custor  | ACCOUNT                 | NUMBER  | <b>?:</b> 14269-0    | 118911                     |               |  |           |                      |
| FIRST NAME  | LAST NAME<br>Estes      |   |                      | CO-CUSTOMER FIRST NAME     |               | CO-CUSTOMER LAST NAME                    |           |                      |
| Wayne Estes   |                         |   |                      | CO-CUSTOMER                |               | CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. |           | LIC./STATE ID. NO.   |
| STREET ADDRESS<br>969 Soda Lake Rd  |                         |   |                      | CO-CUSTOMER STREET ADDRESS |               |  |           |                      |
| City  | STATE ZIP CODE<br>89406 |   |                      | CO-CUSTOMER                |               |  | MER STATE | CO-CUSTOMER ZIP CODE |
|   |                         |   |                      | CO-CUSTOMER                | HOME PH       | IONE<br>                                 | CO-CUSTON | MER DATE OF BIRTH    |
| Motor Vehicle & Licensee LICENSEE Monday to   |                         | ENSEE'S HOURS OF OPERATION: day 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   | h/a TitleMay            |   | ISEE PHC<br>198-4503 | NE NUMBER                  |               |  |           |                      |
| TitleMax of Nevada, Inc. d/b/a TitleMax (775)298-4503 LICENSEE STREET ADDRESS 1995 W. Williams Street |                         | LICENSEE CITY<br>Fallon   | -                    | LICENSEE STA<br>NV         |               | ICENSEE ZIP CODE<br>9406                 |           |                      |
| VEHICLE IDENTIFICATIO<br>5GRGN23U85H111204  | N NUMBER (VIN)          |   | 39:                  | CENSE PLATE<br>2VSB        | 201.00        |  |           |                      |
| VEHICLE YEAR<br>2005  | VEHICLE MAKE<br>HUMM    |   | VEHICLE<br>H2        | MODEL                      | COLOR<br>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.

Number: 14269-0118911

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

## **ANNUAL PERCENTAGE RATE**

The cost of your credit as a yearly rate.

## **FINANCE CHARGE**

The dollar amount the credit will cost you.

\$2,425.17

#### **Amount Financed**

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

## **Total of Payments**

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

\$5,000.00

\$7,425.17

133,7129 %

| 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     |

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

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

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

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

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

Governing Law and Assignment.

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

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

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

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

- 2. You acknowledge and agree that by entering this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in <u>Paragraph 6</u> below, all disputes including any Representative Claims against us and/or related third parties <u>shall</u> be resolved by binding arbitration <u>only</u> on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.
- 4. Any party to a dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, you shall have the right to select either of the following arbitration organizations to administer the arbitration: the American Arbitration Association (1-800-778-7879) http://www.adr.org, or JAMS (1-800-352-5267) http://www.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond in writing by certified mail return receipt requested within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillarly 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 you, your respective heirs, successors and assign the Arbitration Provision is binding upon and benefits us, our successors and assigns, and related unit parties. The Arbitration Provision continues in full orce and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

| TitleMax of Nevada, Inc. d/b/aTitleMax  Customer's Signature |      | Its/Authorized Agent |
|--|------|----------------------|
| 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:   |
|--|
| 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: 1/19/19/19  |
| 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  |
| Today's Date:  |

# 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: |                   |                            |

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: (809) 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, Manne Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes.

Co-Borrower's Signature

Date

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

# Personal information

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| പ 1st & 15th of month. □ 15th & en  | nd of month □<br>Monthly (1st da  | Biweekly (every<br>v) □ Monthly (  | 2 weeks)<br>3™ day)  |   | الر  | Income                                     | Obligatio<br>ns  | •                                     |
| □ 1 <sup>st</sup> & 15 <sup>th</sup> of month □ 15 <sup>th</sup> & en<br>□ Weekly □ Monthly (last day) □  | id of month □<br>Monthly (1st da  | Biweekly (every<br>y) □ Moπthly (  | 2 weeks)<br>3 <sup>rd</sup> day)   | 104   | فر   | Income<br>\$ 600                           | l ne   |                                       |
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| <u> </u>   | Applicant In                                  | formati               | ion                      | j             |                       |  |            |
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| Last Name  | First Name                                    | _,                    |                          | Middle Na     |                       | ,,                                     |            |
| Home Phone   | Cell Phone†                                   |                       |                          | Email Add     | ress (optional)††     |  |            |
| Best time to call?   | Which number do                               | you prefer<br>e □ Cel | that we call'<br>I Phone | ?             |                       |  |            |
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| City   |   | State                 | Zip                      | County        |                       |  |            |
| Mailing Address (if different from physical address)   |   |                       |                          |               |                       |  |            |
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| Emplayer * (Source of Income)  | En  | nployer Add           |                          | umber & Name) |                       |  |            |
| City   | State   |                       | Zi                       |               | ne at Job?            |  |            |
| Work Phone #   | Job Title                                     |                       | Superviso                |               |                       |  |            |
|  |   | -                     | Next Payd                | ay Curre      | nt and Expected Gross | Work S                                 | hift       |
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| 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? upes upo How did you hear about us? (Circle one.)   |   |                       |                          |               |                       |  |            |
| Friend/Referral Name of referrer?  | Saw Store                                     |                       | Television               | Yel           | ow Pages              | Repeat                                 | t Customer |

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

**Postcard** 

Billboard

Other:

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

#Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY TO YOU IN ELECTRONIC FORM, (4) CONSENT TO BOILD BOOK TO CHARGE. You may request and application a copy of reference. ROA 001546<sub>0f 4</sub>

internet

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

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

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

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

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral 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 quiring and accurate and correct, including the personal references, contact information, employment or source of income and quiring and quiring and accurate and correct, including the personal references, contact information, employment or source of income and quiring and accurate and correct, including the personal references, contact information, employment or source of income and quiring and quiri

| expected gross monthly income and obligations. You agree that you he months relating to (i) your employment or source of income, and (ii) cuagree that you have read and understood all the above statements | Hellf alln expected dross mountly mount and anna- |
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| Applicant Signature  | 8/1/14/<br>Date                                   |
| Co-Applicant Signature   | Date  |

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## Contact Information

# 5/9/2015

Company: Titlemax - Stores (314391)

Telephone: 775-298-4503

Contact: dawn Tansill

Fax: 775-624-9816

E-Mail: dawn.tansill@titlemax.com

## **Notes**

## Vehicle Info For 2005 Hummer H2 4D SUV

MSRP: \$52,430

Fin Adv: \$17,800

Equip Ret: \$58,525 Tire Size: 315/70R17

Base HP: 316 @ 5200

Price Includes: AT AC 4WD V8

Taxable HP: 51.2

Model Number: N25706

VIN: 5GRGN23U5 UVC: 2005370001

MPG: -/-

Weight: 8600 Fuel Type: Gas

Wheelbase: 122.8

End of Term

Months:

Adj. State: National

Mileage: 0

Mileage Cat: E

Cylinders: 8 Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

# 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 Rough **Average** 

APP 003144 ROA 001550

| :       | X-CL | X-CL Clean |          | 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

| 7       | 12 Month | 24 Month | 30 Month | 36 Month | 42 Month | 48 Month | 60 Month | End Of Term |
|---------|----------|----------|----------|----------|----------|----------|----------|-------------|
| Base    | N/A         |
| Options | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | N/A         |
| Mileage | N/A         |
| Total   | N/A         |

# **Black Book Add/Deducts**

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

|                        | Beginning | Interest   |            |            |        |                     | End              |
|------------------------|-----------|------------|------------|------------|--------|---------------------|------------------|
| # Due Date Transaction | Balance   | Charged    | Principal  | Interest   | Fees   | Payment             | 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.         |
| 310/30/2014 (invalid)  | \$3,921.3 | (\$430.96) | (\$629.77) | (\$430.96) | \$0.00 | (\$1, <b>0</b> 60.7 | \$3,291.         |
| 411/29/2014 (invalid)  | \$3,291.5 | (\$361.75) | (\$698.98) | (\$361.75) | \$0.00 | (\$1,060.7          | \$2,592.         |
| 5/2/29/2014 (invalid)  | \$2,592.6 | (\$284.93) | (\$775.80) | (\$284.93) | \$0.00 | (\$1,060.7          | <b>\$1,816</b> . |
| 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**

|              |                       | Beginning | Interest |            |            | _         |            | End                       |
|--------------|-----------------------|-----------|----------|------------|------------|-----------|------------|---------------------------|
| # Due Date   | Transaction           | Balance   | Charged  | Principal  | Interest   | Fees      | Payment    | Balance                   |
| 18/1/2014 1  | 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.                  |
| 39/2/2014 1: | Deferred Loan Payment | \$5,549.5 | \$36.63  | \$0.00     | . ,        | (\$513.37 | (\$550.00) | \$5,036.                  |
| 49/29/2014   | Deferred Loan Payment | \$5,036.1 | \$494.55 | (\$19.32)  | (\$494.55) |           | (\$550.00) | \$4,980.                  |
| 59/30/2014   | Apply Fees            | \$4,980.6 | \$18.25  | \$0.00     | (\$18.25)  | \$0.00    | \$0.00     | \$4,998.                  |
| Ø10/30/2014  | Log Item              | \$4,998.9 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$4,998.                  |
| 710/30/2014  | Apply Fees            | \$4,998.9 | \$547.38 | \$0.00     | (\$547.38) | \$0.00    | \$0.00     | \$5,546.                  |
| 810/31/2014  | Log Item              | \$5,546.3 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,546.                  |
| 910/31/2014  | Deferred Loan Payment | \$5,546.3 | \$18.25  | \$0.00     | (\$18.25)  | (\$531.75 | (\$550.00) | \$5,014.                  |
| 1011/29/2014 | Log Item              | \$5,014.5 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,014.                  |
| 1111/29/2014 | Apply Fees            | \$5,014.5 | \$529.13 | \$0.00     | (\$529.13) | \$0.00    | \$0.00     | \$5,543.                  |
| 1212/1/2014  | Log Item              | \$5,543.6 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,543.                  |
| 1312/1/2014  | Log Item              | \$5,543.6 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,543.                  |
| 1412/2/2014  | Log Item              | \$5,543.6 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | <b>\$</b> 5,5 <b>43</b> . |
| 1512/2/2014  | Log Item              | \$5,543.6 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,543.                  |
| 1612/3/2014  | Log Item              | \$5,543.6 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | <b>\$5,543</b> .          |
| 1712/4/2014  | Log Item              | \$5,543.6 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,543.                  |
| 1812/4/2014  | Log Item              | \$5,543.6 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,543.                  |
| 1912/5/2014  | Deferred Loan Payment | \$5,543.6 | \$109.48 | \$0.00     | (\$109.48) | (\$440.52 | (\$550.00) | \$5,103.                  |
| 2012/18/2014 | Log Item              | \$5,103.1 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,103.                  |
| 2112/29/2014 | Apply Fees            | \$5,103.1 | \$437.90 | \$0.00     | (\$437.90) | \$0.00    | \$0.00     | \$5,541.                  |
| 2212/30/2014 | Log Item              | \$5,541.0 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,541.                  |
| 2312/30/2014 | Log Item              | \$5,541.0 | \$0,00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,541.                  |
| 2412/31/2014 | Deferred Loan Payment | \$5,541.0 | \$36.49  | \$0.00     | (\$36.49)  | (\$513.51 | (\$550.00) | \$5,027.                  |
| 251/5/2015 1 | Log Item              | \$5,027.5 | \$0.00   | \$0.00     | \$0.00     | \$0.00    | \$0.00     | \$5,027.                  |
| 261/28/2015  | Apply Fees            | \$5,027.5 | \$510.88 | \$0.00     | (\$510.88) | \$0.00    | \$0.00     | \$5,538.                  |
| 271/29/2015  | Deferred Loan Payment | \$5,538.4 | \$18.25  | \$0.00     | (\$18.25)  | (\$531.75 | (\$550.00) | \$5,006.                  |
| 282/25/2015  | 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 Receip \*\* xtension & Receipt/Rep \*\* ment Plan Receipt

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

| TODAY'S PAYMENT ITE      | MIZATION         | NEXT PAYMENT INFO       | RMATION    |
|--------------------------|------------------|-------------------------|------------|
| PRINCIPAL PAID:          | \$ <u>617.42</u> | PRINCIPAL:              | \$617.42   |
| NTEREST PAID:            | \$0.00_          | INTEREST:               | \$0.00     |
| Out and Duri             | \$ 0.00          | FEES:                   | \$0.00     |
| CHARGES PAID:            | \$0.00_          | Charges:                | \$0.00     |
| FEES PAID:               | \$               | BALANCE DUE ON LOAN:    | \$ 4321.91 |
| TOTAL AMOUNT PAID TODAY: | \$617.42_        | 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.

 $\sum_{i}$ 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

TM-Customer Receipt-V.1.0-02.17.2012

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

Customer Name: Estes, Wayne A

969 Soda Lake Rd Fallon, NV 89406 (209)221-5918 Address:

Address: 1995 W. Williams Street Fallon, NV 89406

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

Co-Borrower Name:

Address:

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 Penodic 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

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: TitleMaxef Nevada, Inc. d/b/a TitleMax

Signature Customer's

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 Recopt/Repayment Plan Recept (210 day loan)

| Oustomer Nec A  | bitcpaymer                   | it i idii itese ii (2 io day isaii)   |
|---|------------------------------|---|
| NAME AND ADDRESS OF THE LICENSEI<br>Tm Fallon #1<br>1995 W. Williams Street<br>Fallon, NV 89406 | ≣:                           | PAYMENT MADE ON BEHALF OF OR BY:<br>Wayne Estes   |
| LOAN AGREEMENT IDENTIFICATION NO<br>14269-0118911   | ).                           | DATE/TIME OF RECEIPT OF PAYMENT:<br>02/25/2015 05:02:53 PM  |
| LOAN AGREEMENT DATE:<br>8/1/2014 11:09:47 AM  |                              | ·   |
| If you have multiple loans, this payment was loan number identified above.                      | s applied to the             | -   |
| AMOUNT PAID:<br>\$0.00  | AGENT RECEIVI<br>Linda Hanks | NG PAYMENT:   |
| TODAY'S PAYMENT ITEMIZATION   | i .                          |   |
| PRINCIPAL PAID:   | \$0.00                       |   |
| INTEREST PAID:  | \$0.00                       | <del></del>   |
| CHARGES PAID:   | \$0.00                       | · · · · · · · · · · · · · · · · · · ·   |
| FEES PAID:  | \$0.00                       | <del></del>   |
| 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.   |                              |   |
| <ul> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full</li> </ul>      | I By signing below y         | you acknowledge that upon repayment in full, we returned the  |
| Vehicle's Title to you.   | —,                           |   |
| ☐ Repayment Plan Agreement.   |                              |   |
| ☐ Grace Period Plan Agreement.  |                              |   |
|   |                              | payment information noted above is accurate. You further I Borrower Identification Statement is still accurate. |
|   |                              |   |
| Printed Name  | Signaturo                    | <del></del>   |

Customer Recept/Repayment Plan Recept (210 day loan)

NAME AND ADDRESS OF THE LICENSEE:
Tm Fallon #1
1995 W. Williams Street
Fallon, NV 89406

LOAN AGREEMENT IDENTIFICATION NO.
14269-0118911

LOAN AGREEMENT DATE:

DATE/TIME OF RECEIPT OF PAYMENT:
02/25/2015 05:00:03 PM

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

AMOUNT PAID:

\$560.00

AGENT RECEIVING PAYMENT:

Dawn Tansill

☐ Account paid in full.

8/1/2014 11:09:47 AM

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 poted 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 Lepayment Plan Receipt Lib day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Wayne Estes Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/29/2015 01:02:33 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Dawn Tansili \$550.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$550.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$55<u>0.00</u> TOTAL AMOUNT PAID TODAY: \$5,006.69 BALANCE DUE ON LOAN: 2/27/2015 NEXT SCHEDULED DUE DATE. Account paid in full by rescission. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. you Estes

| Cactomer 14000   | portchaymen                   | it Flail Neceipt (2 to day loall)                            |
|--|-------------------------------|--|
| NAME AND ADDRESS OF THE LICENS<br>Tm Fallon #1<br>1995 W. Williams Street<br>Fallon, NV 89406  | EE;                           | PAYMENT MADE ON BEHALF OF OR BY:<br>Wayne Estes              |
| LOAN AGREEMENT IDENTIFICATION I<br>14269-0118911   | NO.                           | DATE/TIME OF RECEIPT OF PAYMENT:<br>12/31/2014 09:17:40 AM   |
| LOAN AGREEMENT DATE:<br>8/1/2014 11:09:47 AM   |                               |  |
| If you have multiple loans, this payment volume to loan number identified above.   | vas applied to the            |  |
| AMOUNT PAID:<br>\$550.00   | AGENT RECEIVI<br>Dawn Tansill | NG PAYMENT:  |
| TODAY'S PAYMENT ITEMIZATION  | N                             |  |
| PRINCIPAL PAID:  | \$0.00                        | <del></del>  |
| 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 F Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. |                               | you acknowledge that upon repayment in full, we returned the |

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

Customer Recei, t/Repayment Plan Recei, (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Wayne Estes Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/05/2014 11:44:48 AM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Linda Hanks \$550.00 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 \$5,103.17 BALANCE DUE ON LOAN: **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.

Signature

**Printed Name** 

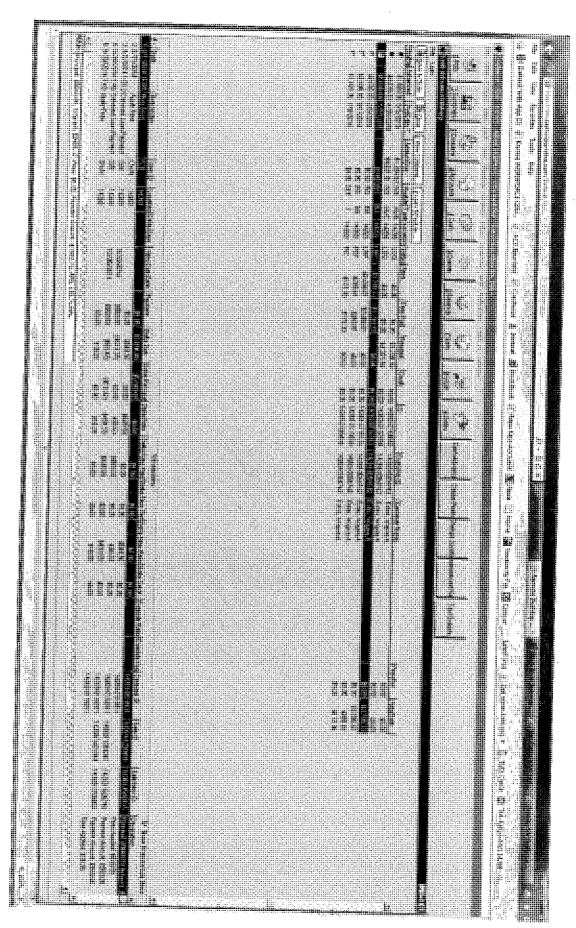
| LOAN AGREEMENT IDENTIFICATION N<br>14269-0118911  | The second secon | 09/29/2014 01:46:12                               | time angle of the first time.           | <b>*</b>  |
|---|--|---|---|---|
| LOAN AGREEMENT DATE:<br>8/1/2014 11:09:47 AM  | en e   |   |   |   |
| If you have multiple loans, this payment wo loan number identified above.                           | s applied to the   | · · · · · · · · · · · · · · · · · · ·             | 2.00                                    |   |
| AMOUNT PAID:<br>\$550.00  | AGENT RECEIVII<br>Laurie Lawson  | NG PAYMENT:                                       |   |   |
| TODAY'S PAYMENT ITEMIZATIO  |  |   |   |   |
| PRINCIPAL PAID:   | \$19.32  |   |   |   |
| INTEREST PAID:  | \$530.68   | endo-model-compa-                                 |   |   |
| CHARGES PAID:   | \$0.00   | ·   |   |   |
| FEES PAID:  | \$0.00   |   |   |   |
| TOTAL AMOUNT PAID TODAY:  | \$550.00   |   |   |   |
| BALANCE DUE ON LOAM   | \$4,980.68   |   |   | · .   |
| NEXT SCHEDULED DUE CATE   | 10/30/2014   |   |   |   |
| Account paid in full by rescission.     Account paid in full.     Title Returned Upon Payment in Fi |  |   |   | full we returned the  |
| Vehicle's Tille to you.  ☐ Repayment Plan Agreement.  |  |   |   |   |
| ☐ Grace Period Plan Agreement.  |  |   |   | 1982 - 1982 - 1984<br>1886 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 - 1984 |
| Acknowledgments. By signing below, you represent that the information previously pro-               | acknowledge that the<br>mided on the Coveres   | payment information no<br>Borgower Identification | sted above is acc<br>Statement is still | urate. You further<br>accurate  |
| NGYNE-ESTE  |  |   |   |   |
|   |  |   |   |   |
| TM-NV-210day - Customer Receipt - V   | 1,0-02,05,2014   |   |   |   |

Customer Recei, t/Repayment Plan Recei, (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Wayne Estes Tm Fallon #1 1995 W. Williams Street Fallon, NV 89406 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 10/31/2014 10:45:38 AM 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. **AGENT RECEIVING PAYMENT: AMOUNT PAID:** Jurgen Kaine \$550.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: INTEREST PAID: \$550.00 \$0.00 CHARGES PAID: \$0.00 **FEES PAID:** \$550.00 TOTAL AMOUNT PAID TODAY: \$5,014.56 **BALANCE DUE ON LOAN:** 11/29/2014 **NEXT SCHEDULED DUE DATE:** 

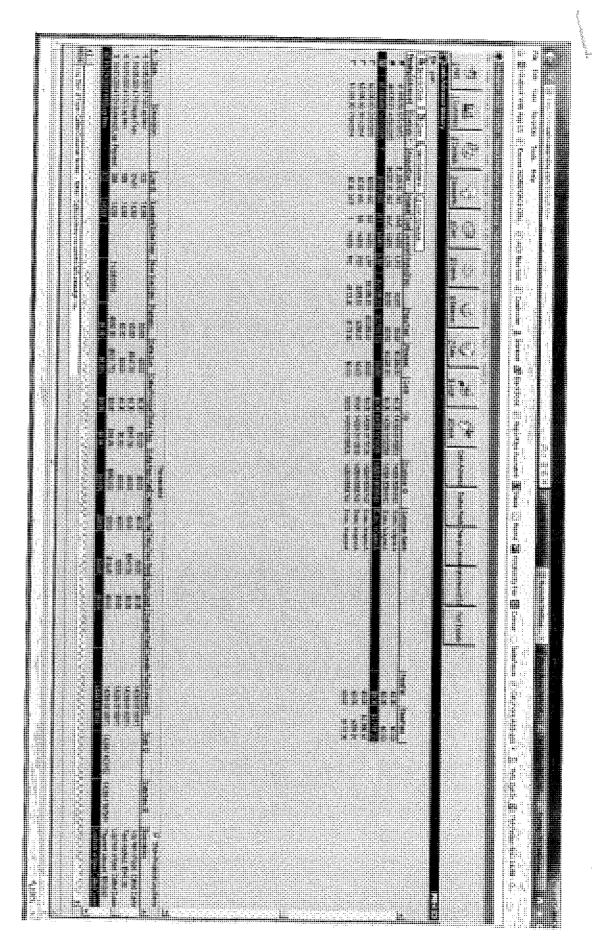
| 1                      |  |  |
|------------------------|--|--|
|                        | Account paid in full by rescission.  Account paid in full.                                 |  |
|                        | Title Returned Upon Payment in Full. By s<br>Vehicle's Title to you.                       | signing below, you acknowledge that upon repayment in full, we returned the  |
|                        | Repayment Plan Agreement.  |  |
|                        | Grace Period Plan Agreement.   |  |
| <b>Ack</b> ri<br>repre | owledgments. By signing below, you acknow sent that the information previously provided of | whedge that the payment information noted above is accurate. You further on the Covered Borrower Identification Statement is still accurate. |
| Printe                 | d Name   | Signature  |

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

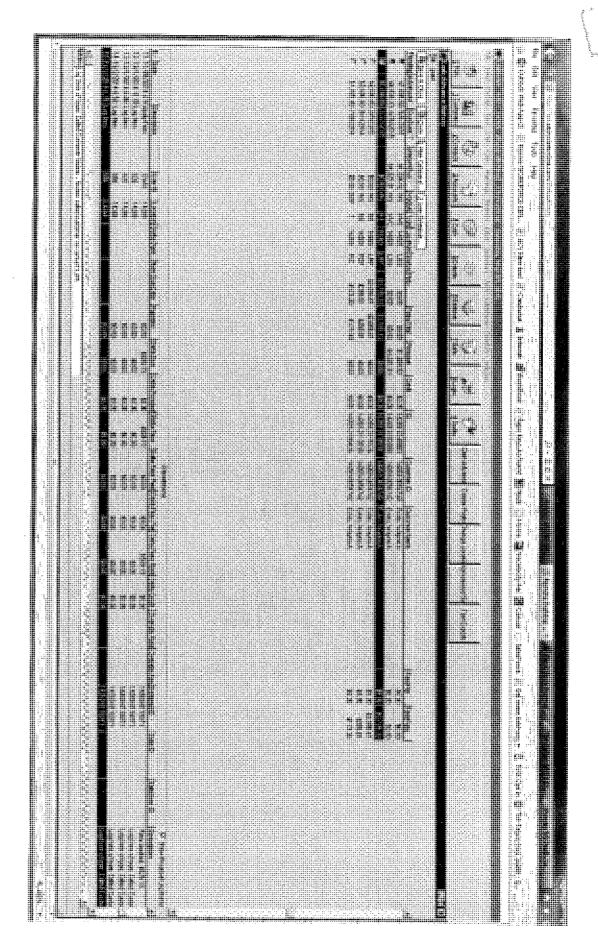
| Oustonier Receip   | bitcpaymen                     | it i ian receipt (2 to day todit)   |
|--|--------------------------------|---|
| NAME AND ADDRESS OF THE LICENSES Tm Fallon #1 1995 W. Williams Street                      | -                              | PAYMENT MADE ON BEHALF OF OR BY:<br>Wayne Estes   |
| Fallon, NV 89406   |                                |   |
| LOAN AGREEMENT IDENTIFICATION NO<br>14269-0118911  | ).                             | DATE/TIME OF RECEIPT OF PAYMENT:<br>09/02/2014 01:00:32 PM  |
| LOAN AGREEMENT DATE:<br>8/1/2014 11:09:47 AM   |                                | ·   |
| If you have multiple loans, this payment was loan number identified above.                 | s applied to the               |   |
| AMOUNT PAID:<br>\$550.00   | AGENT RECEIVI<br>Launie Lawson | NG PAYMENT:   |
| TODAY'S PAYMENT ITEMIZATION  |                                | · · · · · · · · · · · · · · · · · · ·   |
| PRINCIPAL PAID:  | \$0.00                         | <del></del>   |
| INTEREST PAID:   | \$550.00                       | <del> </del>  |
| 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.  |                                |   |
| <ul> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full</li> </ul> | . By signing below, v          | you acknowledge that upon repayment in full, we returned the  |
| Vehicle's Title to you.  ☐ Repayment Plan Agreement.                                       |                                |   |
| ☐ Grace Period Plan Agreement.   |                                |   |
|  |                                | payment information noted above is accurate. You further Borrower Identification Statement is still accurate. |
|  |                                |   |
| Printed Name   | Signature                      |   |



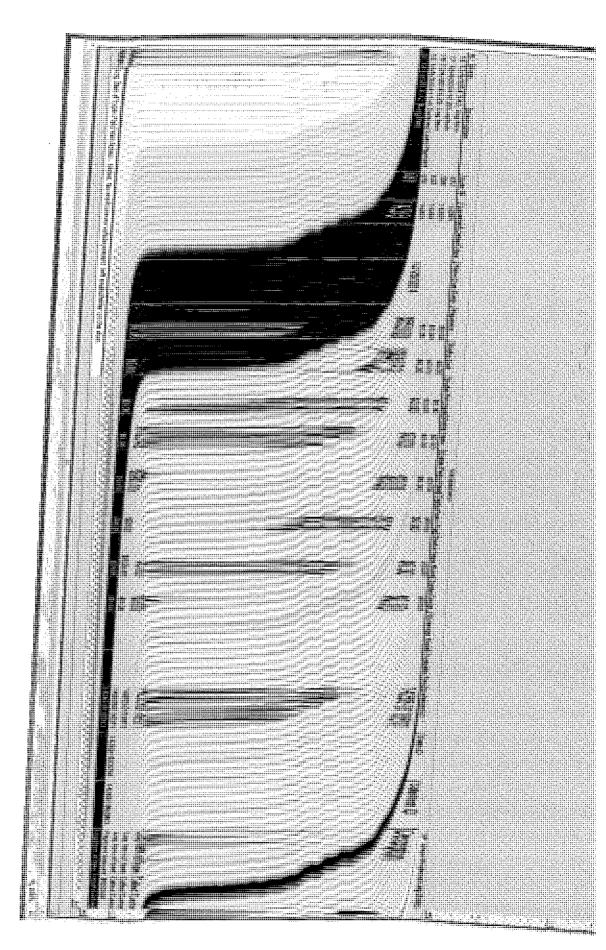
APP 003158 ROA 001564



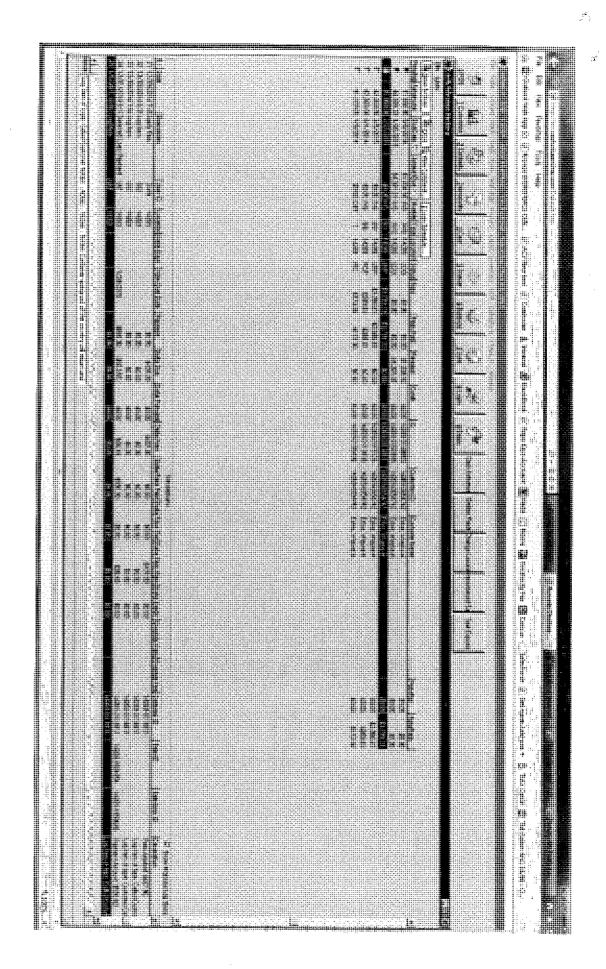
APP 003159 ROA 001565

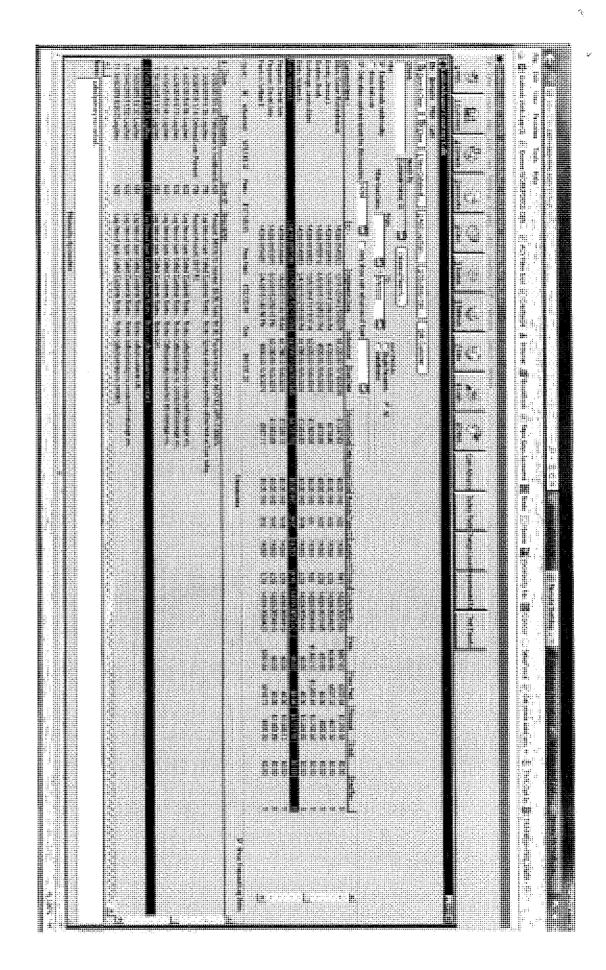


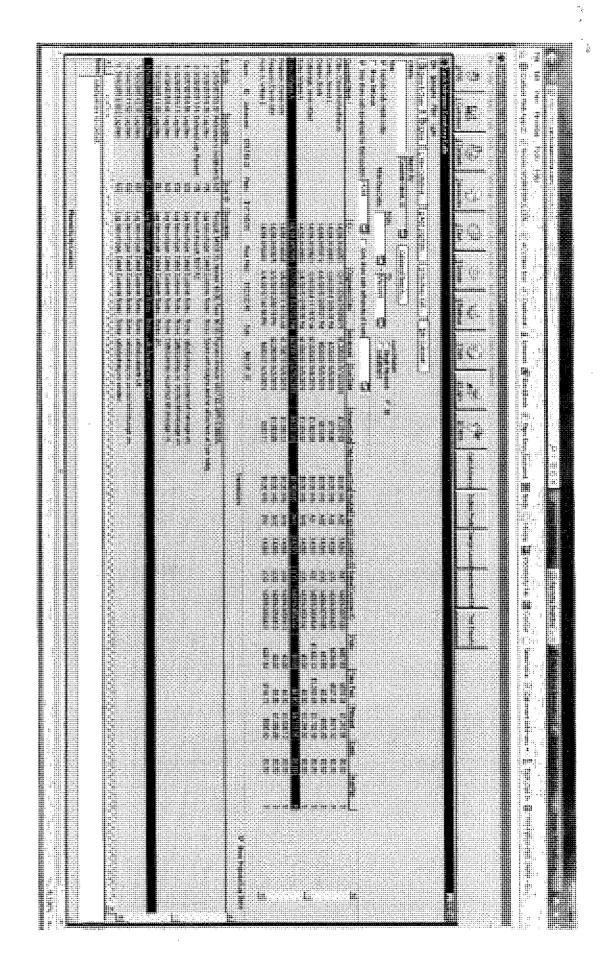
APP 003160 ROA 001566



APP 003161 ROA 001567







A - 53

Date: 1/9/2015

| Customer & Co-Cu                              | stomer Information  |   |  | •                     | <i>≟</i> /     | Number              | 14069-0145387 |
|---|---------------------|---|--|-----------------------|----------------|---------------------|---------------|
| FIRST NAME                                    |                     | ACCOUNT NUMBER                            | R:14069-014538                         | 37                    | -              | Trainber.           | 14009-014538/ |
| Ninalee Charlene                              | LAST NAME<br>Ellery |   | CO-CUSTOMER FIRST                      |                       | CO-CUSTOME     | ER LAST NAME        |               |
| STREET ADDRESS                                | Delvenous           | ATE ID. NO                                | CO-CUSTOMER SSN                        | CO-CUSTOM             | ER'S DRIVERS   |                     |               |
| 2219 Gregg St                                 |                     |   | CO-CUSTOMER STREE                      |                       |                |                     |               |
| City<br>Carson City                           | STATE<br>NV         | ZIP CODE                                  | CO-CUSTOMER CITY                       | COCUETO               |                |                     |               |
| HOME PHONE                                    | DATE OF BI          | <u> </u>                                  | <u> </u>                               | j.                    | MER STATE      | CO-CUSTON           | IER ZIP CODE  |
| Motor Vehicle                                 | · .                 |   | CO-CUSTOMER HOME                       | PHONE                 | CO-CUSTOM      | MER DATE OF I       | BIRTH         |
| Inform<br>LICENSEE NAME                       | ation               | LICENSEE'S HOURS<br>Monday to Friday 9:00 | OF OPERATION:                          |                       | <u></u>        |                     |               |
| TitleMax of Nevada, Inc.                      | d/b/a TitleMax      | LICENSEE PHON<br>(775)883-1252            | A.M. to 7:00 P.M., Saturda<br>E NUMBER | ay 10:00 A.M. to 4:00 | P.M., Closed S | unday               |               |
| LICENSEE STREET ADI<br>2020 E Williams Street |                     | L   | ICENSEE CITY                           | LICENSEE STAT         |                |                     |               |
| VEHICLE IDENTIFICATION 1FTNX21S1YEA83269      | ON NUMBER (VIN)     |   | Carson City NSE PLATE                  | NV                    |                | ENSEE ZIP CO<br>701 | DDE           |
| VEHICLE YEAR                                  | VEHICLE MAKE        | 930W                                      | /BV                                    |                       |                |                     |               |
| 2000  | Ford                | VEHICLE Mi<br>2500 Super                  | ODEL COLOR<br>Duty Orange              |                       |                |                     |               |
| erms. In this Title In                        | an Anteement /*!    |   | - Tange                                | <del></del>           |                |                     |               |

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 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 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 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 above.

## **DERAL TRUTH-IN-LENDING DISCLOSURES**

# ANNUAL PERCENTAGE RATE

The cost of your credit as a vearly rate.

# FINANCE CHARGE

The dollar amount the credit will cost you.

## Amount Financed

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

# **Total of Payments**

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

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.

\$3,430.00 Itemization of Amount Financed of \$3,410.00 1. Amount given to you directly: \$0.00 2. Amount paid on your account: 3. Amount paid to public officials: \$20.00 Amount paid to on your behalf: \$0.00

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

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

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

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

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

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

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

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

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, anising 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 (i) 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 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 night 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 benefits us, our successors and assigns, and related unit parties. The Arbitration Provision continues in full parties and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 9. **OPT-OUT PROCESS**. You may choose to opt-out of this Arbitration Provision but <u>only</u> by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account number, the loan date, and a statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Loan Agreement.

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

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

| TitleMax of Nevada, Inc. d/b/aTitleMax |                           |    |
|--|---------------------------|----|
| Customer's Signature                   | Date Its Authorized Agent |    |
| Co-Customer's Signature                | Date                      | N. |

| Customer Receipt                                | ⊬Repaymen            | t Plan Receipt (210 day loan)                                |
|---|----------------------|--|
| NAME AND ADDRESS OF THE LICENSEE:               |                      | PAYMENT MADE ON BEHALF OF OR BY:                             |
| Tm Carson City #1                               |                      | Ninalee Charlene Ellery                                      |
| 2020 E Williams Street<br>Carson City, NV 89701 |                      |  |
| Carson City, 144 05701                          |                      |  |
| LOAN AGREEMENT IDENTIFICATION NO.               |                      | DATE/TIME OF RECEIPT OF PAYMENT:                             |
| 14069-0145387                                   | •                    | 04/10/2015 04:20:44 PM                                       |
| 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.                   |                      |  |
| AMOUNT PAID:                                    | AGENT RECEIVI        | NG PAYMENT:  |
| \$469.38  | Scott Duns           |  |
|   |                      |  |
| TODAY'S PAYMENT ITEMIZATION                     |                      |  |
| PRINCIPAL PAID:                                 | \$0.19               |  |
|   |                      |  |
| INTEREST PAID:                                  | \$469.19             |  |
|   | ***                  |  |
| CHARGES PAID:                                   | \$0.00               |  |
| FEES PAID:                                      | \$0.00               |  |
| TEESTAID.                                       |                      |  |
| TOTAL AMOUNT PAID TODAY:                        | \$469.38             |  |
|   | ¢2 121 11            |  |
| 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 Ful            | I. 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.                  |                      |  |
|   |                      | Van further  |
| Acknowledgments. By signing below, you          | acknowledge that th  | ne payment information noted above is accurate. You further  |
| represent that the information previously pro-  | vided on the Cover   | ed Borrower Identification Statement is still accurate.      |
|   | .1                   | 0 - 11   |
| n1: ( = 5110                                    | Allin                | Lee Elley  |
| Winacte Cliery                                  |                      | ine muy  |
| Printed Name                                    | Signature            | ·  |

Printed Name

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

| customer recept  | wehaymen   | it rian necessi (210 day 10an)  |
|--|--|---|
| NAME AND ADDRESS OF THE LICENSEE:<br>Tm Carson City #1<br>2020 E Williams Street<br>Carson City, NV 89701  |  | PAYMENT MADE ON BEHALF OF OR BY: Ninalee Charlene Ellery  |
| LOAN AGREEMENT IDENTIFICATION NO. 14069-0145387  |  | DATE/TIME OF RECEIPT OF PAYMENT:<br>03/13/2015 05:01:55 PM  |
| LOAN AGREEMENT DATE:<br>1/9/2015 11:43:55 AM   |  |   |
| If you have multiple loans, this payment was loan number identified above.   | applied to the   |   |
| AMOUNT PAID:<br>\$469.58   | AGENT RECEIVI<br>Samantha Krub   |   |
| 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   | <del></del>   |
| BALANCE DUE ON LOAN:   | \$3,162.40   |   |
| NEXT SCHEDULED DUE DATE:   | 4/9/2015   |   |
| <ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full Vehicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul> | I. By signing below,   | you acknowledge that upon repayment in full, we returned the  |
| Acknowledgments. By signing below, you a represent that the information previously prov  | icknowledge that the devergence of the covergence of the covergenc | le payment information noted above is accurate. You further ad Borrower Identification Statement is still accurate. |
| Ninalee Ellery<br>Printed Name   | <u>Nunc</u><br>Signature   | Le Elley  |

| Customer Recei-  | vkepaymen            | it Plan Receip (210 day loan)  |
|--|----------------------|--|
| NAME AND ADDRESS OF THE LICENSEE   | •                    | PAYMENT MADE ON BEHALF OF OR BY:   |
| Tm Carson City #1  |                      | Ninalee Charlene Ellery  |
| 2020 E Williams Street   |                      |  |
| Carson City, NV 89701  |                      | ·  |
| LOAN AGREEMENT IDENTIFICATION NO.  |                      | DATE/TIME OF RECEIPT OF PAYMENT:   |
| 14069-0145387  | •                    | 02/09/2015 05:32:46 PM   |
| ·  |                      |  |
| LOAN AGREEMENT DATE:<br>1/9/2015 11:43:55 AM                               |                      |  |
|  |                      |  |
| If you have multiple loans, this payment was loan number identified above. | applied to the       |  |
| AMOUNT PAID:   | AGENT RECEIVI        | NC PAYMENT   |
| \$830.00   | Samantha Krub        |  |
|  |                      |  |
| TODAY'S PAYMENT ITEMIZATION  |                      |  |
|  |                      |  |
| PRINCIPAL PAID:  | \$298.70             |  |
| INTEREST PAID:   | \$531.30             | ·  |
| INTEREST AID.  | Ψ001.00              |  |
| CHARGES PAID:  | \$0.00               | <u>·                                      </u>   |
|  |                      |  |
| FEES PAID:   | \$0.00               |  |
| TOTAL MEGINIT TAIR TORAY   | ቀደኋስ ሰብ              |  |
| TOTAL AMOUNT PAID TODAY:   | \$830.00             | <del></del>  |
| BALANCE DUE ON LOAN:   | \$3,131.30           |  |
|  |                      |  |
| NEXT SCHEDULED DUE DATE:   | 3/10/2015            |  |
|  |                      |  |
| Account paid in full by rescission.  |                      |  |
| ☐ Account paid in full.  |                      |  |
|  | 1. 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.   |                      |  |
|  |                      | a normant information noted above is accurate. You further   |
| Acknowledgments. By signing below, you a                                   | acknowledge that the | ne payment information noted above is accurate. You further and Borrower Identification Statement is still accurate. |
| represent that the information previously pro-                             | Aided out the covere | DONOWO ROMANDARON ORIGINATION OF SAME ASSESSMENT   |
| $M \leftarrow I$ .   | 40                   | 1 000  |
| Mar Too Ellen  |                      | Loe 7 l lley   |
| Printed Maria  | Signature            |  |
| FIREGUINAINE (   | Cignataro            | ·  |

#### 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 agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment.

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

| Payment Number  | Amount of Payment | Deferred Periodic Due Date |
|---|-------------------|----------------------------|
| 1   | \$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 <i>1</i> 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.

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

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

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

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

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

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

|                         |      | LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMa |      |  |
|-------------------------|------|--|------|--|
| Customer's Signature    | Date | Its Authorized Agent                             | Date |  |
| Co-Borrower's Signature | Date |  |      |  |

**Customer Application** 

#### **Personal Information**

|  | - Oloone   | -CD:45                           | sial Soorrity #          |
|--|--|----------------------------------|--------------------------|
| Date 1-9-15 State Issued   | 120048812  | of Birth - 5 9 Soc               | 517-92-5609              |
| Last Name // Prv   | First Name Ninalee                                   |                                  | Idle Name                |
| Home Phone   | Cell Phonet  |                                  | ail Address (optional)†† |
| Best time to call?  P 5,00p m  | Which number do you prefer that we can be Home Phone | all?                             |                          |
| - F Stoop - C  |  |                                  |                          |
| Physical Address (Street Number & Name)  | :  |                                  | Apt#                     |
| City Care C. 13  | State  | zi89701                          | Country                  |
| Mailing Address (Latiferent from physical address)   | s Above  |                                  |                          |
| City Same 43   | State  | Zip                              |                          |
|  |  |                                  |                          |
|  | Source of Inc  |                                  |                          |
| Employer * Course of Jacobs  | Employer Address (Street M                           | mber & Namel                     |                          |
| City SDarks  | State NU Zip 8                                       | 9431                             | Time at Job? GyrS        |
| Work Phone #   | Title CNJA   | Supervisor                       |                          |
|  |  | Next ayou, Gross                 | Vork Shift               |
| Pay Frequency: (check one) ☐ 1 <sup>st</sup> & 15 <sup>th</sup> of month ☐ 15 <sup>th</sup> & end of mont  | h Biweekly (every 2 weeks)                           | Monthly<br>Income                | 1 171.7.3                |
| ☐ Weekly ☐ Monthly (last day) ☐ Monthly (☐ Self-Employed   | 1st day) □ Monthly (3rd day)                         | 1-23-15                          | 1437                     |
|  |  | in met wich to howe it considere | () s ·                   |
| *Alimony, child support or separate maintena<br>Alimony, child support, or separate maintenar  | ice received under: It coult block in will           | tten agreement 🗆 oral under      | standing.                |
| Are you currently in bankruptcy?   yes   |  |                                  |                          |
|  | Credit Refere  | ences                            | -                        |
| Business Name  | i Hone #   |                                  |                          |
| Addre  |  |                                  |                          |
| Busin  |  |                                  |                          |
| Address (Street Number & Name)   | ity  | State                            | Zip                      |
|  | Personal Refe  |                                  | *                        |
| Name Addre   | SS (Street Number & Name)—( / A City                 | State Zip                        | 4-                       |
| ment of the second seco |  |                                  |                          |
|  |  |                                  |                          |
|  |  |                                  |                          |
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|  |  |                                  |                          |
|  |  |                                  | -                        |
|  | <del>, , , , , , , , , , , , , , , , , , , </del>    |                                  |                          |

| , ·   | Co-Applicant In                 | formation                 |  |                      |
|---|---------------------------------|---------------------------|--|----------------------|
| Date  | State Issued ID Number          | Date of Birth             | Social Security #  |                      |
| Last Name   | First Name                      |                           | Middle Name  |                      |
| Home Phone  | Cell Phone <sup>†</sup>         |                           | Email Address (optional)††   |                      |
| Best time to call?  | Which number do                 | you prefer that we call?  |  |                      |
| Best time to can:   | □ Home Phon                     | e 🗆 Cell Phone            |  |                      |
|   |                                 |                           | Apt#   |                      |
| Physical Address (street Number & Name)   |                                 |                           |  |                      |
| City  |                                 | State Zip                 | County   |                      |
| Mailing Address (If different from physical address)  |                                 |                           |  |                      |
| City  |                                 | State Zip                 |  |                      |
| Employer * (Source of Income)   | En                              | ployer Address (Street Nu | mber & Name)   |                      |
| City ·  | State                           | 740                       | Time at Job?   |                      |
| Work Phone #  | Job Title                       | Supervisor                |  |                      |
|   |                                 | Next Payda                |  | Work Shift           |
| Pay Frequency: (check one)  | in a the format 2 woods)        |                           | Gross Gross<br>Monthly Mondaly   |                      |
| □ 1 <sup>st</sup> & 15 <sup>th</sup> of month □ 15 <sup>th</sup> & end of month □ B □ Weekly □ Monthly (last day) □ Monthly (1 <sup>st</sup> d              | av)   Monthly (3rd day)         |                           | Income Obligations   |                      |
| ☐ Self-Employed   |                                 |                           | \$ \$  |                      |
| *Alimony, child support or separate maintenance inc   | ome need not be revealed if you | do not wish to have it o  | considered as a basis for repay  | ing this obligation. |
| Alimony, child support or separate maintenance received Alimony, child support, or separate maintenance received are you currently in bankruptcy?   yes uno | erved under. 🛭 court order 🗆 w  | incen agreement a c       | in the state of th |                      |
| How did you hear about us? (Circle one.)  |                                 |                           |  |                      |
| Friend/Referral Name of referrer?   | Saw Store                       | Television                | Yellow Pages (   | Repeat Customer      |
| Internet Billboa  | rd Postcard                     | Other:                    |  |                      |

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

ttConsent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request 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) <a href="http://www.jamsadr.com">http://www.jamsadr.com</a>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal <a href="https://www.jamsadr.com">shall</a> be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbi

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

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

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

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

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

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| expected gross monthly income and obligations. You agree that you months relating to (i) your employment or source of income, and (ii) coagree that you have read and understood all the above statement | urrent and expected gross monthly income and obligations. You |
|--|---|
| Mina Le Ellery Applicant Signature   | 1-9-15<br>Date  |
| Co Applicant Cignoture   | Date  |

#### **Affidavit**

STATE OF NEVADA COUNTY OF CARSON Title Loan Agreement No.: 14069-0145387 Date: 01/09/2015 Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax Customer Name: Ninalee Ellery Address: Address: 2219 Gregg St Carson City, NV 89701 2020 E. William St Co-Borrower Name: Carson City, NV 89701 Address: Vehicle Information: VIN: 1F1NX21S1YEA83269 Make: Ford Model: 2500 Super Duty Color: Orange Year: 2000 License Plate State and No: 930WBV 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. , being first duly sworn, states as follows: The undersigned. Ninalee Ellery 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.

Co-Borrower Signature:

Customer Signature:

## CERTIFICATE OF TITLE

| VIN<br>1FTNX21S1YEA8      | YEAR 2000                | MAKE MODEL FORD F250 SUPER | VEHICLE BOI             |                   | E NUMBER<br>0748809 |
|---------------------------|--------------------------|----------------------------|-------------------------|-------------------|---------------------|
| DATE ISSUED<br>01/14/2015 | ODOMETER MILES           | FUEL TYPE SALES TAX PD     | ымятү <b>мт</b><br>5635 | GROSS WT<br>10000 | GVWA                |
| VEHICLE COLOR             | ODOMETER BRAND<br>EXEMPT |                            | BRANDS                  |                   |                     |

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

UK

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

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.

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| LIENHOLDER RELEASE - INTEREST IN TH  | HE VEHICLE DESCRIBED ON T   | HIS TITLE IS HEREBY RELE   | ASED:           |
|--|---|--|-----------------|
|  |   |  |                 |
| SIGNATURE OF AUTHORIZED AGENT  | DATE  |  |                 |
|  |   |  |                 |
| PRINTED NAME OF AGENT AND COMPAN   | W.  |  |                 |
|  |   |  | CHUUDE T        |
| FEDERAL AND STATE LAW REQUIRES THAT YOU STATEMENT MAY.  The undersigned hereby certifies the vehicle described in this ti  | RESULT IN FINES AND/OR IMPRISONMEN  | π.   | FAILURE I       |
| the state of the s |   |  | ☐ AND           |
| Printed Full Legal Name of Buyer   | Nevada Driver's Licen   | ise Number or identification Number  | □ OR            |
|  |   |  |                 |
| Printed Full Legal Name of Buyer   | Nevada Driver's Licer   | se Number or Identification Number   | -               |
|  |   |  | tiji ja til     |
| Address  | Chy   | State Zip Code   | , , , , , , , , |
| I certify to the best of my knowledge the odometer reading NO TENTHS   | The mileage stated is in excess of its m The odometer reading is not the actual |  |                 |
| ODOMETER READING   | Exempt - Model year over 9 years old.   |  |                 |
|  |   | · 通知 100 · |                 |
| Signature of Seller(s)/Agent/Dealership  | Printed Name  | e of Seller(s)/Agent/Dealership  |                 |
| I am aware of the above odometer certification made by   | the seller/agent. 🗌 💮 Dealer's License Nu                                       | imber Date of Sale   |                 |
|  |   |  |                 |
|  |   |  |                 |

ALTERATION OR ERASURE VOIDS THIS TITLE

CONTROL NO.

ZALABE

(THIS IS NOT A TITLE NO.)

| GEN.  | FICAL                          |                                     |  |   |                            |
|---|--------------------------------|-------------------------------------|--|---|----------------------------|
| VIN. YEAR<br>1FTNX21S1YEA83269 2000<br>DATE ISSUED ODOMETER MILES<br>02/06/2014<br>VEHIGLE COLOR ODOMETER BRAND<br>EXEMPT   | MAKE<br>FORD<br>FUEL TYPE<br>G | MODEL<br>F250 SUPER<br>SALES TAX PD | VEHICLE BOI<br>T4C<br>EMPTY WT<br>5635<br>BRANDS | NVOC  | ENUMBER<br>6716648<br>GVWR |
| OWNER(S) NAME AND ADDRESS ELLERY LOREN ELLERY NINALEE C 5674 LUPIN DR SUN VALLEY NV 89433 7419  |                                | OR.                                 |  |   |                            |
| LIENHOLDER NAME AND ADDRESS<br>NEVADA TITLE AND PAYDAY LOANS<br>3151 N CARSON ST  | INC                            |                                     |  | X   |                            |
| CARSON CITY NV 89786-0154  LIENHOUSEPTREZEASE-INTEREST IN THE SIGNATURE OF AUTHORNZED AGENT Nevada Title and Pavday I park Inc.   | DATE                           | ESCRIBED ON TH                      | HS TITLE IS                                      | HEREBY REL  | EASED:                     |
| PRINTED NAME OF AGENT AND COMPANT PRINTED NAME OF AGENT AND COMPANT PROVIDING A FALSE STATEMENT MAY The undersigned fereby certifes the vehicle described in this to the printed full Legal Name of Buyer       | TE THE MILEAGE                 |                                     | <b>)</b>   |   | AND                        |
| Printed Pull Legal-Name of Buyer  Address I certify to the best of my knowledge the odometer reach NO TENTHS  ODOMETER READING  | The complet                    |                                     | State ss one of the foll                         | entification Number<br>Zip Cor<br>owing statements<br>Scopping Disc | le<br>ls checked.          |
| Signature of Seller(s)/Agent/Dealership  I am aware of the above odometer certification made by  Signature of Buyer  ACCORDING TO THE RECORDS OF THE DEPARTMENT  VEHICLES, THE PERSON NAMED RESECUTO LIEN AS SI | GEMOTOR<br>EROFTHE             | Dealer's License Nur                | egal Name of Buy                                 | Date of Sa  |                            |

8010160416 RR Donnelley @20)0. All rights reserved. — 0210

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

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|   | CER  | TIFICATE   | OF TITL   | E  |  |
|---|--|--|---|--|--|
|   | YEAR   |  | MODEL   | VEHICLE BODY   | THIE NUMBER  |
| VIN<br>1FTNX2151YEA8320   | 69 2001  | D FORD   | F250 SUPER<br>SALES TAX PD  | T4C<br>HMPTYWT GI  | NV0067166<br>ROSS WT GYWR  |
| DATE ISSUED   | ODOMETER MILES   | FUEL TYPE  | SALES INC.  | 5635   | 10000  |
| 02/06/2014<br>VEHICLE COLOR   | ODOMETER BRAND   |  |   | BRANCS   |  |
| <b>JEI 0.0</b>  | EXEMPT   |  |   |  |  |
|   |  |  |   |  |  |
|   |  |  |   |  |  |
| OWNER(S) NAME AN  | ID ADDRESS   |  |   |  |  |
| ELLERY LOREN  | ID MODIFICO  |  | 0R  |  |  |
| ELLERY NINALEE  | c  |  | •   | •  |  |
| EGTA LAIPTN DR  |  |  |   |  |  |
| SUN VALLEY NV   | 89433-7417   |  |   |  |  |
|   |  |  |   |  | •  |
|   |  |  |   |  |  |
| LIENHOLDER NAME   | AND ADDRESS  |  |   |  |  |
| NEVADA TITLE A  | ND PAYDAY LOAMS  | INC  |   |  |  |
| 3151 N CARSON   | ST   |  |   |  |  |
| UN VTTO HODGE   | 00706.0154   |  |   |  |  |
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| LIENHOLDER RELE   |  |  | ESCRIBED ON TI  | HIS TITLE IS HE  | HEBY HELEASED  |
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| SIGNATURE OF AU   | THORIZED AGENT   | DATE   | e ni consideration state  | THE TRANSFER   |  |
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**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 0 Months: 0

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 10

Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

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

Rough X-CL Clean **Average** 

APP 003187 ROA 001593 1/9/2015

|                  | X-CL  | Clean  | Average   | Rough   |
|------------------|---|--|---|---|
| Base             | N/A   | \$7,400  | \$5,950   | \$4,575   |
| Options          | N/A   | €0   | \$0   | \$0   |
| Mileage          | N/A   | DVA  | N/A   | N/A   |
| Region           | N/A   | 50   | \$0   | \$0   |
| Total            | N/A   | \$7,400  | \$5,950   | \$4,575   |
| gameromeranorman | от вот не | MATERIAL PROPERTY OF THE PROPE | CONTRACTOR OF THE PROPERTY OF | mercental de la company de la |

#### Residual Black Book values as of 1/9/2015

| lo la constante de la constant | 12 Month | 24 Month | 30 Month | 36 Month | 42 Month | 48 Month | 60 Month | End Of Term |
|--|----------|----------|----------|----------|----------|----------|----------|-------------|
| Base   | N/A         |
| Options  | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | N/A         |
| Mileage  | N/A         |
| Total  | N/A         |

#### **Black Book Add/Deducts**

5,4L V8 -100

7.3L Turbo Diesel +2500

Cab & Chassis -100

Flat Dump +1100

Flat/Stake Bed +450

Hydrlc 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                     | \$4,190.06   |  |  |  |
| 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      |              |  |  |  |
| Pocidical Monthly Income                 | \$2,473.00   |  |  |  |

| 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% |

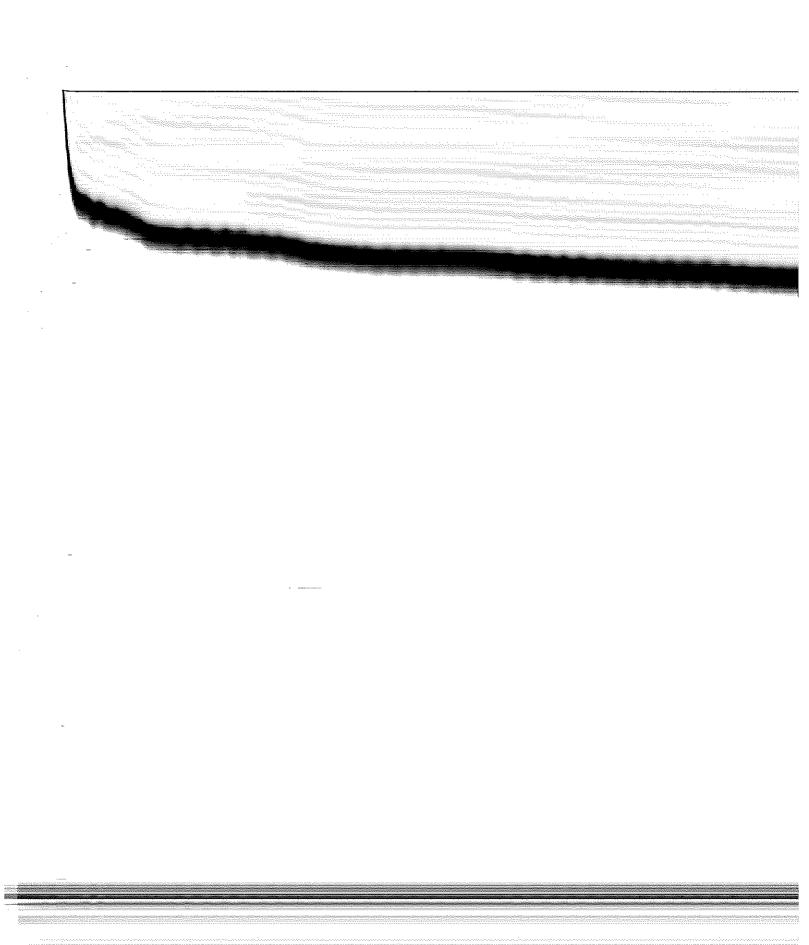
| Income Based - Max. Loan Amount Inc. Title Fee  | \$      | 10,020             |
|---|---------|--------------------|
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$      | 3,450              |
| Interest Rate Max Cash to Customer Amount       | <b></b> | 14.99%<br>3,430.00 |
| Actual Cash to Customer Amount                  | 5.5.    | 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           |

NV 210 Day Multi-Car

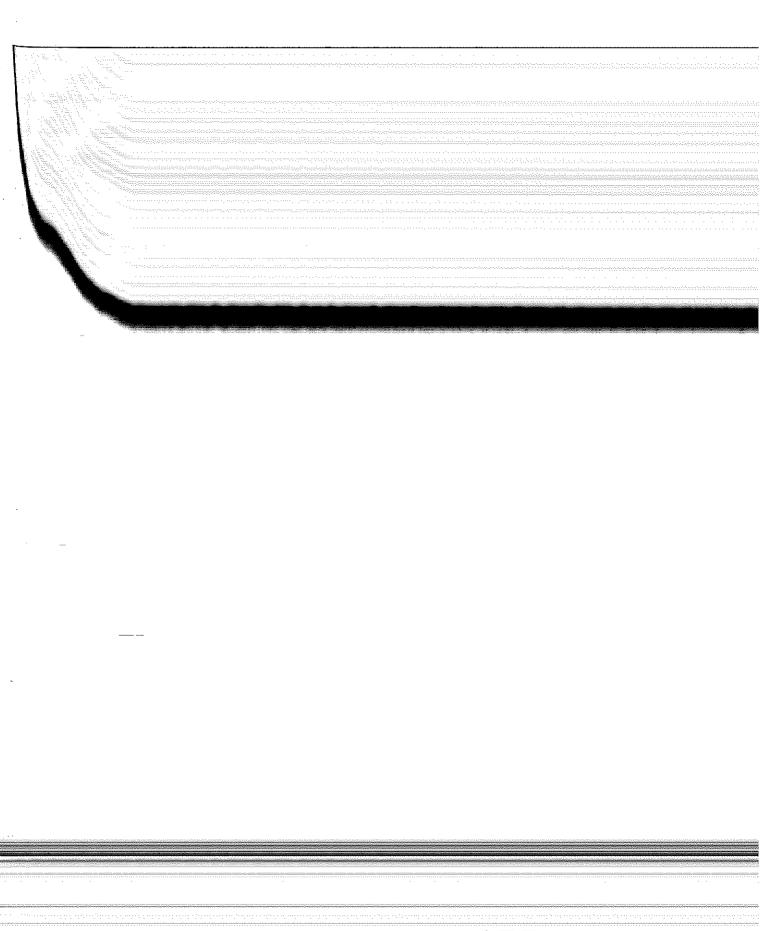
# Cash Advance Snaps 10t Report Filter (Location: 14069 Loan: 14069-0145387 Ordered by Date)

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

| 01/09/2015           |                    |       |   | Toma         |             |       | Coll. Value | Advanced                | Fees.              | Paid   |                   | <b>EXT's</b> |
|----------------------|--------------------|-------|---|--------------|-------------|-------|-------------|-------------------------|--------------------|--|-------------------|--------------|
| ID#<br>14069-0145387 | Orig. E<br>01/09/2 | 015   | Customer Name<br>Ellery, Ninalee          | Charlene A8  | Dro?        | Rev?  | \$5,769.28  | \$3,430.00<br>Principal | \$1,470.07<br>Fees | \$1,768.96<br>Amt Paid                       | \$3,131.11<br>Due | 0            |
| Transactio           |                    | Type  | 2 3 444 4 5 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 | New Due Date | X           | 37631 |             | \$3,430.00              | \$0.00             | \$0.00                                       | \$3,430.00        |              |
| 14069-014            |                    | NEL   | 1/9/2015 11:4                             |              | x           | _     |             | \$0.00                  | \$0.00             | \$0.00                                       | \$0.00            |              |
| 14069-014            |                    | LOG   | 2/7/2015 3:41                             |              | x           | -     |             | \$0.00                  | \$514.16           | \$0.00                                       | \$514.16          |              |
| 14069-014            |                    | FEE   | 2/8/2015                                  | 01401004F    | x           | -     |             | (\$298.70)              | \$17.14            | \$830.00                                     | (\$812.86)        |              |
| 14069-014            | 5387-4             | PMT   | 2/9/2015 5:32                             | 3/10/2015    | â           |       |             | \$0.00                  | \$0.00             | \$0.00                                       | \$0.00            |              |
| 14069-014            | 5387-5             | LOG   | 3/9/2015 12:1                             |              |             | -     |             | \$0.00                  | \$453.74           | \$0.00                                       | \$453.74          |              |
| 14069-014            | 5387-6             | FEE   | 3/10/2015 7:0                             |              | X           | -     |             | \$0.00                  | \$0.00             | \$0.00                                       | \$0.00            |              |
| 14069-014            | 5387-7             | LOG   | 3/12/2015 11:                             |              | X           | -     |             | \$0.00                  | \$0.00             | \$0.00                                       | \$0.00            |              |
| 14069-014            | 5387-8             | LOG   | 3/12/2015 12:                             | :_           | X           | -     |             | \$0.00                  | \$46.94            | \$469.58                                     | (\$422.64)        |              |
| 14069-014            | 5387-9             | PMT   | 3/13/2015 5:0                             | 4/9/2015     | Х           | -     |             | \$0.00                  | \$0.00             | \$0.00                                       | \$0.00            |              |
| 14069-014            | 5387-10            | LOG   | 4/9/2015 6:07                             |              | Х           | -     |             | \$0.00                  | \$422,44           | \$0.00                                       | \$422.44          |              |
| 14069-014            | 5387-11            | FEE   | 4/9/2015 7:32                             |              | Х           | -     |             | (\$0.19)                | \$15:65            | \$469.38                                     | (\$453.73)        |              |
| 14069-014            | 5387-12            | PMT   | 4/10/2015 4:2                             | 5/9/2015     | <u> </u>    |       |             | \$3,131,11              | \$1,470.07         | \$1,768.96                                   | \$3,131.11        | (            |
| 14069-014            | 15387 To           | tais: | 1   |              |             |       |             | 93, 131.11              | φ.,                | <b>,</b> , , , , , , , , , , , , , , , , , , | • • •             |              |
| 01/09/2015 Tota      | ·                  |       |   |              | <del></del> |       | \$5,769.28  | \$3,131.11              | \$1,470.07         | \$1,768.96                                   | \$3,131.11        | (            |







A - 54

|   |                                 |   | 604A LOAN REVIEW WORKSHEET                          | /IEW WORKS           | HEET   |  |                        |   |
|---|---------------------------------|---|---|----------------------|--|--|------------------------|---|
| Licensee Name &   |                                 |   |   |                      | -  | Exar   | Exam Start             |   |
| DBA: TITI   | EMAX OF NE                      | DBA: TITLEMAX OF NEVADA INC. DBA TITL   | EMAX  |                      |  |  | Date: 5/4/2015         | 5   |
| Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV  | E WILLIAMS                      | ST. CARSON CITY N   | V 89701   |                      |  | Exam   | Exam as of: 5/4/2015   | 5   |
| Borrower Name & Address: Tacki  | ie Diamond - 271                | Name &<br>Address: Jackie Diamond - 2717 Christmas Tree Dr. Carson City, NV 89703   | arson City NV 80                                    | 703                  | -  | E AAL  | Hyaminar: Dean Vantura | pathra  |
| Account Number Or   | Origination Date                | Amount of Loan  | Maturity Date                                       | inance<br>Tharge     | Total Number of<br>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  | High-Int Loans □                                    | Title Loans          | ⊡ Purpose  | Purpose of loan: Cash  |                        |   |
| Is the loan secured? YES  |                                 | If so, what is the collateral? 2005 Chevrolet Avalanche   | Chevrolet Avalanche                                 | n > -                | If   | If secured by a vehicle title, is it filed and perfected?          | e title, is it filed   | and perfected? YES  |
| What is the borrower's expected gross monthly income?   | ted gross monthly               | income? \$4,500   | Was the borrower's income verified?                 | s income verified?   | YES Paystub  | ☐ Affidavit  | ⊡ Other:               |   |
| (Applies to Deferred Deposit Only) NRS 604A.425[1a)   | eposit Only)                    | Does the deferred deposit   | it loan exceed 25% o                                | if the customer's ex | loan exceed 25% of the customer's expected gross monthly income? | income?  | N/A                    |   |
| (Applies to D/D Loans) NRS 604A.408(1)  | Loans)                          | Does the original term of   | of the D/D Loan not exceed 35 days?                 | exceed 35 days?      |  |  | N/A                    |   |
| (Applies to High-Interest Loans Only)   | t Loans Only)                   | Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?   | nt amount exceed 25                                 | 5% of the borrower   | 's expected gross mo   | nthly income?  | N/A                    |   |
| (Applies High-Int Loans) NRS 604A.408(1)  | Loans)                          | Does the original term of   | of the HIL not exceed 35 days?                      | 135 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? | the vehicle securii  | ig the loan?   | NO Fair  | Fair Market Value.     | \$15,650.00   |
| (Applies to Title Loans Only) NRS 6044.445(1)   |                                 | Does the original term of the title   | loan exceed 30 days?                                | s? N/A               |  |  |                        |   |
| (Applies to Title Loans Only)   |                                 | Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?  | for more than six ado                               | litional periods, pu | rsuant to NRS 604A.  | 445 (2)?   | N/A                    |   |
| Does the written loan agreeme   | ent disclose the rig            | ne written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?  | SCIND the loan, pur.                                | suant to NRS 604A    | .410 (2d)?   | YES  |                        | -   |
| Does the ritten loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? | ent disclose the rig            | ght of the customer to PRI  | 3-PAY the loan, purs                                | suant to NRS 604A    | 410 (2e)?  | YES  |                        | TO PERFORM TO AN ADMINISTRATION OF THE PERFORMANCE |
| sossifie written loan agreeme   | ent include a discl             | written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 6044.410 (2f)? | tunity to enter into a                              | REPAYMENT ple        | in if the customer del   | faults, pursuant to l  | VRS 604A.410 (2        | HS YES  |
| is the loans collection account?  | nt? NO                          | Has the loan been extended or renewed?  | led or renewed?                                     | N/A How n            | How many times? 0  | Extensions: Title-6 add'i periods;<br>D/D & High Int Loans 90 days |                        | Are receipts filed? YES   |
| B1<br>001   |                                 | VIOLATIONS  |   | CEPTIONS/ OT         | TECHNICAL EXCEPTIONS/OTHER COMMENTS:                             |  |                        |   |
| itol & Active   |                                 |   |   |                      |  |  |                        |   |
| Violation: 604A, 445, 210 Or  | 210 Orig=10779.27 GPDA=12505.60 | )A=12505.60   |   |                      |  |  | ,                      |   |
|   | 7 15 15 10 1 9.                 |   |   |                      |  |  |                        |   |
|   |                                 | -   |   |                      |  |  | :                      |   |

#### Title Loan Agreement

10/10/2014 Date:

3GNEK12ZX5G250289

VEHICLE YEAR

2005

VEHICLE MAKE

Chevrolet

Number: 14069-0129835 **Customer & Co-Customer Information** ACCOUNT NUMBER: 14069-0129835 CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Diamond Jackie CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. DRIVERS LIC./STATE ID. NO CO-CUSTOMER SSN CON CO-CUSTOMER STREET ADDRESS STREET ADDRESS 2717 Christmas Tree Dr CO-CUSTOMER ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE ZIP CODE STATE 89703 Carson City NV CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE HOME PHONE DATE OF BIRTH LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME (775)883-1252 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE LICENSEE CITY LICENSEE STATE LICENSEE STREET ADDRESS 89701 Carson City 2020 E Williams Street LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN)

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

COLOR

Tan

808WWX

VEHICLE MODEL

Avalanche

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

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

97.2129 %

#### **FINANCE CHARGE**

The dollar amount the credit will cost you.

\$2,759.27

#### **Amount Financed**

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

#### **Total of Payments**

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

\$8,020.00

\$10,779.27

Your payment schedule will be:

| payment schedule will be.  iber 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                              |  |
| 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 |
|--|------------|
| Amount given to you directly:                    | \$8,000.00 |
| 2. Amount paid on your account:                  | \$0.00     |
| 3. Amount paid to public officials:              | \$20.00    |
| <ol><li>Amount paid to on your behalf:</li></ol> | \$0.00     |

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

Repayment Plan Disclosure: If you de on the loan, we must offer a Repayment Plan to 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.

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

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

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

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

1. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies anising 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 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 cont
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, or within 30 miles from such county, or in the county in which the transaction under this Loan Agreement occurred, or in such other place as shall be ordered by the arbitrator. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

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

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

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

| TitleMax of Nevada, Inc. d/b/aTitleMax  Customer's Signature | Date Its Authorized Agent | <u>/0 - /0 -1</u> 4<br>Date |
|--|---------------------------|-----------------------------|
| Co-Customer's Signature                                      | Date                      | . 1.                        |

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

|  |                | 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 |  |  |
|--|----------------|--|--|--|
| NAME AND ADDRESS OF THE LICENSE  | E:             | PAYMENT MADE ON BEHALF OF OR BY:       |  |  |
| Tm Carson City #1 2020 E Williams Street   |                | Jackie Rey Diamond                     |  |  |
| Carson City, NV 89701  |                |  |  |  |
| LOW ASSESSED TO THE REAL PROPERTY OF THE PARTY OF THE PAR |                | DATE/TIME OF RECEIPT OF PAYMENT:       |  |  |
| LOAN AGREEMENT IDENTIFICATION NO.  |                | 04/09/2015 03:51:31 PM                 |  |  |
| 14069-0129835  |                | 04/09/2013 03.31.311 W                 |  |  |
| LOAN AGREEMENT DATE:<br>10/10/2014 5:28:21 PM  |                |  |  |  |
| If you have multiple loans, this payment was applied to the loan number identified above.  |                |  |  |  |
| AMOUNT PAID:   | AGENT RECEIVE  | ING PAYMENT:                           |  |  |
| \$300.00   | Amanda Senn    |  |  |  |
|  |                |  |  |  |
| TODAY'S PAYMENT ITEMIZATION  |                |  |  |  |
| PRINCIPAL PAID:  | \$23.42        |  |  |  |
| TAMON ALTAID.  | <u>Ψ20.</u> ¬2 | <del></del>                            |  |  |
| INTEREST PAID:   | \$276.58       |  |  |  |
|  |                |  |  |  |
| CHARGES PAID:  | \$0.00         |  |  |  |
| FEES PAID:   | \$0.00         |  |  |  |
| ,  | .,,,,,,        |  |  |  |
| TOTAL AMOUNT PAID TODAY:   | \$300,00       | <del></del>                            |  |  |
| DALANCE DUE ON LOAN:   | \$3 340 Q7     |  |  |  |
| BALANCE DUE ON LOAN: \$3,340.97  |                | <del></del>                            |  |  |
| NEXT SCHEDULED DUE DATE:   | 5/8/2015       |  |  |  |
|  |                |  |  |  |
| $\square$ 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.  |                |  |  |  |
| <ul><li>□ Repayment Plan Agreement.</li><li>□ Grace Period Plan Agreement.</li></ul>   |                |  |  |  |
| 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.   |                |  |  |  |
|  |                |  |  |  |
|  |                |  |  |  |
|  | - Ameni        | e danne                                |  |  |
| Printed Name Signature   |                |  |  |  |
|  |                |  |  |  |
|  | <b>\</b> 1     |  |  |  |

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 Jackie Rey Diamond 2020 E Williams Street Carson City, NV 89701 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 14069-0129835 03/11/2015 04:47:32 PM 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. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$270.00 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.

APP 003202

Customer Rec t/Repayment Plan Rece (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Jackie Rey Diamond Tm Carson City #1 2020 E Williams Street Carson City, NV 89701 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/07/2015 11:01:35 AM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Timothy Henry \$300.00 TODAY'S PAYMENT ITEMIZATION \$28.88 PRINCIPAL PAID: \$271.12 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$300.00 \$3,364.39 BALANCE DUE ON LOAN: 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.

NOWASI (.

Printed Name

Customer Receip (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Jackie Rey Diamond Tm Carson City #1 2020 E Williams Street Carson City, NV 89701 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/08/2015 04:03:34 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Samantha Krubsack \$1,400.00 TODAY'S PAYMENT ITEMIZATION \$925.77 PRINCIPAL PAID: \$474.23 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 **FEES PAID:** \$1,400.00 TOTAL AMOUNT PAID TODAY: \$3,393.27 BALANCE DUE ON LOAN: 2/7/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement Grace Period Plan Agreement Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

or his Diamon

APP 003204

Diamond

Printed Name

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: AME AND ADDRESS OF THE LICENSEE: Jackie Rey Diamond Tm Carson City #1 2020 E Williams Street Carson City, NV 89701 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/09/2014 05:07:28 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Samantha Krubsack \$400.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$400.00 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FEES PAID: \$400.00 TOTAL AMOUNT PAID TODAY: \$4,448,18 BALANCE DUE ON LOAN: 1/8/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. **Sidnature** 

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Jackie Rev Diamond Tm Carson City #1 2020 E Williams Street Carson City, NV 89701 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 10/24/2014 12:31:52 PM 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. AGENT RECEIVING PAYMENT: AMOUNT PAID: Amanda Senn \$4,000.00 TODAY'S PAYMENT ITEMIZATION \$3,700.96 PRINCIPAL PAID: \$299.04 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 FFES PAID: \$4,000.00 TOTAL AMOUNT PAID TODAY: \$4,319.04 BALANCE DUE ON LOAN: 12/9/2014 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the  $\Box$ Vehicle's Title to you. Repayment Plan Agreement Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

APP 003206

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# **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 offening you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

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

| Payment Number  | Amount of Payment | Deferred Periodic Due Date |
|---|-------------------|----------------------------|
| 1   | \$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. |                   |                            |

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 guestions 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, I | nc. 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 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \   | State Issued ID Numi    | per               | Date of             | Birth                | Social           | Security #           |                  |
|--|-------------------------|-------------------|---------------------|----------------------|------------------|----------------------|------------------|
| Last Name  | First N                 | lame              |                     |                      | Middle           | Name 2               |                  |
| Home Phone_  | Cell Pl                 | nonet Jack        | <i>\\ell_</i>       |                      | Email A          | Address (optional)†† |                  |
| Best time to call?   | Which                   | number do you_p   | refer that we call? |                      |                  |                      |                  |
| 5050 (1110 00 5411)  |                         | Home Phone        | Cell Phone          |                      |                  |                      |                  |
|  |                         |                   |                     |                      |                  | Apt#                 |                  |
| Physical Address (Street Number & N  | varne)                  |                   |                     |                      |                  |                      |                  |
| City Carson Cit  |                         | Sta               | te NV.              | Zip 8                | 9703             | County Care          | <del>20</del> 0  |
| Mailing Address (If different from phy   | ysical address)         |                   |                     |                      | -                |                      |                  |
| City   |                         | Sta               | te                  | Zip                  |                  |                      |                  |
|  |                         |                   |                     |                      | <u> </u>         |                      |                  |
|  |                         | Sou               | rce of Inco         | me                   |                  |                      |                  |
| Employer * (Source of Income)  |                         | Employer Ad       | dress (Street Numbe | r & Name)            |                  |                      |                  |
| City C   | 2.7                     | State             | Zip 89              | 7010                 |                  | Time at Job?         | 2 Years          |
| Work Phone #   | I IRIA                  | . <i>DO</i> .     | T S                 | Supervisor C         |                  | 1.00                 | 2 10015          |
|  | 文<br>(2)                | nternation        | ral Mbr             | Next Payday          | Current and      |                      | ork Shift        |
| Pay Frequency: (check one)   | 9 4 2-6                 | Sha               |                     | ,                    | Gross<br>Monthly | Gross                | _                |
| ☐ 1 x & 15 th of month ☐ 15th  | *& end of month 🗀 Bi    | weekly (every 2 w | eeks)<br>tav)       | 1023                 | Income           | Obligatio (          | -3:30            |
| ☐ Self-Employed  | ly) in Monday (1-day)   |                   | <i>1</i> 03)        | 11923                | \$4500           | 1 1 1/11/1           |                  |
| *Alimony, child support or sep   | evete maintananaa inay  | ome reed not be r | evesled if you do n | nt wish to have it o | onsidered as     | a basis for repaying | this obligation. |
| Alimony, child support, or sepa<br>Are you currently in bankrupto  | arate maintenance recei | ived under: □ col | urt order □ written | agreement 🗆 o        | oral understan   | ding.                | _                |
|  |                         | Cre               | dit Referen         | ces                  |                  |                      |                  |
| Business Name  | 1.3.001                 |                   | Phone #             |                      |                  |                      |                  |
| Address (street Number & Name)   | con Wine                | <del>KOD</del>    |                     | State                |                  | Zip                  |                  |
|  |                         |                   | Phone #             |                      |                  |                      |                  |
| Business Name Wells  | 5 tar 90                |                   |                     | State                | <del></del> 1    | Zip                  |                  |
| Address (Street Number & Name)   | City                    |                   |                     |                      |                  |                      |                  |
| Personal References  |                         |                   |                     |                      |                  |                      |                  |
|  |                         |                   |                     | 3,2,2                |                  |                      |                  |
|  |                         |                   |                     |                      |                  |                      |                  |
|  |                         |                   |                     |                      |                  |                      |                  |
|  |                         |                   |                     |                      |                  |                      |                  |
|  |                         |                   |                     |                      |                  |                      |                  |
| and the contract of the contra |                         |                   |                     |                      |                  |                      |                  |
| 7  |                         |                   |                     |                      |                  |                      |                  |
|  |                         |                   |                     |                      |                  |                      |                  |
|  |                         |                   |                     |                      |                  |                      |                  |
|  |                         |                   |                     |                      |                  |                      |                  |

|  | Co   | o-Applicant Inf                                    | ormation                                     |   |                        |
|--|--|--|--|---|------------------------|
| Date   | Sta  | ate 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? Cell Phone          |   |                        |
|  |  |  |  | Apt#  |                        |
| Physical Address (Street Number & Name)  |  |  |  | Apt#  |                        |
| City   |  |  | State Zip                                    | County  |                        |
| Mailing Address (if different from physical address)   |  |  |  |   |                        |
| City   |  |  | State Zip                                    |   |                        |
| Employer * (Source of Income)  |  | Em   | ployer Address (Street No                    | mber & Name)                                      |                        |
| City   |  | State  | Ziţ  | Time at Job?                                      |                        |
| Work Phone #   |  | Job Title  | Supervisor                                   |   |                        |
| Pay Frequency: (check one) □ 1st & 15th of month □ 15th & end of mon □ Weekly □ Monthly (last day) □ Mont □ Self-Employed            |  | every 2 weeks)  Monthly (3 <sup>rd</sup> day)      | Next Payda                                   | Gross Gross Monthly Income Obligation  \$ \$      |                        |
| *Alimony, child support or separate mainten<br>Alimony, child support, or separate mainten<br>Are you currently in bankruptcy?   yes | ance income nee<br>ance received und<br>no | d not be revealed if you<br>der:   court order   w | do not wish to have it<br>ritten agreement D | considered as a basis for reportal understanding. | aying this obligation. |
| How did you hear about us? (Circle one.)   |  |  | *  | •   |                        |
| Friend/Referral Name of referrer?  |  | Saw Store  | Television                                   | Yellow Pages                                      | ( Repeat Customer      |
| Internet   | Billboard                                  | Postcard   | Other:                                       |   |                        |

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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 had months relating to (i) your employment or source of income, and (ii) cur agree that you have read and understood all the above statements | rent and expected gross monthly income and obligations. You |
|---|---|
| Applicant Signature   | 10/10/14<br>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

2020 E. William St

Carson City, NV 89701

Vehicle Information: VIN: 3GNEK12ZX5G250289

License Plate State and No: 808WWX Co

Color: TAN Year: 2005

Make: cHEVR 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:

Co-Borrower Signature:

|   |  |   | OF TITL  | VÉHICLE BOI  | у тт   | LE NUMBER  |
|---|--|---|--|--|--|--|
| v<br>GNEK12ZX5G250289   | 2005 C   | KÉ<br>HEV   | MODEL<br>AVALANCHE   | T4W  |  | 07319311   |
| TE ISSUED COMETER M   |  | FUEL TYPE<br>F  | SALES TAX PD   |  | 8499   | OTT.   |
| HICLE COLOR ODOMETER BI   | RAND   |   |  | BRANDS   |  |  |
| ACTUAL  | MILES  |   |  |  | 74<br>- 1  |  |
|   |  |   |  |  |  |  |
| WNER(S) NAME AND ADDRESS  |  |   |  |  |  |  |
| IAMOND MICHAEL ALAN   |  |   | OR   |  | <u>)</u>   |  |
| DIAMOND JACKIE R<br>2717 CHRISTMAS TREE DR  |  |   |  |  |  |  |
| CARSON CITY NV 89703-83   | 98   | ¥   |  |  |  | • •  |
|   | Yayaya<br>Yayaya   |   |  |  |  |  |
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|   | SS   |   |  |  |  | بهنسره<br>در در د |
| TENHOLDER NAME AND ADDUC  |  |   |  |  |  |  |
| JENHOLDER NAME AND ADDRE<br>TITLEMAX OF NEVADA  |  |   |  |  |  |  |
| TITLEMAX OF NEVADA<br>2020 E WILLIAM ST<br>CARCON CITY NV 89701-2   | 701  |   |  |  |  |  |
| TITLEMAX OF NEVADA<br>2020 E WILLIAM ST<br>CARCON CLTV NV 89701-2   | 701  | EHICLE DE   | SCRIBED ON T   | THIS TITLE IS  | HEREBY RE  | LEASED:  |
| TITLEMAX OF NEVADA<br>2020 E WILLIAM ST<br>CARSON CITY NV 89701-2<br>LIENHOLDER RELEASE INTER   | 701<br>EST IN THE V  |   | SCRIBED ON T   | HIS TITLE IS   | HEREBY RE  | LEASED:  |
| TITLEMAX OF NEVADA<br>2020 E WILLIAM ST<br>CARSON CITY NV 89701-2<br>LIENHOLDER RELEASE INTER   | 701<br>EST IN THE V  |   | SCRIBED ON T   | THIS TITLE IS  | HEREBY RE  | LEASED:  |
| TITLEMAX OF NEVADA<br>2020 E WILLIAM ST<br>CARSON CITY NV 89701-2<br>LIENHOLDER RELEASE - INTERI  | 701<br>EST IN THE V<br>SENT  |   | SCRIBED ON T   | THIS TITLE IS  | HEREBY RE  | LEASED:  |
| TITLEMAX OF NEVADA<br>2020 E WILLIAM ST<br>CARSON CITY NV 89701-2<br>LIENHOLDER RELEASE INTER   | 701<br>EST IN THE V<br>SENT  |   | SCRIBED ON T   | THIS TITLE IS  | HEREBY RE  | LEASED:  |
| TITLEMAX OF NEVADA 2020 E WILLIAM ST CARSON CITY NV 89701-2 LIENHOLDER RELEASE INTERI SIGNATURE OF AUTHORIZED AN PRINTED NAME OF AGENT AND  | 701<br>EST IN THE V<br>SENT<br>COMPANY   | DATE  | IN CONNECTION W  | TH. THE TRANSFE  |  |  |
| TITLEMAX OF NEVADA 2020 E WILLIAM ST CARSON CITY NV 89701-2 IENHOLDER RELEASE INTER SIGNATURE OF AUTHORIZED AV PRINTED NAME OF AGENT AND  | 701 EST IN THE V SENT COMPANY  | DATE  | IN CONNECTION WITH MARKET MARK | THE TRANSFE  |  |  |
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| TITLEMAX OF NEVADA<br>2020 E WILLIAM ST<br>CARSON CITY NV 89701-2<br>LIENHOLDER RELEASE - INTERI  | 701 EST IN THE V SENT COMPANY  | DATE  | IN CONNECTION WIND/OR IMPRISONME<br>d to the following buye<br>Nevada Driver's Lice  | TH THE TRANSFE   | R OF OWNERS  | HIP. FAILURE TO                                    |
| TITLEMAX OF NEVADA 2020 E WILLIAM ST CARSON CITY NV 89701-2 LIENHOLDER RELEASE INTER SIGNATURE OF AUTHORIZED AV PRINTED NAME OF AGENT: AND LEDERAL AND STATE LAW REQUIRES TO COMPLETE OR PROVIDING A FALSE STAT The undersigned hereby certifies the vehicle des  | 701 EST IN THE V SENT COMPANY  | DATE  | IN CONNECTION WIT ND/OR IMPRISONME d to the following buyer  | TH THE TRANSFE   | R OF OWNERS  | HIP. FAILURE TO                                    |
| TITLEMAX OF NEVADA 2020 E WILLIAM ST CARSON CITY NV 89701-2 LIENHOLDER RELEASE INTERIORIZED AND SIGNATURE OF AUTHORIZED AND PRINTED NAME OF AGENT AND FEDERAL AND STATE LAW REQUIRES TO COMPLETE OR PROVIDING A FALSE STATTHE Undersigned bereby certifies the vehicle desorption of Buyer  Printed Full Legal Name of Buyer  | 701 EST IN THE V GENT COMPANY AT YOU STATE 1 EMENT MAY RESI  | DATE THE MILEAGE I JLT IN FINES A s been transferre   | IN CONNECTION WIND/OR IMPRISONME<br>d to the following buye<br>Nevada Driver's Lice<br>Nevada Driver's Lice  | TH. THE TRANSFEENT.  (S):  ense Number or Idense Number o | R OF OWNERS  | HIP. FAILURE TO                                    |
| TITLEMAX OF NEVADA 2020 E WILLIAM ST CARSON CITY NV 89.701-2 LIENHOLDER RELEASE INTERIORIZED AND SIGNATURE OF AUTHORIZED AND PRINTED NAME OF AGENIT AND FEDERAL AND STATE LAW REQUIRES TO COMPLETE OR PROVIDING A FALSE STAT The undersigned hereby certifies the vehicle des Printed Full Legal Name of Buyer  Printed Full Legal Name of Buyer  Address ("certify to the best of my knowledge the oc  | 701 EST IN THE V GENT COMPANY AT YOU STATE 1 EMENT MAY RESI  | DATE THE MILEAGE I JULT IN FINES A s been transferre  City the actual miles The mileage at the                        | IN CONNECTION WIT ND/OR IMPRISONME do to the following buyer.  Nevada Driver's Liconary Nevada Driver's Liconary age of the vehicle unated is in excess of its reading is not the actual.  | TH THE TRANSFE ENT.  or(s):  State  liess one of the foll  mechanical limits.  at mileage. WARNING   | R OF OWNERS entification Number  | HIP. FAILURE TO Der OR Der OR Der                  |
| TITLEMAX OF NEVADA 2020 E WILLIAM ST CARSON CITY NV 89.701-2 LIENHOLDER RELEASE INTERIORIZED AND SIGNATURE OF AUTHORIZED AND PRINTED NAME OF AGENIT AND FEDERAL AND STATE LAW REQUIRES TO COMPLETE OR PROVIDING A FALSE STAT The undersigned hereby certifies the vehicle des Printed Full Legal Name of Buyer  Printed Full Legal Name of Buyer  Address ("certify to the best of my knowledge the oc  | 701 EST IN THE V SENT COMPANY LAT YOU STATE TEMENT MAY RESIGNED In this title has been been reading is no  | DATE THE MILEAGE I JULT IN FINES A s been transferre  City the actual miles The mileage at the                        | IN CONNECTION WIT<br>IND/OR IMPRISONME<br>d to the following buye<br>Nevada Driver's Lice<br>Nevada Driver's Lice<br>Nevada Driver's Lice<br>age of the vehicle un   | TH THE TRANSFE ENT.  or(s):  State  liess one of the foll  mechanical limits.  at mileage. WARNING   | R OF OWNERS entification Number  | HIP. FAILURE TO Der OR Der OR Der                  |
| TITLEMAX OF NEVADA 2020 E WILLIAM ST CARSON CITY NV 89701-2 LIENHOLDER RELEASE INTER SIGNATURE OF AUTHORIZED AN PRINTED NAME OF AGENT AND FEDERAL AND STATE LAW REQUIRES TO COMPLETE OR PROVIDING A FALSE STAT The undersigned hereby certifies the vehicle des Printed Full Legal Name of Buyer  Printed Full Legal Name of Buyer  Address I certify to the best of my knowledge the ocupations of Setter(s)/Agent/Dealership  | 701 EST IN THE V GENT COMPANY LAT YOU STATE TEMENT MAY RESIGNED IN THIS THE HAS  | DATE THE MILEAGE JLT IN FINES As been transferre  City the actual miles The mileage sta The odometer in Exempt - Mode | IN CONNECTION WIND/OR IMPRISONME do the following buyer.  Nevada Driver's License of the vehicle unated is in excess of its reading is not the actual if year over 9 years old.  | TH THE TRANSFE   | entification Number Stratement St | HIP. FAILURE TO Der OR Der OR Schecked. SCREPANCY. |
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# STACE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

# CERTIFICATE OF TIME

16232

MODEL **VEHICLE BODY** TITLE NUMBER YEAR MAKE T4W NV003715063 3GNEK12ZX5G250289 2005 CHEV AVALANCHE ... FUEL TYPE SALES TAX PD EMPTY WT **GROSS WT GVWR** ODOMETER MILES DATE ISSUED 72760 ODOMETER BRAND 8499 12/08/2009 VEHICLE COLOR **BRANDS** ACTUAL MILES OWNER(S) NAME AND ADDRESS DIAMOND MICHAEL ALAN 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 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 AND Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Number Printed Full Legal Name of Buyer City 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 che The mileage stated is in excess of its mechanical limits **ODOMETER READING** Printed Name of Seller(s)/Agent/Dealership Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent. 

Dealer's License Number Printed Full Legal Name of Buyer Signature of Buyer ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN. CONTROL NO. 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)

Telephone: 775-883-1252

Contact: Scott Duns

Fax:

E-Mail: Scott.Duns@Titlemax.com

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 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

Wholesale Black Book values as of 10/10/2014

| Start Andrews Address of the State of | 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      | <del>0</del> هـر |
| 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

Rough Average X-CL Clean

APP 003218 ROA 001624 10/10/2014

|         | X-CL  | Çlean            | 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 ( | \$15,65 <u>0</u> | \$12,675 | \$9,700 |

| Residual Black  | . m         | 5       | 40/40/2047 |
|-----------------|-------------|---------|------------|
| Pecialisi Hisch | HOOK VAIDES | i as bi | 10/10/2014 |
| Licainna piecu  |             |         | ,,         |

| and the second | 12 Month | 24 Month | 30 Month | 36 Month | 42 Month | 48 Month | 60 Month | End Of Term |
|----------------|----------|----------|----------|----------|----------|----------|----------|-------------|
| Base           | N/A         |
| Options        | , \$0    | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | N/A         |
| Mileage        | N/A         |
| Total          | N/A         |

| Riack | Rook | Add/Deducts |
|-------|------|-------------|
| DICK  |      | VOC NEGRICO |

Heated Lthr Seat Pkg +700

Power Sunroof +200

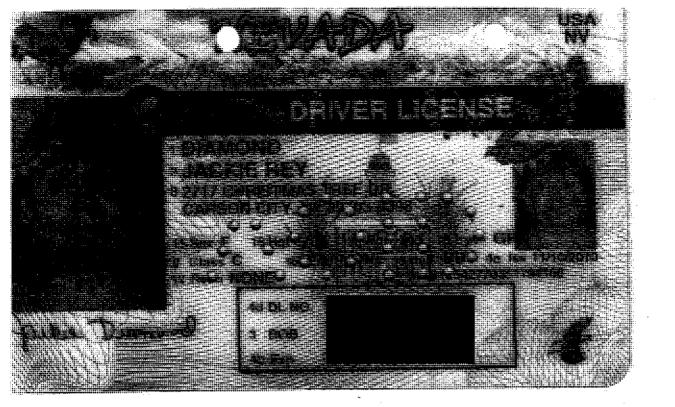
| Ability to Pay Summa                     | ery            |
|--|----------------|
| Loan Number                              |                |
| Customer Name                            | Jackie Diamond |
| Is Customer a Covered Borrower           | No.            |
| Requested Loan Amount                    | 58,000.00      |
| 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              | 0.60           |
| Rate Match/Rate for Other TitleMax Loan  | 7.99%          |
| Add-On to Current Loan or Multi-Car      | and the second |
| Residual Monthly Income                  | \$3,500.00     |

| - F. C. |          | UR all and a second |
|---|----------|---------------------|
| Tier  |          | , Kate              |
| 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%              |

| Income Based - Max. Loan Amount Inc. Title Fee  | \$<br>10,02   |
|---|---------------|
| Vehicle Value - Max. Loan Amount Inc. Title Fee | \$<br>8,04    |
| Interest Rate                                   | 7.99          |
| Max Cash to Customer Amount                     | 8,020.0       |
| Actual Cash to Customer Amount                  | \$<br>8,000.0 |
| Title Fee Amount                                | \$<br>2       |
| Total Loan Amount                               | \$<br>8,02    |
| Amortized Loan Payment                          | \$1,539.8     |
| Total Payback Amount                            | \$10,779.2    |
| Minimum Payment to Extend                       | \$640.8       |
| Grace Period Plan # of Months (0% Interest)     |               |
| Grace Period Plan Payment (0%)                  | \$1,145.7     |

7.99%

NV 210 Day Multi-Car



# Cash Advance Snaps 10t 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                | e Type                    |         | Coll. Value        | Advanced                | Fees.              | Paid                   | Amt. Due          | EXT's |
|--|------------------------------|---------------------------|---------|--------------------|-------------------------|--------------------|------------------------|-------------------|-------|
| 14069-0129835 10/10/2014<br>Transaction # Type | Diamond, Jack<br>Trans. Date | tie Rey A<br>New Due Date | Pro? Re | \$10,779.27<br>•⁄? | \$8,020.00<br>Principal | \$1,990.97<br>Fees | \$6,670.00<br>Amt Paid | \$3,340.97<br>Due | O     |
| 14069-0129835-1 NEL                            | 10/10/2014 5:                |                           | Χ ~     | Andrew States      | \$8,020.00              | \$0.00             | \$0.00                 | \$8,020.00        |       |
| 14069-0129835-2 PMT                            | 10/24/2014 1                 | 12/9/2014                 | Х -     |                    | (\$3,700.96)            | \$299.04           | \$4,000.00             | (\$3,700.96)      |       |
| 14069-0129835-3 FEE                            | 11/9/2014                    |                           | Χ -     |                    | \$0.00                  | \$184.05           | \$0.00                 | \$184.05          |       |
| 14069-0129835-4 LOG                            | 12/8/2014 11:                |                           | Х -     |                    | \$0.00                  | \$0.00             | \$0.00                 | \$0.00            |       |
| 14069-0129835-5 PMT                            | 12/9/2014 5:0                | 1/8/2015                  | Χ -     |                    | \$0.00                  | \$345.09           | \$400.00               | (\$54.91)         |       |
| 14069-0129835-6 PMT                            | 1/8/2015 4:03                | 2/7/2015                  | Х -     |                    | (\$925.77)              | \$345.09           | \$1,400.00             | (\$1,054.91)      |       |
| 14069-0129835-7 LOG                            | 2/6/2015 10:1                |                           | Х -     |                    | \$0.00                  | \$0.00             | \$0.00                 | \$0.00            |       |
| 14069-0129835-8 PMT                            | 2/7/2015 11:0                | 3/9/2015                  | Х -     |                    | (\$28.88)               | \$271.12           | \$300.00               | (\$28.88)         |       |
| 14069-0129835-9 FEE                            | 3/9/2015 6:51                |                           | Х -     |                    | \$0.00                  | \$268.81           | \$0.00                 | \$268.81          |       |
| 14069-0129835-10 LOG                           | 3/10/2015 9:5                |                           | Х -     |                    | \$0.00                  | \$0.00             | \$0.00                 | \$0.00            |       |
| 14069-0129835-11 PMT                           | 3/11/2015 4:4                | 4/8/2015                  | Χ -     |                    | \$0.00                  | \$17.92            | \$270.00               | (\$252.08)        |       |
| 14069-0129835-12 FEE                           | 4/8/2015 7:13                |                           | Х -     |                    | \$0.00                  | \$250.89           | \$0.00                 | \$250.89          |       |
| 14069-0129835-13 LOG                           | 4/9/2015 10:2                |                           | - Х -   |                    | \$0.00                  | \$0.00             | \$0.00                 | \$0.00            |       |
| 14069-0129835-14 PMT                           | 4/9/2015 3:51                | 5/8/2015                  | Х -     |                    | (\$23.42)               | \$8.96             | \$300.00               | (\$291.04)        |       |
| 14069-0129835 Totals:                          | 1                            |                           |         |                    | \$3,340.97              | \$1,990.97         | \$6,670.00             | \$3,340.97        | 0     |
| 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                      | VIEW WORKS            | HEET   |  |                        |                         |
|---|--|---|-----------------------|--|--|------------------------|-------------------------|
| Licensee Name &   | IME & DAY OF NEXTADA THE CHAPT I   | T ENG A   |                       | -  | Exa  | Exam Start             |                         |
| DBA: III LEMAN  | JE NEVADA INC. DBA 11.   | LEMAX   |                       | -  |  | Date: 5/4/2015         | 5                       |
| Licensee Address: 2020 E WILLIAMS ST. CARSON CITY NV  | IAMS ST. CARSON CITY I   | VV 89701  |                       |  | Exat   | Exam as of: 5/4/2015   | \$                      |
| Borrower Name &   |  |   | •                     |  |  |                        |                         |
| Address: Ivell Jasso - 4.   | Address: Inell Jasso - 4 Arizona Circle, Dayton, NV 89/01  | 89/01   |                       | 4  |  | Examiner: Dean Ventura | entura                  |
| Account Number Origination Date   | Date Amount of Loan  | Maturity Date                                   | Finance<br>Charge     | Total Number of<br>Payments  | Payment<br>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           | E Purpose  | Purpose of loan: Cash  | ·                      |                         |
| Is the loan secured? YES If   | If so, what is the collateral? 2008 Dodge Ram 1500   | 8 Dodge Ram 1500                                |                       | H  | If secured by a vehicle title, is it filed and perfected?            | e title, is it filed   | and perfected? YES      |
| What is the borrower's expected gross monthly income?   | nonthly income? \$3,660  | Was the borrower's income verified?             | s income verified?    | YES Paystub  | ☐ Affidavit  | ☑ Other:               |                         |
| (Applies to Deferred Deposit Only) NRS 604A.425/[a)   | y) Does the deferred deposit   |   | of the customer's e   | loan exceed 25% of the customer's expected gross monthly income?   | 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?   | of the D/D Loan not                             | exceed 35 days?       |  |  | N/A                    |                         |
| (Applies to High-Interest Loans Only) NRS 604A.425(1b)  | nly) Does the monthly payment  |   | 5% of the borrow      | amount exceed 25% of the borrower's expected gross monthly income? | nthly income?  | N/A                    |                         |
| (Applies High-Int Loans) NRS 604A.408(1)  | Does the original term of  | of the HIL not exceed 35 days?                  | 135 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?                  | ne fair market value of                         | f the vehicle secur   | ing the loan?  | NO Fair  | 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?   | le Ioan exceed 30 day                           | s? N/A                |  |  |                        |                         |
| (Applies to Title Loans Only)  NRS 604.445(2)   | Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? | for more than six add                           | ditional periods, $p$ | ursuant 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 6044.410 (2d)?  | e the right of the customer to RI  | ESCIND the loan, pur                            | suant to NRS 604      | 4.410 (2d)?  | YES  |                        |                         |
| Does the written loan agreement disclose the right of the customer to PRE-  | e the right of the customer to PF  | RE-PAY the loan, pursuant to NRS 604A.410 (2e)? | suant to NRS 604,     | 1.410 (2e)?  | YES  |                        |                         |
| the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 6044.410 (2f)? | a disclosure regarding the oppo  | ortunity to enter into a                        | REPAYMENT p           | lan if the customer dei  | aults, pursuant to   | NRS 604A.410 (2        | $\hat{g}$ YES           |
| Compa collection account?   | NO Has the loan been extended or renewed?  | ded or renewed?                                 | N/A How               | How many times? 0  | Extensions: Title-6 add'l periods;<br>D/D & High Int Loans - 90 days |                        | Are receipts filed? YES |
| 32<br>001   | VIOLATION  | VIOLATIONS/ TECHNICAL EX                        | CEPTIONS/ O'          | EXCEPTIONS/ OTHER COMMENTS   |  |                        |                         |
| (O) Active  |  | -   |                       |  |  |                        |                         |
| 400   |  |   |                       |  |  |                        |                         |
|   |  |   |                       |  |  |                        |                         |
| -   |  |   |                       |  |  |                        |                         |

## Title Loan Agreement

Date: 9/8/2014

1D7HU18288J106047

VEHICLE MAKE

Dodge

VEHICLE YEAR

2008

Number: 14069-0125201 **Customer & Co-Customer Information** ACCOUNT NUMBER: 14069-0125201 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Neil Jasso DRIVERS LIC ISTATE ID. NO SSN CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC/STATE ID. NO. STREET ADDRESS CO-CUSTOMER STREET ADDRESS 4 Arizona Circle City STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE Dayton 89701 HOME PHONE DATE OF BIRTH CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH Motor Vehicle & Licensee LICENSEE'S HOURS OF OPERATION: Information Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax (775)883-1252 LICENSEE STREET ADDRESS LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE 2020 E Williams Street Carson City 89701 VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE

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

COLOR

Blue

531VBC

**VEHICLE MODEL** 

Ram 1500

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

The cost of your credit as a yearly rate.

# FINANCE CHARGE

The dollar amount the credit will cost you.

#### **Amount Financed**

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

# **Total of Payments**

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

97.2129 %

\$3,440,47

\$10,000.00

\$13,440,47

| our payment schedule will be:<br>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:

Prepayment:

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

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

\$10,000.00 Itemization of Amount Financed of \$9,980.00 1. Amount given to you directly: \$0.00 2. Amount paid on your account: \$20.00 3. Amount paid to public officials: \$0.00 4. Amount paid to \_\_\_\_\_ on your behalf:

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

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

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

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

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

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

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

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

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

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

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

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

| TitleMax of Nevada, Ing d/b/aTitleMax | 9/0/14                    | 9-2-14 |
|---------------------------------------|---------------------------|--------|
| Customer's Signature                  | Date Its Authorized Agent | Date   |
| Co-Customer's Signature               | Date                      |        |

Customer Recipt/Repayment Plan Recipt (210 day loan) NAME AND ADDRESS OF THE LICENSEF. PAYMENT MADE ON BEHALF OF OR BY-Tm Carson City #1 Neil Jasso 2020 E Williams Street Carson City, NV 89701 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 14069-0125201 09/22/2014 04:02:52 PM 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. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$3.900.00 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. 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

| Accou | nt paid in | full by | rescission. |
|-------|------------|---------|-------------|
|-------|------------|---------|-------------|

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 Recei (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Neil Jasso Tm Carson City #1 2020 E Williams Street Carson City, NV 89701 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 09/29/2014 03:49:50 PM 14069-0125201 I OAN AGREEMENT DATE: 9/8/2014 5:15:00 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Scott Duns \$1.820.00 TODAY'S PAYMENT ITEMIZATION \$1,699.32 PRINCIPAL PAID: \$120.68 INTEREST PAID: \$0.00 **CHARGES PAID:** \$0.00 **FEES PAID:** \$1,820.00 TOTAL AMOUNT PAID TODAY: **\$4,773.55** BALANCE DUE ON LOAN: **NEXT SCHEDULED DUE DATE:** 11/7/2014 Account paid in full.

| П | Account | paid | in fui | l by | rescission. |
|---|---------|------|--------|------|-------------|
|---|---------|------|--------|------|-------------|

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

Repayment Plan Agreement. 

Grace Period Plan Agreement.

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

| Customer Recurp   | vkepaymen                      | it Plan Rece It (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:<br>Neil Jasso   |
| LOAN AGREEMENT IDENTIFICATION NO.<br>14069-0125201  |                                | DATE/TIME OF RECEIPT OF PAYMENT:<br>11/07/2014 05:12:53 PM   |
| LOAN AGREEMENT DATE:<br>9/8/2014 5:15:00 PM   |                                |  |
| If you have multiple loans, this payment was loan number identified above.  | applied to the                 |  |
| AMOUNT PAID:<br>\$382.00  | AGENT RECEIVI<br>Samantha Krub |  |
| TODAY'S PAYMENT ITEMIZATION   |                                | · · · · · · · · · · · · · · · · · · ·  |
| PRINCIPAL PAID:   | \$0.00                         | <del></del>  |
| INTEREST PAID:  | \$382.00                       |  |
| CHARGES PAID:   | \$0.00                         | ·<br>· <del></del>   |
| FEES PAID:  | \$0.00                         |  |
| TOTAL AMOUNT PAID TODAY:  | \$382.00                       | ·  |
| BALANCE DUE ON LOAN:  | \$4,887.38                     | ·<br>  |
| NEXT SCHEDULED DUE DATE:  | 12/7/2014                      |  |
| Vehicle's Title to you.  ☐ Repayment Plan Agreement.  ☐ Grace Period Plan Agreement.  Acknowledgments. By signing below, you as | cknowledge that the            | you acknowledge that upon repayment in full, we returned the e payment information noted above is accurate. You further dispersive Identification Statement is still accurate. |
| N/1 1   | A/                             | ·////  |

| Customer Rec p   | vkepaymer                              | it Pian Rece t (210 day loan)                                |
|--|--|--|
| NAME AND ADDRESS OF THE LICENSEE                               |  | PAYMENT MADE ON BEHALF OF OR BY:                             |
| Tm Carson City #1  |  | Neil Jasso   |
| 2020 E Williams Street   | •                                      | ·  |
| Carson City, NV 89701  |  |  |
| LOAN AGREEMENT IDENTIFICATION NO                               | ······································ | DATE/TIME OF RECEIPT OF PAYMENT:                             |
| 14069-0125201  |  | 12/05/2014 04:51:45 PM                                       |
|  |  |  |
| LOAN AGREEMENT DATE:<br>9/8/2014 5:15:00 PM                    |  |  |
| If you have multiple loans, this payment was                   | applied to the                         |  |
| loan number identified above.                                  |  |  |
| AMOUNT PAID:   | AGENT RECEIVI                          | NG PAYMENT:  |
| \$382.00   | Henry Hasbun                           |  |
| TODAVIO DAVISENT ITEMIZATION                                   |  |  |
| TODAY'S PAYMENT ITEMIZATION                                    |  |  |
| PRINCIPAL PAID:  | \$0.00                                 |  |
|  |  |  |
| INTEREST PAID:   | \$382.00                               |  |
| CHARGES PAID:  | \$0.00                                 |  |
|  |  |  |
| FEES PAID:   | \$0.00                                 |  |
| TOTAL ANGLISH BAID TODAY                                       | 4000.00                                |  |
| TOTAL AMOUNT PAID TODAY:                                       | \$382.00                               |  |
| BALANCE DUE ON LOAN:   | \$4,861.36                             | <u>.                                    </u>                 |
| NEXT SCHEDULED DUE DATE:                                       | 1/6/2015                               | ` <u></u>  |
|  |  |  |
| Account paid in full by rescission.                            | •                                      |  |
| Account paid in full.  |  |  |
| Title Returned Upon Payment in Full<br>Vehicle's Title to you. | L By signing below,                    | you acknowledge that upon repayment in full, we returned the |
| Repayment Plan Agreement.                                      |  |  |
| - topay  |  |  |
| Grace Period Plan Agreement.                                   |  |  |

Signature

Printed Name

Customer Reeipt/Repayment Plan Reeipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Carson City #1 Neil Jasso 2020 E Williams Street Carson City, NV 89701 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 14069-0125201 01/16/2015 03:57:49 PM 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. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$382.00 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 Venicle'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

Printed Name

Signature

| payment Plan Receipt (210 day loan)   |  |  |
|---|--|--|
| PAYMENT MADE ON BEHALF OF OR BY: Neil Jasso   |  |  |
| DATE/TIME OF RECEIPT OF PAYMENT:<br>01/30/2015 04:54:51 PM  |  |  |
|   |  |  |
| ed to the   |  |  |
| AGENT RECEIVING PAYMENT: Amanda Senn  |  |  |
|   |  |  |
| \$82,22   |  |  |
| \$417.78  |  |  |
| \$0.00  |  |  |
| \$0.00  |  |  |
| \$500.00  |  |  |
| \$4,691.33  |  |  |
| 3/7/2015  |  |  |
| signing below, you acknowledge that upon repayment in full, we returned the owledge that the payment information noted above is accurate. You further on the Covered Borrower Identification Statement is still accurate. |  |  |
|   |  |  |

| Customer Receipt   | ⊭Repaymen   | t Plan Receipt (210 day loan)  |
|--|---|--|
| NAME AND ADDRESS OF THE LICENSEE:<br>Tm Carson City #1<br>2020 E Williams Street<br>Carson City, NV 89701  |   | PAYMENT MADE ON BEHALF OF OR BY:<br>Neil Jasso   |
| LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201  | ,   | DATE/TIME OF RECEIPT OF PAYMENT:<br>03/06/2015 04:20:18 PM   |
| LOAN AGREEMENT DATE:<br>9/8/2014 5:15:00 PM  |   |  |
| If you have multiple loans, this payment was loan number identified above.   | applied to the                                      |  |
| AMOUNT PAID:<br>\$384.00   | AGENT RECEIVI<br>Scott Duns                         | NG PAYMENT:  |
| 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  | <u> </u>   |
| <ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full.</li> </ul>   | II. By signing below,                               | you acknowledge that upon repayment in full, we returned the   |
| Vehicle's Title to you.  Repayment Plan Agreement.   |   |  |
| ☐ Grace Period Plan Agreement.   |   |  |
| Acknowledgments. By signing below, your represent that the information previously propriete plane  Printed plane  Associated by the property of the printed plane are property of the plane and the printed plane are printed plane. | acknowledge that the vided on the Covered Signature | ne payment information noted above is accurate. You further add Borrower Identification Statement is still accurate. |

No. 14069-0125201

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

Date: 3/6/2015

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

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

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

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

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

Its Employee Signature

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 Receip Cxtension & Receipt/Rep Cment Plan Receipt

| NAME AND ADDRESS OF THE LICENSEE:<br>TitleMax of Nevada, Inc. d/b/a TitleMax<br>2020 E Williams Street                    |   |                     | PAYMENT MADE ON BEHALF OF OR BY:<br>Neil Jasso |  |
|---|---|---------------------|--|--|
|   |   |                     | 4 Arizona Circle                               |  |
| Carson City, NV 89701   |   | Dayton, NV 89701    |  |  |
|   | LOAN AGREEMENT IDENTIFICATION NO. 14069-0125201 |                     | DATE/TIME OF RECEIPT OF PAYMENT:               |  |
| LOAN AGREEMENT DATE: 09/08/2014 If you have multiple loans, this payment was applied to the loan number identified above. |   | 04/06/2015 15:59:23 |  |  |
| AMOUNT PAID: AGENT RECEIV   |   | NG PAYMENT:         |  |  |
|   |   | Scott Duns (56      | 57)  |  |
|   |   |                     |  |  |

| TODAY'S PAYMENT ITE      | MIZATION  | NEXT PAYMENT INFO      | PRMATION           |
|--------------------------|-----------|------------------------|--------------------|
| PRINCIPAL PAID:          | \$320.00_ | PRINCIPAL:             | \$ 670.19          |
| INTEREST PAID:           | \$0.00    | INTEREST:              | \$0.00_            |
| CHARGES PAID:            | \$0.00_   | FEES:                  | \$0.00_            |
|                          |           | CHARGES:               | \$0.00_            |
| FEES PAID:               | \$0.00_   | BALANCE DUE ON LOAN:   | \$4371.33          |
| TOTAL AMOUNT PAID TODAY: | \$320.00_ | REPAYMENT PLAN MINIMUM | \$670.19           |
|                          |           | NEXT SCHEDULED DUE DAT | E: <u>4/5/2015</u> |

□ Account paid in full by rescission

☐ Account paid in full

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

Repayment Plan Agreement

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

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

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

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

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

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

Printed Name

ture

003238

Customer Receip Extension & Receipt/Rep ment Plan Receipt

| NAME AND ADDRESS OF THE LICENSEE:<br>TitleMax of Nevada, Inc. d/b/a TitleMax  |   | PAYMENT MADE ON BEHALF OF OR BY:<br>Neil Jasso |   |
|---|---|--|---|
| 2020 E Williams Street Carson City, NV 89701  |   | 4 Arizona Circle Dayton, NV 89701              |   |
| LOAN AGREEMENT IDENTIFICATION NO.<br>14069-0125201  |   | DATE/TIME OF RECEIPT OF PAYMENT:               |   |
| LOAN AGREEMENT DATE: 09/08/2014 If you have multiple loans, this payment was applied to the loan number identified above. |   | 04/17/2015 16:02:28                            | ٠ |
| AMOUNT PAID: \$350.19   | AGENT RECEIVING PAYMENT: Scott Duns (567) |  |   |

| TODAY'S PAYMENT ITE      | MIZATION         | NEXT PAYMENT INFO       | DRMATION           |
|--------------------------|------------------|-------------------------|--------------------|
| PRINCIPAL PAID:          | \$ 350.19        | PRINCIPAL:              | \$670.19_          |
| INTEREST PAID:           | \$0.00_          | Interest:               | \$0.00_            |
| Charges Paid:            | \$0.00           | FEES:                   | \$0.00_            |
|                          |                  | CHARGES:                | \$0.00_            |
| FEES PAID:               | \$0.00_          | BALANCE DUE ON LOAN:    | \$4021.14          |
| TOTAL AMOUNT PAID TODAY: | \$ <u>350.19</u> | REPAYMENT PLAN MINIMUM  | \$670.19           |
|                          |                  | NEXT SCHEDULED DUE DATE | E: <u>5/5/2015</u> |

Account paid in full by rescission

Account paid in full
Title Returned Upon

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

Repayment Plan Agreement

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

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

Loan Agreement Disclosures. BECAUSE THIS IS ONLY AN EXTENSION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE 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

Signature

ROA/00/1645

#### 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 are sold to entered into a Title Loan Agreement on 09/08/2014 ("Loan Agreement.")

Under the Title Loan Agreement of the Title Loan Agreement, we do not charge you any additionally provided for in the Title Loan Agreement, we do not charge you any additionally provided for in the Title Loan Agreement.

NOW THEREFORE, in control of the payments deferment in this written and signed Grace Period Payments September 1.

Grace Period Payments Determent, in the Title Load Agreement and peed to make your scheduled payments in the amounts and on the dates set from the Lending Disclosures at the address indicated above, or at such other address set forth below in the Grace Period Payments Determent Schedule. Therefore, you agree to the amended and deferred payments and period set the Lending Disclosures at the address indicated above, or at have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferred to the amended and deferred payments and period set to the amended and deferred payments and period set to the amended and deferred payments 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 Penod Payments Deferment Agreement: |                   |                            |

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

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

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

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

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