- You acknowledge and agree that by enterit 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 of 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 derhands 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 hon-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800),80 Docket 74335 Document 2018 14959

been prepaid, paid or disch	s and assigns, and relate narged through bankrupto	ifits you, your respective heil d third parties. The Arbitration by. The Arbitration Provision s Il force and effect unless you	n Provision continues in uni for survives any termination, amen	ce and effect, even if your dment, expiration or perfo	obligations have
subject to this Arbitration R	Provision, then you must ax. Attn: Legal Dept. P.	out of this Arbitration Provision notify us in writing within sixt O. Box 8323, Savannah, GA sh to opt out of the Arbitration	y (60) calendar days of the loa 31412. Your written notice	an date at the following at must include your name,	Idress: TitleMax o address, Account
acknowledge that it was fi into this Loan Agreement relief under any chapter of Vehicle. You agree that employment. You ackno	led in before you did so a is accurate. You warrant f the United States Bank you have the ability to wledge that the loan di	ins a binding Waiver of Jury and that you received a complethat you are not a debtor uncruptcy Code. You agree that prepay this Loan Agreements not require a balloon purpose not require a balloon purpose.	eted copy of it. You agree that ler any proceeding in bankrup the amount of the loan does in int, based upon your current ayment of any kind. You fu	t the information you provi toy and have no intention not exceed the fair market int and expected income inther acknowledge that	to file a petition for value of the Moto obligations, an
THIS DOCUMENT IS SUB ASSOCIATION, AS COLI	JECT TO A SECURITY I ATERAL AGENT.	NTEREST IN FAVOR OF, AN	ID PLEDGED AS COLLATER	AL TO, WELLS FARGO BA	NK, NATIONAL
TitleMax of Nevada, Inc. of Customer's Signature	b/aTifleMax	Date	Elle Multipolitis Authorized Agent	B 3	(5/15) Pate
Co-Customer's Signature		Date			
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GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

-10-15 Date:

Account Number: 10669-0154453

Customer Name: Canetia Woods

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

Address:

2550 S. Eastern Ave. Las Vegas, NV 89109

1315 Morgan Ave Las Vegas, NV 89106

Vehicle Information: 2000 Dodge Ram 1500 3B7HC13Z0YG130619

Co-Borrowel Name:

Address:

Definitions and Terms. In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it, "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a TitleMax, a title loan services provider lidensed 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 03/05/2015 ("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 aniounts 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 Penod Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Penod 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	\$319.80	4/4/2015
2	\$319.80	5/4/2015
3	\$319.80	6/3/2015
4	\$319.80	7/3/2015
5	\$319.80	8/2/2015
6	\$319.80	9/1/2015
7	\$319.80	10/1/2015
8	\$285.71	10/31/2015
9	\$285.71	11/30/2015
10	\$285.71	12/30/2015
11	\$285.71	1/29/2016
12	\$285.71	2/28/2016
13	\$285.71	3/29/2016
14	\$285.74	4/28/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$4,238.60	

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

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Cancellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you 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 satisfactorly 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 feels, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (1) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% 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 Playment Schedule has changed, you acknowledge that the new Payment Schedule provided for in this Grace Period Payments Defeiment 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 Glace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.

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

Customer's Signati	AUU (9-10-/5 Date	LICENSEE: TitleMax of Never Licensee: TitleMax of Never Licensee: TitleMax of Never Licensee: Li	w 4	x -10 -15 ate
Co-Borrower's Sign	ature	Date			

E OF NEVAD DEPARTMENT OF MOTOR VEHICLES CERTIFICATE OF TITLE

3B7HC13Z0YG130619

YEAR 2000 MAKE

MODEL RAM 1500 O VEHICLE BODY

TITLE NUMBER

DATE ISSUED

ODOMETER MILES

DODG FUEL TYPE SALES TAX PD

T4C EMPTY WT

NV007603565 GROSS WT **GVWR**

03/05/2015 VEHICLE COLOR

ODOMETER BRAND

EXEMPT

4648 BRANDS

6001

OWNER(S) NAME AND ADDRESS

WOODS CANETIA RAYSHUN 1915 SIMMONS ST APT 1015 LAS VEGAS NV 89106-1550

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX 2550 S EASTERN AVE LAS VEGAS NV 89109

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

SIGNATURE OF AUTHORIZED AGENT.

PRINTED NAME OF AGENT AND COMPANY



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

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Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

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

The inlicage stated is in excess of its mechanical limits.

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

Exempt - Model year over 9 years old.

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.

Dealer's License Number

Signature of Buyer

ODOMETER READING

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

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buyer

CONTROL NO.

2446.0445

	·		Affidavi	t		1	
STATE OF NEVADA				<i>t</i> *			
COUNTY OF Clark		1152				.	
Title Loan Agreemen Date: 3-5-2015	No.: 10669- UIDY	H02				:	
Customer Name: Canadress: 1315 Mo	netia R. Woods rgan St			Licensee Name: T Address:	itleMax of Nevada,	Inc. d/b/a	itle Max
Las Vega	s, NV 89106	1.		2550 S. Eas	tem Ave		
Co-Borrower Name Address:				Las Vegas, I	VV 89169		
Vehicle Information	WDT. 287801270	V(2130610					
License Plate State a	nd No: 358-WJX	Color: Red	Year:2000	Make: Dodge	Model: Ram 150	0	
In this Affidavit ("Licensee", "we", "uregistered, licensed, 2nd Street, Suite 3, vehicle identified about identifies the legal over	Affidavit"), the wor s" and "our" mean nd operating in acc Carson City, Nevad ve. The word "Title ner of a vehicle or a	ds "affiant," cus TitleMax of Nev ordance with Ne a 89701-4758, P "means a certific my similar docum	tomer," "you" vada, Inc. d/b/ vada law and thone: (775) 6 cate of title or ment issued pur	and "your" mean a Title Max regulated by the N 84-1830,Fax: (775) ownership issued p rsuant to the laws of	the customer who , a provievada Financial Ins) 684-1845. The sursuant to the laws of f another jurisdiction	has signed der of title titutions D ord "Vehi of the State	it. The word loan service ivision, 406 I cle" means th of Nevada the
Pursuant to N.R.S. 60 your application infor	4A.450-1, we have mation regarding cu	evaluated the Vel urrent and expecte	nicle's fair ma ed income, obl	rket value. Pursuan igations and employ	t to N.R.S. 604A.45 ment.	0-2, we ha	ve reviewed
Pursuant to N.R.S. 60 true and correct infor customer has the abil	nation concerning	the customer's inc	s an affidavit v come, obligati	which states: (a) The ons, employment an	e customer has prov id ownership of the v	ided the lid vehicle; and	ensee with l (b) The
The undersigned, Car	etia R. Woods	being first duly s	worn, states as	s follows:			
1. You have the vehi	provided us with trele; and	ue and correct inf	formation cond	cerning your income	e, obligations, emplo	yment and	ownership of
2. You have	the ability to repay	the title loan.		٠		_	
		URTHER, AFFL		H NOT	Alte)(
	Со-В	orrower Signatur	e:				
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	Income Worksheet	I. Therein are the second
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B. Mesento Lapprobe MAPI		3 (183 (KS)uites Residua
	Employee Use Only	
Income Employment	Description	Amount
Gross Monthly Salary or Wages		\$
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income	Description	Amount Control of the
Gross Bonus or Commission		\$
Social Security/ Disability		\$
Gross Pension/Retirement		\$
Unemployment		\$ /
Alimony or Child Support	Child Support	\$ 3 3
Other Income (Babysitting, Lawn care, etc.):	Babysitting -	\$ 1000
Total Current/Expected Income	Part 1: Please add all income amounts and enter amount here	+\$ [7 1313]
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 50
Part 3: Net Monthly Income Total = Part 1 To Subtract Total Expense from Total Income. The Net M Required Residual Income.		-\$ ⁻ 2\\3
Applicant Namé:	WHE I WAR	
Today's date: 3 5 5.	<u>-</u>	***Employee Use Only**
Driver's License/Government Issued ID Numl	ber: 1002228197	

Ability to Pay Su	ummary.	
Loan Number	106	69
Customer Name	Canetia Woo	æ
Is Customer a Govered Borrower		No.
Requested Loan Amount	\$2,000.0	00
Title Fee		50
MLV Amount	\$2,0	90
Gross Monthly Income	\$1,3131	00
Current and Expected Monthly Obligations	s \$50x	30
Other TitleMax Loan Payment	\$or	n
Rate Match/Rate for Other TitleMax Loan	NA PER	
Add-On to Current Loan or Multi-Car) (4)	

Residual Montily Income

\$1,263.00

tiers :		Pate
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	1\$.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

21þ inst.	ALLMENT LOA	N BREAL	(DOWN	
Income Based - Max. Lo	an Amount Inc. Ti	tle Fee	** \$	5,953
Vehicle Value - Max. Loa	un Amount Inc. Ti	de Fee	\$	2,000
Interest Rate Max Cash to Custon	ner Amount	erinerse:	3.5	15.99% 2,000.00
Actual Cash to Cus	tomer Amount		\$	2,000.00
Title Fee Amount	:	Ŷ,	\$	-
Total Loan Amount	1 - 4 %	2, 3	\$	2,000
	A 4			
Amortized Loan Paymen	it		\ \sis	\$495.08
Total Payback Amount		10.25	6	\$3,465.56
Minimum Payment to E	ctend .	T. 5.1	(£	\$319.80
Grace Period Plan # of N	lonths (0% intere	st)	· 30.	7
Grace Period Plan Paymo	ent (0%)			\$285.71

Add-On/No DMV Fee 15.99%

NV 210 Day

APP	003751
	ROA 002157

Contact Information

Company: Titlemax (314391)

Contact: Laura Farris

-Mail: laura.farris@titlemax.biz

3/5/2015

Telephone: 404-542-6618

Fax:

Notes

Vehicle Info For 2000 Dodge Ram 1500 ST Quad Cab

MSRP: \$20,320

Fin Adv: \$3,450

Equip Ret: \$24,722

Tire Size: 225/75R16

Base HP: 230 @ 4400

Taxable HP: 51.2 Model Number: BE1L33

Price Indudes: AT AC 8CY

VIN: 3B7HC13Z0YG130619

UVC: 2000240446

MPG: 14/19

Weight 6400

Fuel Type: Gas

Wheelbase: 138.7 End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

Wholesale Black Book values as of 3/5/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$3,400	\$2,200	\$1,700
Options	N/A	\$100	\$100	\$100
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$3,500	\$2,300	\$1,808

Trade In Black Book values as of 3/5/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$3,470	\$2,270	\$1,665
Options	N/A	\$100	\$100	\$100
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$3,570	\$2,370	\$1,765

Retail Black Book values as of 3/5/2015

APP 003752 ROA 003/55815

https://www.lendersolutionsonline.com/print/?document=LenderSolution

	L			
	X-CL	Clean	Average	Rough
Base	N/A	\$5,450	\$3,850	\$3,025
Options	N/A	\$100	\$100	\$100
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,550	\$3,950	\$3,125

Residual Black Book values as of 3/5/2015

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

Black Book Add/Deducts

5.9L V8 +100

6 Cylinder -100

w/o AT - Exc Diesel -400

w/o Factory Air -100

ou enter into a Repayment Plan, we will honor the terms and we will not charge any other amount an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, hout limitation: (1) any interest, regardless of the name given to the interest, other than the erest charged pursuant to the original loan agreement at a rate which does not exceed the rate arged during the term of the original loan agreement; or (2) any origination fees, set-up fees, lection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default so or any other fees, regardless of the name given to the fee.

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

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

lease 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 \$2447.53 ; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

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

2550 S. Eastern Avenue Las Vegas, NV 89169 (702)431-8700 05/16/2015

CANETIA R WOODS 1315 Morgan Ave Las Vegas, NV 89106

Re: Opportunity to Enter into a Repayment Plan

This Certificate of Mailing provides evidence that mail has be this form may be used for domestic and international mail. From: Title Max 2550 5- Fastern Au Lavyras W 878-FAIL LAS To: Canada Aar as 2015 1315 Morga Las Vegas N PS Form 3817, April 2007 PSN 7530-02-06	MAY 16 2015 Postma Postma N 89 106	FOREVER FOREVER FOREVER	ntered a Grace Period Payments Max On 05/05/2015 ("Date of Loan Agreement and, if applicable, the empt to collect the outstanding balance of to enter into a written AMENDMENT of MENT PLAN ("Repayment Plan"). The aterm of at least 90 days after The set of the Grace Period Payments of the prepare; and (3) make an initial of balance on the original transaction in:
Date: 04/07/2015	Amount \$ 320.00	Date:	Amount \$
Date: 04/07/2015	T		Amount \$ Amount \$
Date: <u>04/07/2015</u> Date:	Amount \$	Date:	Amount \$
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Date: 04/07/2015 Date: Date: Date: Date: Date: Date: Date:	Amount \$Amount \$Amount \$Amount \$Amount \$Amount \$	Date:	Amount \$ Amount \$ Amount \$ Amount \$ Amount \$

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.

Page 1 of 2

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Canetia Woods Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/07/2015 02:48:17 PM 10669-0154453 LOAN AGREEMENT DATE: 3/5/2015 4:58:35 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Eliana Bravo \$320.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$320.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 **FEES PAID:** \$320.00 TOTAL AMOUNT PAID TODAY: \$2,031.78 BALANCE DUE ON LOAN: 5/4/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Signature Printed Name

APP 003756 ROA 002162

Customer Rece, pt/Repayment Plan Recei, (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Canetia Woods Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/07/2015 02:48:17 PM 10669-0154453 LOAN AGREEMENT DATE: 3/5/2015 4:58:35 FM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Eliana Bravo \$320.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$320.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$320.00 \$2,031.78 BALANCE DUE ON LOAN: 5/4/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Signature Printed Name

Customer Application

Personal Information

Date A	State Issued ID Number	<u>Date</u>	of Birth	Social Security #	
3-05-1	5 1 100 2 100 110			Middle Name	
Last Name	First Name			₹	
Home Phone	. Cell Phone [†]	AME.		Email Address (optional)†1	
Hook by the	Militaria autombar d		<u> </u>		
Best time to call?	Which humber d	lo you prefer that we cal one 🖼 Cell Phone	• • • • • • • • • • • • • • • • • • •		JL
77470170	0 70				
				Apt#	
Physical Address (street	Mimber & Name) Raw St			Apt#	
City 1 asVe	205	State \mathcal{N}	Zip 8 9/	06 County	
Mailing Address (If differe	it from physical address) SAMC				
City		State	Zip		
	• · · · · · · · · · · · · · · · · · · ·	Source of Inc			•
Employer * (Source of Inco	ne) Emplo	oyer Address (Street Num	ber & Name)		
Self-e	mployed, State	1/ Zip		Time at Job?	
DADY	SIHER) N	V		13 year	
Work Phone #	ne Title Baby	suter 1	Supervisor	1 Q . '	
SAI	& child support				fork Shift
Pay Frequency: (check on	~		Gros	- 1	ionies
□ 1 st & 15 ^{sh} of month	□ 15 th & end of month □ Biweekly (eve	ery 2 weeks)	Inco		10000
1	(ast day) Monthly (1st day) Monthly	ly (3 rd day)	0 / 10 61	3/2 ns	
☐ Self-Employed		•	3-6-15 \$1	313 50·	
*Alimony, child support	pr separate maintenance income need no	ot be revealed if you do	not wish to have it consid	ered as a basis for repaying	this obligation.
Alimony, child support, Are you currently in bar	dr separate maintenance received under:	court order a writte	en agreement 🗆 orai un	derstanding.	
Are you contently in bon	interport a yes 2 to				
		Credit Refere	nces		
Business Name	r_v	Phone #			
Business Name NV enel	terne) City		State	Zip	
Address (street wanter & r	J. J				
Business Name COUTNUK	At Gas.	Phone #			
Address (Street Number & N			State	Zip	
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APP 003758 ROA 0024644

Date		s	tate Issued ID Number	Date	of Birt	h į	Social Securi	ty#	_	
Last Name			First Name				Middle Name)		 ,
Last Mairie			Thoc ranto				maaio rami			
Home Phone	-		Cell Phone [†]				Email Addres	s (optional)††		
Best time to call?			Which number do							
Physical Address (Street Num.	ber & Name)				-4	and the same of th	Apt	.#		
City				State		Zip	County			
Mailing Address (If different fro	om physical address)		_							
City			· /	Sta	te	Zip				
mployer * (Source of Incore)			En	ployer Ad	dress	(Street Numb	er & Name)			
City			State			Zip	.Time a	at Job?		
Vork Phone #			Job Title		Sur	pervisor				
		/			Nex	t Payday	Current a	and Expected	Work	Shift
ay Frequency: (check one	4500	and a Disconnection of	' O woodso				Gross Monthly	Gross Monthly		1
I 1st & 15th of month ☐ I Weekly ☐ Monthly (la:		nth □ Biweekly(thiy (1st day) □	Monthly (3rd day)				Income	Obligations		ł
Self-Employed	orday, 2 mon	uny (1 40)	inonany (2° 22).				\$	\$		
Alimony, child support or Jimony, child support, or s re you currently in bankru	separate mainten: I ptcy? yes	nance income nee ance received und no	ed not be revealed if you der: court order we	do not wi ritten agre	sh to I	nave it con t □ oral	sidered as a understandi	basis for repayir	g this c	obligation.
ow did you hear about us Friend/Referral Nam	? (Circle one.) e of referrer?	elen Gran	t . Saw Store		Televi	ision .	Yellow	Pages	Repe	at Custome
Internet		Billboard	Postcard		Othe	r	,			

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

#Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to serid 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-Leagh-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.

P 003759 ROA 00291855 *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 Gustomer 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) https://www.jamsadr.com, and we will advance all of the expenses associated with the arbitration, including the filling, administrative, hearing and 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 ve ify that you have received a copy of the company's Privacy Policy.

100

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:

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

Co-Applicant Signature		
	Date	
±24.0 ± 1,4±5		
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V.	37	
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NRS 604A 445; NRS 604A 210 RPT VIOLATION Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? What is the borrower's expected gross monthly income? Is the loan secured? Loan Type Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 2550 S. EASTERN AVE LAS VEGAS NV 89169 (Applies to Title Loans Only)

NRS 60A.445(2) 10369-0149741 Licensee Name & (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans)
NRS 604A.408(1) (Applies to D/D Loans) Address: FLOR MARTINEZ DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2006 NISS Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? NO Has the loan been extended or renewed? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? 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? \Box Amount of Loan \$3,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$1,100 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 9/1/2015 NO \$2,059.66 Charge Finance Title Loans NO How many times? 5 Total Number of Payments YES 6&1 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 725.67/725.64 NO \Box Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: TD APR Quoted N/A Date: 5/4/2015 NO ζ. 182.38% Are receipts filed? Other: N/A N/A N/A Is the APR correct? YES YES \$8,575.00 YES

APP 003763

Confidential

			<i>~</i>	Title Loan Agre	ement				
Date:	2/3/2015							Number:	10669-0149741
Cus	stomer & Co-Custo	mer Information	ACCOUNT NUM	IBER: 10669-	0149741				
FIRST Flor	NAME	LAST NAME Martinez-padron		CO-CUSTOMER	R FIRST NAM		CO-CUSTOME	R LAST NAM	1E
SSN		DRIVERS LIC./ST	ATE ID. NO	CO-CUSTOMER	RSSN	CO-CUSTOME	ER'S DRIVERS I	LIC./STATE I	D. NO.
	T ADDRESS 28Th St Apt 510			CO-CUSTOMEF	R STREET AD	DRESS			
City Las Ve	• -	IV V	ZIP CODE 89101	CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUST	OMER ZIP CODE
#HOME	PHONE	DATE OF BIR	RTH	CO-CUSTOMER	RHOME PHO	ΝE	CO-CUSTON	MER DATE O	FBIRTH
de la companya de la	Motor Vehicle & Informati			URS OF OPERATION: 9:00 A.M. to 7:00 P.M.		00 A.M. to 4:00	P.M., Closed S	Sunday	
	SEE NAME ix of Nevada, Inc. d/b	o/a TitleMax	LICENSEE P (702)431-870	PHONE NUMBER					
	SEE STREET ADDR . Eastern Ave.	ESS		LICENSEE CITY Las Vegas	i	CENSEE STAT V	,	CENSEE ZIP 9109	CODE
	LE IDENTIFICATION 11D06C162677	I NUMBER (VIN)		LICENSE PLATE 592-APY					
VEHIC	F YEAR	VEHICLE MAKE	VEHIC	I E MODEL	COLOR				

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

Silver

Altima S

2006

Nissan

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$3,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.4997% from the date of this Loan Agreement until 09/01/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we ware cedit 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 we have.

FEDERAL TRUTH-IN-LENDING DISCLOSURES ANNUAL FINANCE CHARGE

PERCENTAGE RATE

The cost of your credit as a vearly rate.

182.3771 %

The dollar amount the credit will cost you.

Amount Financed

\$3,020,00

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

Total of Payments

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

\$2,059.66

\$5,079.66

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$725.67	3/5/2015 and each 30 days thereafter	
1	\$725.64	9/1/2015	

Security:

表 200m

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

Filing Fee:

\$20.00

Prepayment:

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

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

Temization of Amount Financed of

\$3,020.00

Amount given to you directly:

\$3,000.00

2. Amount paid on your account:

\$0.00

*8. 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 many 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 eappropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

Big 1804 -

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

Repayment Plan Disclosure: If you default the loan, we must offer a Repayment Plan to you fore we commence any civil action or process of alternative dispute resolution, o. Lefore 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 parcentage 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 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) day 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.

Trial and Arbitration Provision. We may assign or transfer this Loan Agreement or any of our rights.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury

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 "persentative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "personal information about you.")

- 2. You acknowledge and agree that by enter nto 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 laws uit 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 \$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 afbitration 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 learned of 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 ter
- 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 mites 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 expenses are previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator and 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 refits you, your respective heirs, successors and as res. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and record third parties. The Arbitration Provision continues and liferce and effect, even if your obligations have theen prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any immensaction 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. Max of Nevada, Inc. d/b/aTitleMax Customer's Signature Its Authorized Agent Co-Customer's Signature Date

GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 3 5 15

Account Number: 10669-0149741

Customer Name: Flor Martinez-padron Address: Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2550 S. Eastern Ave. Las Vegas, NV 89109

401 N 28Th St Apt 510 Las Vegas, NV 89101

Vehicle Information: 2006 Nissan Altima S 1N4AL11D06C162677

Co-Borrower Name:

Address:

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

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

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

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

Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$452.69	3/5/2015
2	\$452.69	4/4/2015
3	\$452.69	5/4/2015
4	\$452.69	6/3/2015
5	\$452.69	7/3/2015
6	\$452.69	8/2/2015
7	\$452.69	9/1/2015
8	\$431.43	10/1/2015
9	- \$ 431.43	10/31/2015
10	\$4 31.43	11/30/2015
11	\$4 31.43	12/30/2015
12	\$431.43	1/29/2016
13	\$431.43	2/28/2016
14	-\$431.42	3/29/2016
The total amount paid after making all	\$ 6 ,188.83	
payments under the under the terms of the	-	
Grace Period	· · · · · · · · · · · · · · · · · · ·	
Payments Deferment Agreement:	*	

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

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

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date bf 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 Plate 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 Neyada 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 entenno 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.

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and the same of th		LICENSEE: TitleMax of Nevada, I	nc. d/b/a TitleMax
Med	93-09	7-15 Ellanas	3-5-15
Customer's Signature	Date	Its Authorized Agent	Date
,	%		
	```		
Co-Borrower's Signature	Date		

Affic	davit	
STATE OF NEVADA COUNTY OF Clark		
Title Loan Agreement No.: 10669- 0149741  Date: 2-3-2015		
Customer Name: Flor Martinez-Padron Address: 401 N. 28th St #510 Las Vegas, NV 89101	Address:	lame: TitleMax of Nevada, Inc. d/b/a <u>Title Max</u> S Eastern Ave
Co-Borrower Name: Address:		egas, NV 89169
Vehicle Information: VIN: 1N4AL11D06C162677		
License Plate State and No: 592-APY Color: Silver Year: 200		
In this Affidavit ("Affidavit"), the words "affiant," customer," "y "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. registered, licensed, and operating in accordance with Nevada law 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (772 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued	ou" and "your' d/b/a Title Max and regulated b 5) 684-1830,Fa e or ownership if pursuant to the	mean the customer who has signed it. The word a provider of title loan services the Nevada Financial Institutions Division, 406 E t: (775) 684-1845. The word "Vehicle" means the sued pursuant to the laws of the State of Nevada tha laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair your application information regarding current and expected income,	market value. I obligations and	fursuant to N.R.S. 604A.450-2, we have reviewed employment.
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidative and correct information concerning the customer's income, obliquestomer has the ability to repay the title loan.	vit which states: gations, employ	(a) The customer has provided the licensee with ment and ownership of the vehicle; and (b) The
The undersigned, Flor Martinez-Padron, being first duly sworn, state	es as follows:	
You have provided us with true and correct information of the vehicle; and	concerning your	income, obligations, employment and ownership of
2. You have the ability to repay the title loan.		
FURTHER, AFFIANT SAY  Customer Signature:	ETH NOT.	
	<u>V</u>	
Co-Borrower Signature:		

	Ability to Pay Summa	ту
Loan Number		10669
Customer Name		Flor Martinez
is Customer a C	vered Borrower	No
Requested Loar	Amount	\$3,000.00
Title Fee		\$20
MLV Amount		\$3,000
Gross Monthly I	ncome	\$1,100.00
Current and Exp	ected Monthly Obligations	\$300.00
Other TitleMax	oan Payment	. \$0.00
Rate Match/Rat	e for Other TitleMax Loan	
Add-On to Curre	nt Loan or Mułti-Car	
Residual Month	y income	\$800.00

Tier	STALLMENT RATE STRUCTURE	Rate
100.00	999.99	17 99%
1000.00	1999.99	16 99%
2000.00	2999.99	15 99%
3000.00	3999.99	14 99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

 210	INSTALLMENT LOAN BREA	AKDOWN	
 Income Based - I	/lax. Loan Amount Inc. Title Fee	\$	3,329
Vehicle Value - P	lax. Loan Amount Inc. Title Fee	\$	3,020
Interest Rate			14.99%
 Max Cash to	Customer Amount	\$	3,000.00
Actual Casi	to Customer Amount	\$ .	3,000.00
Title Fee Amoun		\$	20
Total Loan Amou	nt ·	\$	3,020
Amortized Loan			\$725.67
Total Payback Ar			\$5,079.69
Minimum Payme			\$452.70
	n# of Months (0% Interest)		7
Grace Period Pla	Payment (0%)		\$431.43

	V 210		Multi-Ca				29%		
1904	1.73		41.7		TEN K				<i>(</i> )
Сн	DOSE	THIS	CASH	VISE.	LOA	NTÝ	P <b>E</b>		1

APP 003774 ROA 002180

## STATE OF NEVADA DEPARTMENT OF MOTOR VEHICLES 14 CERTIFICATE OF TITLE MODEL : MAKE YEAR . VEHICLE BODY TITLE NUMBER 1N4AL11D06C162677 2006 NISS ALTIMA S/S P4D NVD07484678 DATE ISSUED ODOMETER MILES SALES TAX PD EMPTY WT **GROSS WT GVWR** 01/13/2015 130298 5990 2915 VEHICLE COLOR ODOMETER BRAND BRANDS ACTUAL MILES OWNER(S) NAME AND ADDRESS MARTINEZ-PADRON FLOR N 28TH ST APT 510 401 VEGAS NV 89101-3927 LAS LIENHOLDER NAME AND ADDRESS LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED: SIGNATURE OF AUTHORIZED AGENT PRINTED NAME OF AGENT AND COMPANY FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s): AND OR Printed Full Legal Name of Buyer Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Numbe 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 er reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY. ODOMETER READING Printed Name of Seller(s)/Agent/Dealership Signature of Seller(s)/Agent/Dealership 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. 23636250 (THIS IS NOT A TITLE NO.) VP-2 (Fev. 8/10)

# Contact Information

2/5/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

-Mail: laura.farris@titlemax.biz

Notes

# Vehicle Info For 2006 Nissan Altima S 4D Sedan

MSRP: \$20,100

Fin Adv: \$6,225

Equip Ret: \$21,070

Tire Size: 215/60R16

Base HP: 175 @ 6000

Taxable HP: 19.6 Model Number: 05756

Price Indudes: AT AC EW

VIN: 1N4AL11D06C162677

UVC: 2006640220

MPG: 23/29

Weight: 3090

Fuel Type: Gas Wheelbase: 110.2

End of Term Months: 0

Adj. State: National

Mileage: 0

Mileage Cat: B

Cylinders: 4

Transmission: A

Drive Train: FWD

End of Term 0

Mileage:

Wholesale Black Book values as of 2/5/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$6,300	\$4,900	\$3,150
Options	N/A	\$0	\$0 /	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,300	\$4,900	\$3,150

Trade In Black Book values as of 2/5/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$6,410	\$5,010	\$3,020
Options	. N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,410	\$5,010	\$3,020

Retail Black Book values as of 2/5/2015

APP 003776 ROA 002/1982015

https://www.lendersolutionsonline.com/print/?document=LenderSolution

			· · ·	
prilmanous	X-CL	Clean	Average	Rough
Base	N/A	\$8,575	\$6,775	\$4,575
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	Z \$0	\$0
Total	N/A	\$8,575	\$6,775	\$4,575
	1			

Residual Black Book values as of 2/5/2015

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

Black Book Add/Deducts

Power Sunroof +250 w/o Auto Trans -750

APP 003777 ROA 002 58315

# Customer Application

#### Personal Information

		(5:1)		
Date 02-03-15 State Issued ID Number	Date	of Birth .	ocial .	Security#
Last Name Martinez First Na	me Flor		Middle	Name
Home Phone Cell Pho			Email /	Address (optional)††
Rest time to call? Which n	umber do ýou prefer that we ca	152		
	ome Phone 🙃 Cell Phone			
Physical Address (street Number & Name) 401 11-201	1 001.1 -1			Apt # 5/0
City 1 W AD T			Zip - C	County
Las Vegas	State WV-	W. All South	²⁰ 89101	Journey
Mailing Address (If different from physical address)	•			
Oty	State		Zip	
in September 1997 - Sep				No. 100 (100 (100 (100 (100 (100 (100 (100
	C			
Employer * (Source of Income	Source of Inc			
	Employer Address (Street Nurr	iuei a ivame)		
City HenderSon Sta	ate NU Zip &	9052		Time at Job? 2 A TOS
Work Phone # Title	ous keepig	Supervisor	0.5- 0	
H	1002 VEEDIA	Next Pa	ROSC R	Expected Work Shift
Pay Frequency: (check one)		I VOXE	Gross	Gross
☐ 1st & 15th of month ☐ 15th & end of month A Biwe			Monthly Income	Monthly Obligatio
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) ☐ ☐ Self-Employed	Monthly (3 rd day)	02-0	7-5	學 206
E. John Employed			b\$/100	8 300
*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 Are you currently in bankruptcy?   Are you currently in bankruptcy?   Are you currently in bankruptcy?	dunder: Dicourt order B writte	n agreemen	it 🗆 oral understand	ding.
Business Name	Credit Refere			
Crist hia Ruiz (	(hos) 1000 %		181 327	?0
Address (street Number & Name) City Los	•	State	W	Zip
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2 Add and a	(40)		04-09-57	7:-
$\alpha \alpha \alpha \alpha \beta \beta$	as uesos 🖀	State	-XLL1	Zip
	Personal Ref	Fin.	NACHHAR	22-padron —
		TIU	INTOXILL	4-1MIN
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Marie Carlos Car				
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No. of the second secon			$\Lambda DD$	0.002779

TM-NV-Customer Application-V.2.0-10.09,2013

APP 003778 ROA 002484

$\sim$	Co-Applicant Ir	nformation	1			
Date	State Issued ID Number	Date of Birt	th	Social Securit	y #	
Last Name	First Name		-	Middle Name		
Home Phone	Cell Phone [†]			Email Address	(optional)††	
Best time to call?	Which number d					
			·····		Manager (1	
Physical Address (Street Number & Name)		Charles of the Charle	***************************************	Apt	#	
City		State	Zip	County		······································
Mailing Address (If different from physical address)						
City		State	Zip	***************************************	· · · · · · · · · · · · · · · · · · ·	
Employer * (Source of Income)	E	mployer Address	(Street Numb	er & Name)		
City	State		Zip	Time a	t Job?	
Work Phone #	Job Title	Su	pervisor		······································	**************************************
Pay Frequency: (check one)	1	Ne	kt Payday	Current a Gross	nd Expected Gross	Work Shift
☐ 1st & 15th of month ☐ 15th & end of month ☐ if ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day)		A ALAMATA A A A A A A A A A A A A A A A A A		Monthly income	Monthly Obligations	
□ Self-Employed				\$	\$	
*Alimony, child support or separate maintenance in Alimony, child support, or separate maintenance rec Are you currently in bankruptcy?   yes  no						ng this obligation.
How did you hear about us? (Circle one.)  Friend/Referral Name of referrer?	Saw Store	Tele	rision	Yellow P	ages	Repeat Customer
Internet Billboa	ard Postcard	Othe	.r.			

#### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <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 arbitration. The arbitration shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree or a substitute, then any party may petition a court pursuant to section 5 of the Federal 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 dash advance, an account with overdraft protection, or a salary advance.

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

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

#### Ability to Repay Verification.

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

months. IF YOU EXPECT (I) YOUR EMI				
INCOME AND GROSS MONTHLY OBL	IGAT <u>IO</u> NS TO CHA	NGE IN THE NEXT 1	44- 15 MONTHS, PLE	ASE EXPLAIN
THE CHANGES AS FOLLOWS:				
	(N)			
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By signing below and submitting this Customer Application, you are venifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment on source of income, and current and

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

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expected gross monthly income and obnuctions. You agree that you have told us a months relating to (i) your employment or source of income, and (ii) current and expangree that you have read and understood all the above statements, including the statements including the statements.	ected gross monthly income and obligations. You
Applicant Signature	02-03- 15 Date
Co-Applicant Signature	Date

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Flor Martinez-padron Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 05/07/2015 03:39:38 PM 10669-0149741 LOAN AGREEMENT DATE: 2/3/2015 5:57:01 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Izabela Cheptea \$453.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$453.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$453.00 \$3,063.28 BALANCE DUE ON LOAN: 6/3/2015 **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.

#### Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Flor Martinez-padron Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/07/2015 04:24:19 PM 10669-0149741 LOAN AGREEMENT DATE: 2/3/2015 5:57:01 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Autum Gold \$454.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$454.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00-FEES PAID: **TOTAL AMOUNT PAID TODAY:** \$454.00 BALANCE DUE ON LOAN: \$3,063.62 5/4/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

F 104 H12

Printed Name

Signature

Customer Recept/Repayment Plan Recept (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Flor Martinez-padron Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 03/05/2015 01:56:08 PM 10669-0149741 LOAN AGREEMENT DATE: 2/3/2015 5:57:01 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT AMOUNT PAID: Eliana Bravo \$453.00 TODAY'S PAYMENT ITEMIZATION \$0.30 PRINCIPAL PAID: \$452.70 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$453.00 TOTAL AMOUNT PAID TODAY: BALANCE DUE ON LOAN: \$3,019.70 4/4/2015 **NEXT SCHEDULED DUE DATE:** Account paid in full by rescission. П Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Printed Name

**A - 75** 

Revised 10-15-2008

Confidential

APP 003786 ROA 002192

#### Title Loan Agreement

Date: 2

2/25/2015

Number: 10669-0152961

Customer & Co-Customer Information  FIRST NAME Linda  LAST NAME Akiki  CO-CUSTOMER FIRST NAME CO-CUSTOMER SSN  DRIVERS LIC./STATE ID. NO  CO-CUSTOMER SSN  CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.  STREET ADDRESS 1815 Palmer St.  CO-CUSTOMER STREET ADDRESS	
Linda Akiki SSN DRIVERS LIC./STATE ID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.  STREET ADDRESS CO-CUSTOMER STREET ADDRESS	
STREET ADDRESS  CO-CUSTOMER STREET ADDRESS  CO-CUSTOMER STREET ADDRESS	
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C. C.	
City STATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CO-CUSTOMER STATE CO-CUSTOMER ZIP CO-CUSTOMER STATE CO-CUSTOMER ZIP CO-	CODE
HOME PHONE DATE OF BIRTH CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH	
Motor Vehicle & Licensee LiCENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday	· · · · · · · · · · · · · · · · · · ·
LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax  (702)431-8700	
LICENSEE STREET ADDRESS  LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE 89109	•
VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE 5N1AN08U48C534539 LVBJ04	
VEHICLE YEAR VEHICLE MAKE VEHICLE MODEL COLOR 2008 Nissan X-Terra Brown	

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

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 0.333% from the date of this Loan Agreement until 09/23/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

#### FEDERAL TRUTH-IN-LENDING DISCLOSURES

## ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

#### **FINANCE CHARGE**

The dollar amount the credit will cost you.

#### Amount Financed

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

#### **Total of Payments**

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

121.545 %

\$2,195.56

\$5,020.00

\$7,215.56

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,030.80	3/27/2015 and each 30 days thereafter
1	\$1,030.76	9/23/2015

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	140,4	\$5,020.00
Amount given to you directly:	1.27	\$5,000.00
Amount paid on your account:		\$0.00
<ol><li>Amount paid to public officials:</li></ol>	1	\$20.00
Amount paid to on your behalf:		\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.2 (0, (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 toll-free number: 800) 80

APP 003786 2 of 5 IM.TB.NV.lips/#mgnt-lips/poprings/2.04.2014 Repayment Plan Disclosure: If you default the loan, we must offer a Repayment Plan to you fore we commence any civil action or process of alternative dispute resolution, on perfore 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 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.

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature

Date

Date

Date

Date

Co-Customer's Signature Date

#### **GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT**

3 20 15 Date:

Account Number: 10669-0152961

**Customer Name:** Linda Akiki Address:

1815 Palmer St.

North Las Vegas, NV 89030

Co-Borrower Name:

Address:

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

Address: 2550 S. Eastern Ave. Las Vegas, NV 89109

Vehicle Information: 2008 Nissan X-Terra 5N1AN08U48C534539

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 02/25/2015 ("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 entening 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.

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 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.

Sustomer's Signature Date

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

3/13/15

Its Authorized Agent

Date

Co-Borrower's Signature

Date

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

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

Respondent(s),

v.

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

Appellant(s).

Electronically Filed Apr 19 2018 09:25 a.m. Elizabeth A. Brown Clerk of Supreme Court

Case No. 74335

District Court No. A-16-743134-J

#### APPELLANT'S APPENDIX

#### **VOLUME 16 of 75**

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Attorneys for Respondent

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

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

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

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

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

#### Title Loan Agreement

Date: 9/5/2014		~					Trainion: Toron
Customer & Co-Cus	tomer information	ACCOUNT NUMBER	10969-01	24743			
FIRST NAME	LAST NAME		CO-CUSTOMER F	IRST NAM	IE	CO-CUSTOME	R LAST NAME
Theima SSN	Coleman DRIVERS LIC./S1	TATE ID. NO	CO-CUSTOMER	SSN	CO-CUSTOM	ER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS			CO-CUSTOMER	STREET A	DDRESS		
7812 Bluewater Drive City	STATE NV	ZIP CODE 89128	CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	-CO-CUSTOMER ZIP CODE
Las Vegas HOME PHONE	DATE OF BI	1	CO-CUSTOMER	HOME PHO	ONE	CO-CUSTO	MER DATE OF BIRTH
Motor Vehicle	& Licensee nation	LICENSEE'S HOURS Monday to Friday 9:00	O A.M. to 7:00 P.M.,	Saturday 1	0:00 A.M. to 4:0	00 P.M., Closed	Sunday
LICENSEE NAME		LICENSEE PHON (702)242-8555					
TitleMax of Nevada, Inc	ODRESS		LICENSEE CITY Las Vegas		LICENSEE STA		ICENSEE ZIP CODE 19128
2400 N. Buffalo Dr. #14  VEHICLE IDENTIFICAT  3GNEC12Z65G116120	TION NUMBER (VIN)		ENSE PLATE V7N				
UTILICIT VEAR	VEHICLE MAKE	VFHICLE	MODEL	COLOR			

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

Avalanche

Chevrolet

VEHICLE MAKE

Chevrolet

VEHICLE YEAR

2005

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 \$1,600.00 ("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 04/03/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to 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 adoress 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: 10969-0124743

### 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.

\$1,091.23 \$1,600.00

**\$2,691.23** 

Vous normont appadula will be:

182.3783 %

Number of Payments	Amount of Payments	When Payments are Due
6	\$384.46	10/5/2014 and each 30 days thereafter
1	\$384.47	4/3/2015
.	φυστ. τι	

Security:

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

Filing Fee:

\$ 0.00

Prepayment:

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

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

Itemization of Amount Financed of	\$1,600.00
1. Amount given to you directly:	\$1,600.00
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.

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

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

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

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

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

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

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

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

- 8. This Arbitration Provision is binding upon and by the syou, 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 puriorce 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			
Thelms Chemo	9/5/14 Date	Its Authorized Agent	9/5/H Date
Co-Customer's Signature	Date s		

AMENDMENT OF THE T

Date: 5/9/2015 No. 10969-0124743

Customer Name: Coleman, Thelma

7937 Quail Breast Lane Las Vegas, NV 89131 (702)496-6958 Address:

Co-Borrower Name:

Address:

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

2400 N. Buffalo Dr. #140 Las Vegas, NV 89128 Address:

Vehicle Information: 2005, Chevrolet, Chevrolet, Avalanche, 3GNEC12Z65G116120

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 09/05/2014 ("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 \$1.423.90 was due on 04/03/2015 ("Original Due Date").

payment in the amount of \$1,423.90 was due on 04/03/2015 ("Original Due Date").

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0.00 and to pay a total of \$1423.90 - 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 below to 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. have under Nevada law, unless you default on the Repayment Plan

Amended Payment Schedule: Amount of Payment Periodic Due Date Periodic Payments 6/8/2015 \$203.41 1st Scheduled Payment \$203.41 7/8/2015 2nd Scheduled Payment \$203.41 8/7/2015 3rd Scheduled Payment 9/6/2015 \$203.41 4th Scheduled Payment 10/6/2015 \$203.41 5th Scheduled Payment 11/5/2015 \$203.41 6th Scheduled Payment 12/5/2015 \$203.44 7th Scheduled Payment \$1423.90

The total amount due under the terms of the Repayment Plan: BECAUSE THIS IS ONLY AN AMENDMENT AND MODIFICATION OF THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business of the rest 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 Nevadallaw 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.

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

Its Employe

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

Guotomoi itocolp	or topuyo.		-,
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #10 Buffalo Dr 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128		PAYMENT MADE ON BEHALF OF OR BY: Thelma Coleman	
LOAN AGREEMENT IDENTIFICATION NO. 10969-0124743		DATE/TIME OF RECEIPT OF PAYMENT: 05/09/2015 08:31:45 AM	
LOAN AGREEMENT DATE: 9/5/2014 2:06:33 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$0.00	AGENT RECEIVI Steven Arcuri	NG PAYMENT:	5
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00	: 	ų.
INTEREST PAID:	\$0.00	·	·
CHARGES PAID:	\$0.00		•
FEES PAID:	\$0.00		2.7 2.3 2.36
TOTAL AMOUNT PAID TODAY:	\$0.00	: 	
BALANCE DUE ON LOAN:	\$0.00		
NEXT SCHEDULED DUE DATE:	6/8/2015	- <del></del>	¥
☐ Account paid in full by rescission. ☐ Account paid in full.			un raturaed the
☐ Title Returned Upon Payment in Full Vehicle's Title to you.	. By signing below,	you acknowledge that upon repayment in full, v	ve returned the
<ul><li>☐ Repayment Plan Agreement.</li><li>☐ Grace Period Plan Agreement.</li></ul>			- \$- - -
<b>Acknowledgments.</b> By signing below, you a represent that the information previously proving	acknowledge that the rided on the Covere	e payment information noted above is accurate d Borrower Identification Statement is still accu	. You further rate.
72-1 01	M		. With the
Printed Name	Signature		
₹ [™]			:

APP 003555 ROA 001961

Customer Recent	Kepaymen	it Plan Receip (210 day loan)	
NAME AND ADDRESS OF THE LICENSEE:		PAYMENT MADE ON BEHALF OF OR BY:	
Tm Las Vegas Nv #10 Buffalo Dr		Thelma Coleman	
2400 N. Buffalo Dr. #140			
Las Vegas, NV 89128			
LOAN AGREEMENT IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT:	
10969-0124743		04/01/2015 09:10:52 AM	
10000 01277 10			
LOAN AGREEMENT DATE:			
9/5/2014 2:06:33 P <b>M</b>			
If you have multiple loans, this payment was	applied to the	1 × 0	
loan number identified above.			
AMOUNT PAID:	AGENT RECEIVI	ING PAYMENT:	
\$240.00	Steven Arcuri		
TODAY'S PAYMENT ITEMIZATION			
SPINICIPAL PAID	\$0.00		
PRINCIPAL PAID:	φυ.υυ		
INTEREST PAID:	\$240.00		
INTEREST FAID.			
CHARGES PAID:	\$0.00	:	
5			
FEES PAID:	\$0.00	regions referring that a standard re-	
TOTAL AMOUNT PAID TODAY:	\$240.00	·	
	#4 CC2 DC		
BALANCE DUE ON LOAN:	<b>\$1,663.8</b> 6		
NEXT SCHEDULED DUE DATE:	4/3/2015		
THE AT TO STILL ST			
Account paid in full by rescission.		•	
☐ Account paid in full.		the state of the s	h.
Title Returned Upon Payment in Full	I. By signing below,	, you acknowledge that upon repayment in full, we returned t	ΠĘ
Vehicle's Title to you.		en e	
Repayment Plan Agreement.			
☐ Grace Period Plan Agreement.		•	
Acknowledgments. By signing below, you a	cknowledge that th	ne payment information noted above is accurate. You furthe	r
represent that the information previously prov	rided on the Covere	ed Borrower Identification Statement is still accurate.	
Thelma Coleman		$\bigcup$	
Printed Name	Signature	·	

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

Odotomo: Moodip.		·-			<u> </u>
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #10 Buffalo Dr 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128		Theima C			
LOAN AGREEMENT IDENTIFICATION NO. 10969-0124743		1	E OF RECEIPT OF 5 10:05:23 AM	PAYMENT:	
LOAN AGREEMENT DATE: 9/5/2014 2:06:33 PM			WA-		
If you have multiple loans, this payment was loan number identified above.		a lar		* - 62 2	<u>.</u>
AMOUNT PAID: \$250.00	AGENT RECEIVI Steven Arcuri	ING PAYMEN	<b>T:</b> :		
TODAY'S PAYMENT ITEMIZATION					
PRINCIPAL PAID:	\$11.74	<u></u>		ý.	- 150 April
INTEREST PAID:	\$238.26				
CHARGES PAID:	\$0.00	: <u></u>			
FEES PAID:	\$0.00		a, e		
TOTAL AMOUNT PAID TODAY:	\$250.00	<u> </u>	e e		
BALANCE DUE ON LOAN:	\$1,588.26				
NEXT SCHEDULED DUE DATE:	2/2/2015		í	, d [*] -	-
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Full</li> </ul>	1 Py signing below	you acknowl	edge that upon rer	avment in full v	we returned the
Vehicle's Title to you.	L by signing below,	, you acknow	eage that upon rep	ayrıçını ir idir.	b.
□ Repayment Plan Agreement. □ Grace Period Plan Agreement.				•	•
Acknowledgments. By signing below, you a represent that the information previously proving the significant control of the signifi	acknowledge that the development of the covered the covered to the covered the	ne payment in ed Borrower l	iformation noted al dentification Stater	pove is accurate nent is still accu	. You further rate.
Thelesa Alexan	T	1			
Printed Name	Signature				

Customer Receip	ukebaymer	it Plan Receipt (210 day loan)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #10 Buffalo Dr 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128		PAYMENT MADE ON BEHALF OF OR BY: Thelma Coleman
LOAN AGREEMENT IDENTIFICATION NO 10969-0124743	-	DATE/TIME OF RECEIPT OF PAYMENT: 01/05/2015 09:46:11 AM
LOAN AGREEMENT DATE: 9/5/2014 2:06:33 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$385.00	AGENT RECEIVI Tianna Douglas	
TODAY'S PAYMENT ITEMIZATION	į	
PRINCIPAL PAID:	\$0.00	·
INTEREST PAID:	\$385.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$385.00	
BALANCE DUE ON LOAN:	\$1,710.35	· · · · · · · · · · · · · · · · · · ·
NEXT SCHEDULED DUE DATE:	1/3/2015	
Vehicle's Title to you.  ☐ Repayment Plan Agreement.  ☐ Grace Period Plan Agreement.		you acknowledge that upon repayment in full, we returned the
		e payment information noted above is accurate. You further discrever Identification Statement is still accurate.
Thoma Coleman	A	
Printed Name	Signature	

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

Oustomer receip	urtepaymen	trian noodipt (2 to day todin)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #10 Buffalo Dr 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128	:	PAYMENT MADE ON BEHALF OF OR BY: Theima Coleman
LOAN AGREEMENT IDENTIFICATION NO. 10969-0124743		DATE/TIME OF RECEIPT OF PAYMENT: 12/18/2014 10:51:57 AM
LOAN AGREEMENT DATE: 9/5/2014 2:06:33 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	·
AMOUNT PAID: \$240.00	AGENT RECEIVI Steven Arcuri	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$240.00	·
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$240.00	
BALANCE DUE ON LOAN:	<b>\$1,951.45</b>	
NEXT SCHEDULED DUE DATE:	12/4/2014	
<ul> <li>☐ Account paid in full by rescission.</li> <li>☐ Account paid in full.</li> </ul>		
Title Returned Upon Payment in Full Vehicle's Title to you.	LBy signing below,	you acknowledge that upon repayment in full, we returned the
<ul> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul>		
		e payment information noted above is accurate. You further d Borrower Identification Statement is still accurate.
& Thoma Coleman	The state of the s	De la companya della companya della companya de la companya della
Printed Name	Signature	

### Titler ax of Nevada, Inc. d/b/a TitleMax 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128 (702)242-8555 11/15/2014

11/17/14

Thelma Coleman 7812 Bluewater Drive Las Vegas, NV 89128

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 9/5/2014 2:06:33 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 10/15/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 11/5/2014 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 12/5/2014 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$385.52. The total of payments or the remaining balance on the original transaction is \$1,927.62. You made the following payment(s) on the loan:

Date:

10/15/2014

Amount:

\$240.00

Date:

10/15/2014

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

Amount:

\$240.00

The Cartificate of Mailth
This Cartificate of Mailth
This Forminary be used for domeetic and international mail.

The Max

2400 N Buffalo Dr #140

Unit Las Vegas, NV. 89128

Rep will to a the Max Column of the

12/5/2014 will be \$385.52.

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

PP 003560 ROA 001966 10969-012 If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entering into a Repayment Plan. Such an amount includes, without limitation: (1) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (2) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee.

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

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

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

Sincerely,

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

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

(1) The amount of the debt is \$3,967.51; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

ROA 001967 10969-012480 TitleMax of Nevada, Inc. d/b/a TitleMax 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128 (702)242-8555

11/14/2014 Thelma Coleman 7812 Bluewater Drive Las Vegas, NV 89128

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

Dear Thelma Coleman

On 9/5/2014 2:06:33 PM you entered into Title Loan Agreement ("Loan Agreement") number 10969-0124743 with TitleMax of Nevada, Inc. On 11/5/2014 ("Date of Default") you defaulted on your obligations. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE Title Loan Agreement TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 12/05/2014: (1) return to the location in which you signed the Loan Agreement (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$367.94. The total of payments or the remaining balance on the original transaction is \$1,839.68. You made the following payment(s) on the loan:

Date:

Amount\$

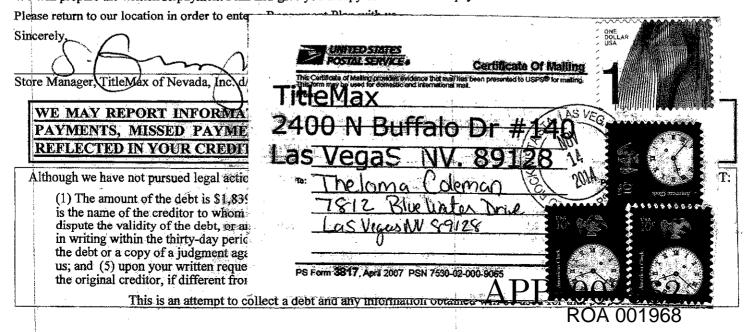
The total amount due if you enter into a Repayment Plan on or before 12/05/2014 will be \$1,471.74.

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

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

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

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



Customer Receipt/Repayment Plan Receip 210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Thelma Coleman Tm Las Vegas Nv #10 Buffalo Dr 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 10/15/2014 11:40:23 AM 10969-0124743 LOAN AGREEMENT DATE: 9/5/2014 2:06:33 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Markia Thompson \$240.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$240.00 INTÉREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$240.00 TOTAL AMOUNT PAID TODAY: \$1,679.79 BALANCE DUE ON LOAN: 11/4/2014 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in fuil. 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.

William R. Cole MAN

Printed Name

Signature

### GRACE PERIODIPAYMENTS DEFERMENT AGREEMENT

Date:

	1	<u>;</u>
Customer Name: Thelma Coleman Address:	Licensee Name: TitleMax of Nevada, Inc. Address 2400 N. Buffalo Dr. #140 Las Vegas, NV 89128	d/b/a TideMax
7812 Bluewater Drive Las Vegas, NV 89128	Vehicle Information 2005 Chevrolet Avala	inche 3GNEC12Z65G116120
Co-Borrower Name:		
Address:		
1	14 JOHN 11 JOHN 12 JOH	

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.nvius/. 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 Lean Agreement on 09/05/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you triat 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 assence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment.

Any comments or questions may be directed to Customer Service at the following number. (800) 894-5368.

Page 1 of 4

Account Number: 10969-0124743.

### Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$239.84	10/5/2014
2	\$239.84	11/4/2014
3	\$239.84	12/4/2014
4	\$239.84	1/3/2015
5	\$239.84	2/2/2015
6	\$239.84	3/4/2015
7	\$239.84	4/3/2015
8	<b>\$228.</b> 57	5/3/2015
9	\$228,57	6/2/2015
10	\$228.57	7/2/2015
11	\$228.57	8/1/2015
12	\$228.57	8/31/2015
13	\$228.57	9/30/2015
14	\$228.58	10/30/2015
The total amount paid after making all payments under the under the	\$3,278.88	
Grace Period Payments Deferment Agreement:		

BECAUSE THIS IS ONLY AN AMENDMENT AND MIGDIFICATION 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,

Page 2 of 4

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 Idan 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 Idans 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 Determent 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 data 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 of 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

The line I flow 95/14 Date

Its Authorized Agent

Date

Co-Borrower's Signature

Date

### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10969-0124743

Customer Name: Thelma Coleman

Address:

7812 Bluewater Drive Las Vegas, NV 89128

Co-Borrower Name:

Address:

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

Address: 2400 N. Buffalo Dr. #140

Las Vegas, NV 89128

Vehicle Information: 2005 Chevrolet Avalanche 3GNEC12Z65G116120

**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 09/05/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offening you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to the amended and deferred payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment. 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	\$239.84	10/5/2014
2	\$239.84	11/4/2014
3	\$239.84	12/4/2014
4	\$239.84	1/3/2015
5	\$239.84	2/2/2015
6	\$239.84	3/4/2015
7	\$239.84	4/3/2015
8	\$228.57	5/3/2015
9	\$228.57	6/2/2015
10	\$228.57	7/2/2015
11	\$228.57	8/1/2015
12	\$228.57	8/31/2015
13	\$228.57	9/30/2015
14	\$228.58	10/30/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		

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

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

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

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

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

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

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

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

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

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

	LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax				
Thelme John	96/14		9/5/14		
Customer's Signature	Date	Its Authorized Agent	Date		
Co-Borrower's Signature	Date				

**ustomer** Application

### Personal Information

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APP 003572 ROA 001978 Page 1 of 4

	Co-Applicant Informa	tion	
Date 9-5-14	State issued iD Number Date of	ial Security#	
Last Name Williams	First Name Jame	Middle Name	<del> </del>
Home Phone	Cell Phone	Email Address (opti	ional)††
Best time to call?	Which number do you prefer	r that we call? all Phone	
	· · · · · · · · · · · · · · · · · · ·	-	
Physical Address (street Number & Name) 7812 B	luewater Pr	Apt#	
City LAS VERGES	State	Zip   County	
Mailing Address (if different from physical address)			·
City	Star	te Zip  dress (Street Number & Name)	
Employer * (Source of Income) Self ply City	State #//		
Work Phone #	Job Title	Supervisor 0	25 year
WOIR FROME #	Job Nac	Next Payday   Current and E	
Pay Frequency: (check one)  1st & 15th of month 1 15th & end of month 1 Biweel	: : : : :/v (every 2 weeks)	Gross Gro	ADCORDA
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Self-Employed  *Alimony, child support or separate maintenance income	pood not be revealed if you do not wis		for repaying this obligation
Alimony, child support or separate maintenance income a Alimony, child support, or separate maintenance received Are you currently in bankruptcy?			to tabeling and ambitout
How did you hear about us? (Circle one.)		_ :	
Friend/Referral Name of referrer?		Television Yellow Pages	Repeat Customer
Internet Bill bard	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.ftc.gov">www.ftc.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. Q. 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 optimize popy of this information to retain for future reference.

ROA 001979

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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	and the state of the state of the state of the Customer Application is
	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, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references, contact information, employmentor source of including the personal references.

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Co-Applicant Signature		Date	
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### Affidavit

STATE OF NEVADA COUNTY OF <u>Clark</u>	
Title Loan Agreement No.: 10969-01 <b>24734</b> Date: 9/5/2014	
Customer Name: Thelma Coleman Address: 7812 Bluewater Dr. Las Vegas, NV 89128 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u> Address:  2400 N. Buffalo Dr. #140  Las Vegas, NV 89128
Vehicle Information: VIN: 3GNEC12Z65G118 License Plate State and No: 168-VZN Col	6120 or: Blue Year: 2005 Make: Chev Model: Avalanche
"Licensee", "we", "us" and "our" mean TitleMi registered, licensed, and operating in accordance 2nd Street, Suite 3, Carson City, Nevada 8970' vehicle identified above. The word "Title" mean identifies the legal owner of a vehicle or any simil Pursuant to N.R.S. 604A.450-1, we have evaluate	iant," customer," "you" and "your" mean the customer who has signed it. The words ax of Nevada, Inc. d/b/a TitleMax a provider of title loan services with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E 1-4758. Phone: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the sa certificate of title or ownership issued pursuant to the laws of the State of Nevada that illar document issued pursuant to the laws of another jurisdiction.
Pursuant to N.R.S. 604A.450-3, you are required	nd expected income, obligations and employment.  Ito give us an affidavit which states: (a) The customer has provided the licensee with comer's income, obligations, employment and ownership of the vehicle; and (b) The
The undersigned, Theima Coleman, being f	First duly sworn, states as follows:
<ol> <li>You have provided us with true and the vehicle; and</li> </ol>	correct information concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title	e loan.
FURTH	ER, AFFIANT SAYETH NOT.
Customer S	Signature: The law Colon
Co-Borrowe	er Signature:

DEPARTMENT OF MOTOR

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FEDERAL AND STATE LAW COMPLETE OR PROVIDING The undersigned hereby cardie	A FALSE STATEME	NT MAY FU	esult in fines as	HO/OR IMPRISONMENT	ŧ.	of ownership	. FAILURE TO
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Printed Full Legal Name of 8	uyer			Nevada Driver's Licen	se Number or idea	diffication Number	-
					an A		
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	NO TENT		The mileage state The adometer re	ted is in excess of its mo acting is not the actual n	chanical limita.		
ODOMETER READING		—— Џ	Exempt - Model	year over 9 years old.		j	i
•							

Signature of Seller(s)/Agent/Dealership

Printed Name of Sellar(s)/Agent/Dealership

I 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.

18581850

CONTROL NO.

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer

Contact Information

9/5/2014

Company: Titlemax (314391)

Telephone: 702-471-0240

Contact: David Norinth

E-Mail: tm-lasvegas-nv29@titlemax.com

Fax:

Notes

Vehicle Info For 2005 Chevrolet Avalanche 1500 LS 4D Utility

MSRP: \$33,915

Fin Adv: \$9,850

Equip Ret: \$36,225

Tire Size: 265/70R16

Base HP: 295 @ 5200

Taxable HP: 45.7

Model Number: CC15936

Price Includes: AT AC 8CY

VIN: 3GNEC12Z65G116120

UVC: 2005160936

MPG: 14/18

Weight: 6800 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: RWD

End of Term 0

Mileage:

Wholesale Black Book values as of 9/5/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$9,950	\$7,300	\$4,950
Options	N/A	\$0]1	\$0	/ \$0;
Mileage	N/A	N/A	N/A	/ N/A
Region	N/A ¹	\$0	\$0	\$6:
Total	N/A	\$9,950	\$7,300	\$4,950

Trade In Black Book values as of 9/5/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$10,105		\$4,700
Options	N/A	\$0	\$0	\$0
Mileage	N/A]	N/A	N/A	N/A
Region	N/A.	\$0	\$0	\$0;
Total	N/A	\$10,105	\$7,455	\$4,700

Retail Black Book values as of 9/5/2014

X-CL	Clean	Average	Rough	
Base	. Sa rame a, se exercises var. demokratic a template constituent a		,	ŧ

APP 003578 ROA 001984 9/5/2014

	X-CF	/Clean \:	Average	Rough
	N/A: /	\$12,750	\$9,650	s6,700
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0;	<b>\$</b> 0,	\$0
Tota!	N/A	§12,750	\$9,650	\$5,700
Residua	il Black Book	values as ef	/ 9/5/2014	

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

### Black Book Add/Deducts

Leather +525 Power Sunroof +200 w/o Z66 -100 Ability to Pay Summary

Applity to ray suiting	11 3
Lozn Number	
Customer Name	Theima Coleman
is Customer a Covered Borrower	No
Requested Loan Amount	\$1,600.00
Title Fee	\$0
MEV Amount	\$5,000
Gross Monthly Income	. \$3,000.00
Current and Expected Monthly Obligations	\$1,000.00
Other TitleMax Loan Payment	\$348.75
Rate Match/Rate for Other TitleMax Loan	14.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	\$1,651.25

2001	estalement rate structure	
Tie	ers .	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%
4600.00	4999.99	13.99%
5000.00	10000.00	10.99%

210 INSTALLMENT LOAN BREAKDOWN

ZIO NEDIFICIALI COMO BILLO		
Income Based - Max. Loan Amount Inc. Title Fee	\$	7,783
Vehicle Value - Max. Loan Amount Inc. Title Fee	Ş	5,000
Interest Rate		14.99%
Max Cash to Customer Amount	\$	5,000.00
Actual Cash to Customer Amount	\$	1,600.00
Yitle Fee Amount	\$	•
Totai Loan Amount	\$	1,600
Amodized Loan Payment		\$384.46
Total Pavback Amount		\$2,691.23
Minimum Payment to Extend		\$239.84
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$228.57

CHOOSE THIS CASHWISK LOAN TYPE

NV 210 Day Add-On/No DMV Fee 14.99%

Income		
Income		- 5-2-2-2-2-2-3-3-3-3-3-3-3-3-3-3-3-3-3-3-
Gross Monthly Salary or Wages		\$ 3000
Part-Time Gross Monthly Salary or Wages		\$
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		+\$ 3000
Total Monthly Expense	Company Construction Company	-\$ 1000
Part 3: Net Monthly Income Total = Part 1 Subtract Total Expense from Total Income. The Net		
than the Required Residual Income.	money meetic <u>mast or</u> educate of greater	
Applicant Name: Thelma Cole	wa.	
Today's Date: 9/5/14		
Driver's License/Government Issued ID Nu	mber:	
Alimony, child support or separate mainte	nance income need not be revealed if for repaying this obligation.	f you do not wish it considered as a basis
	101 10 balling range of all and a	

TM - Gross Monthly Income Worksheet 07.02.2014

APP 003581

# Message Me, Please!

We want to keep you informed about your account information, promotional offers, & other news! Please let us know how we can stay in touch with you by initialing one of the lines below regarding texts from TitleMax or TMX entity, including TitleBucks, Instal.can, EquityAuto Loan, or US TitleLoan ("TMX").

ļ	any interest of TMX entity, including Title Day initialing one of the lines below to the news! Please
	I meducks instal on Fig. 1.00 cells regarding taxts from
	Tes, please contact me by fever
Ĺ	information or other news If we see about my account promotional at
	Yes, please contact me by TEXT MESSAGE about my account, promotional offers, new product you should not initial directly below.
	or marketing texts from us
	· · · · · · · · · · · · · · · · · · ·
	(Initials) By initialing to the local Messages
	(Initials) By initialing to the left, you authorize TMX to contact you via text about account marketing.
	marketing.
	Mobile Number:
. 1	f. C. (xxx) - xxx-xxx
	VICE 4.
	(Initials) By initialing to the test
	information you authorize TMX to contact which
	(Initials) By initialing to the left, you authorize TMX to contact you via text about account
j	Mobile Number:
. 1	
. #	\(\text{\chi}\) - \(\times\) - \(\times\)
	No, please do not contact me by TEXT MESSAGE about my account, promotional offers, new product
	milliormation, or other news.
	product and offers, new product
Į	AVI to TLOV - 1
	(mittals) By initialing to the left louds
	(Initials) By initialing to the left, you do not authorize TMX to contact you via text.
B 4	
	a) you are not required to initial by the above "Yes" to obtain credit through us, (b) you understand that any he costs of any such texts; (e) at any time, you may withdraw.
	Ervice provider many of anyone with accept to obtain credit through us. (b) you undown
t	he costs of any cuch terrain fees for texts that we send that any
a c	hoosing the "y such texts, (e) at any time you may the you agree that we have
1	independent with the control of any text massage with law your consent to receive to the manual to receive to the control of t
	start at the start of the start
C	ontained will not be communicated. Please review our Privacy Policy at www.fittemax.biz/privacy-policy.
si	gn a new consent from its Charles in Charles in the control of the
	understand that if I change my cell number that I will need to inform the company of that change and
	Thefma Coleman
I	
	Sulare (Printed) Employed Name (Printed)
	Customer Signature (Tup)
	9/5/14 Employee Signature
	1/0/17
	Date NV (O Title)
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
TMX	LL-Txt Message Acknowledgement Form-V.3.0- 7.11.2014
	Form-V.3.0- 7.11.2014

**A - 67** 

				Cormoential	Ş		0-2000	Nevised 10-10-2000
				antidantial			3 3000	Dovisor 10 1
					is \$3,156.59	604A, 485. All payments made total > loan agreement. Totaled receipts is \$3,156.59	s made total > loan agr	604A.485. All payment
					ent \$3,108.82	604A.210 and 604A.445. Grace Periods Payments Deferment Agreement \$3,108.82	5. Grace Periods Paym	604A.210 and 604A.44
		Ţ	OTHER COMMENTS	EXCEPTIONS/ C	VIOLATIONS/ TECHNICAL EXCEPTIONS/ O	VIOLATIONS		erine i
Are receipts filed? YES		Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	many times? 0	NO How	nded or renewed?	Has the loan been extended or renewed?	account? NO	Is the loan a collection account?
(2f)? YES	to NRS 604A.410	sfaults, pursuant	T plan if the customer defaults, pursuant to NRS 604A.410 (2f)?	to a REPAYMEN	ortunity to enter in	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT	greement include a disc	Does the written loan ag
		YES	04A.410 (2e)?	pursuant to NRS 6	RE-PAY the loan,,	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?	greement disclose the r	Does the written loan ag
	-	YES	04A.410 (2d)?	pursuant to NRS 6	ESCIND the loan,	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	greement disclose the r	Does the written loan ag
-	NO	445 (2)?	, pursuant to NRS 604A.445 (2)?	additional periods,	d for more than six	Has the title loan been extended for more than six additional periods,		(Applies to Title Loans Only)  NRS 604.445(2)
				days? NO	le loan exceed 30 c	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A 445(1)
\$5,690:00	Fair Market Value:	NO Fair	uring the loan?	e of the vehicle sec	ie fair market value	Does the loan amount exceed the fair market value of the vehicle securing the loan?		(Applies to Title Loans Only) NRS 604A.450(1)
	N/A			eed 35 days?	of the HIL not exc	Does the original term of the HIL not exceed 35 days?	h-Int Loans) 1.408(1)	(Applies High-Int Loans) NRS 604A 408(1)
	N/A	nthly income?	Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	1 25% of the borro	ent amount exceed	Does the monthly paym	High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High-Interest NRS 604A.425(1b)
-	N/A			ot exceed 35 days?	of the D/D Loan n	Does the original term of the D/D Loan not exceed 35 days?	D/D Loans) 1.408(I)	(Applies to D/D Loans) NRS 604A.408(1)
-	N/A	income?	expected gross monthly income?	% of the customer's	sit loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's	ed Deposit Only) .425(la)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
	✓ Other:	☐ Affidavit	1? YES Paystub	Was the borrower's income verified	Was the borrow	/ income? \$1,830	expected gross monthly	What is the borrower's expected gross monthly income?
nd perfected YES	If secured by a vehicle title, is it filed and perfected	cured by a vehick	If sec	,	GMC Sierra C15	If so, what is the collateral? 1996 GMC Sierra	YES If so, wh	Is the loan secured?
PI		Purpose of loan: Cash	✓ Purpose o	Title Loans	High-Int Loans	Hig	Deferred Deposit	Loan Type:
YES	206.71%	\$2,533.45	7	\$1,113.45	3/2/2015	\$1,420.00	8/4/2014	10669-0119541
Is the APPOP	APR Quoted I	Payment Amount	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Account Number
35 00	Examiner: Kelvin Lam	Exa	·	VV 89108	121, Las Vegas, N	Name & Address: Sandra Fierro-alba 1401 N Michael Way #121, Las Vegas, NV 89108	Sandra Fierro-alba 1	Borrower Name & Address:
84	Exam as of: <u>5/15/2015</u>	Exan			169	2550 S Eastern Avenue, Las Vegas, NV 89169	2550 S Eastern Aver	Licensee Address:
15	Date: 5/15/2015			- AA A Lagrange			Titlemax	Licensee Name & DBA:
			SHEET	EVIEW WORK	604A LOAN REVIEW WORKSHEET			

### Title Loan Agreement

Number: 10669-0119541 8/4/2014 Date: 10669-0119541 ACCOUNT NUMBER: Customer & Co-Customer Information CO-CUSTOMER LAST NAME CO-CUSTOMER FIRST NAME LAST NAME FIRST NAME Fierro-alba Sandra CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. CO-CUSTOMER SSN DRIVERS LIC /STATE ID. NO SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 1401 N. Michael Way #121 CO-CUSTOMER ZIP CODE CO-CUSTOMER STATE CO-CUSTOMER CITY 7IP CODE STATE City 89108 NV Las Vegas CO-CUSTOMER DATE OF BIRTH CO-CUSTOMER HOME PHONE DATE OF BIRTH HOME PHONE LICENSEE'S HOURS OF OPERATION Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Motor Vehicle & Licensee Information LICENSEE PHONE NUMBER LICENSEE NAME (702)431-8700 TitleMax of Nevada, Inc. d/b/a TitleMax LICENSEE ZIP CODE I ICENSEE STATE LICENSEE CITY LICENSEE STREET ADDRESS 89109 Las Vegas 2550 S. Eastern Ave. LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN) 387-LPB 2GTEC19W5T1508225 COLOR VFHICLE MODEL

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.

Sierra SLE

VEHICLE MAKE

**GMC** 

VEHICLE YEAR

1996

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 \$1,420.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5663% from the date of this Loan Agreement until 03/02/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

### **ANNUAL** PERCENTAGE RATE

The cost of your credit as a yearly rate.

## FINANCE CHARGE

The dollar amount the credit will cost you.

### **Amount Financed**

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

### **Total of Payments**

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

\$2,533.45

206 7129 %

\$1,113.45

\$1,420.00

Your payment schedule will be:		
Number of Payments	Amount of Payments	When Payments are Due
6	\$361.92	9/3/2014 and each 30 days thereafter
1	\$361.93	3/2/2015

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.

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

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

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

ROA 001992

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

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

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

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 AĞREE 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.

information about you.

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

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

ANY COMMENTS OF THE PROPERTY OF TH

- 2. You acknowledge and agree that by enterir into this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO WE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD
  - (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 junsdiction. 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 hefits you, your respective heirs, successors and as he has 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 whiting.
- 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

Date

Co-Customer's Signature

Date

## GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:			
Customer Name: Sandra Fierro-alba Address: 1401 N. Michael Way #121 Las Vegas, NV 89108	Licensee Name: TitleMax Address: 2550 S. Easte Las Vegas, NV Vehicle Information:1996 (	rn Ave. / 89109	
Co-Borrower Name:		T I I I I I I I I I I I I I I I I I I I	

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 08/04/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entening 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 the forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the payments and periods set forth below in the Grace Period Payments Deferment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Payments Deferment Schedule set forth below. If any Deferred Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Deferred Due Date. The Grace Period Payments Deferment Agreement will be consummated upon the date you sign it. Time is of the essence in this Grace Period Payments Deferment Agreement. We will not attempt to collect an amount that is greater than the amount owed. We will not attempt to collect the outstanding balance during the term of the Grace Period by process of alternative dispute resolution, by repossessing the Motor Vehicle or by exercising any other right we have under Nevada law, unless you default on the Grace Period Payments Deferment Agreement.

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

Account Number: 10669-0119541

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

Amount of Payment	Deferred Periodic Due Date
\$241.26	9/3/2014
\$241.26	10/3/2014
\$241.26	11/2/2014
\$241.26	12/2/2014
\$241.26	1/1/2015
\$241.26	1/31/2015
\$241.26	3/2/2015
\$202.86	4/1/2015
\$202.86	5/1/2015
\$202.86	5/31/2015
\$202.86	6/30/2015
\$202.86	7/30/2015
\$202.86	8/29/2015
\$202.84	9/28/2015
	\$241.26 \$241.26 \$241.26 \$241.26 \$241.26 \$241.26 \$202.86 \$202.86 \$202.86 \$202.86 \$202.86 \$202.86 \$202.86 \$202.86

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.

Page 2 of 4

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

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

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

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

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

Page 3 of 4

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

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

Customer's Signature Date

Co-Borrower's Signature Date

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

SUMMUDICUO 9/2/15
ts Authorized Agent Date

	Income Worksheet	
Requested Your Parkethis and South South		
	***Employee Use Only***	
Income Employment	Description	Amount
Gross Monthly Salary or Wages	TIXX	5 1,470.00
Part-Time Gross Monthly Salary or Wages		\$ 0
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$ 8
Social Security/ Disability		5
Gross Pension/Retirement		\$
Unemployment	:	\$ 8
Alimony or Child Support	Al mes.	\$\$360.00
Other Income (Babysitting, Lawn care, etc.):	:	\$
Total Current/Expected Income	Part 1: Please add all Income amount and enter amount here	1,000
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 1.360,06.
Part 3: Net Monthly Income Total = Part 1 T Subtract Total Expense from Total Income. The Net M	otal - Part 2 Total	= \$ 0,500 <u>00</u>
than the Required Residual Income.		School 1996 and Construction of the Cons
Applicant Name: Fier 10	andra.	Section 1997 to the section of the s
Applicant Name: Fierro St. 14. 14.		requested residual income  ***Employee Use Only***
Driver's License/Government Issued ID Num	ıber:	
Alimony, child support or separate mainten	ance income need not be revealed for repaying this obligation.	if you do not wish it considered as a basis

TM - Gross Monthly Income Worksheet 07.02.2014

APP 003594 ROA 002000

	UERLINUA	E OF TITI		
TIN GTEC19W5T1508225 DATE ISSUED ODOMETE 7/16/2014 /EHICLE COLOR ODOMETE EXEMPT	G R BRAND	MODEL SIERRA CLS PE SALES TAX PD	TPC	TITLE NUMBER NV007087408 ROSS WT GVWR 6001
OWNER(S) NAME AND ADDRE IERRO-ALBA SANDRA JAN 341 CANFIELD DR UNIT AS VEGAS NV 89108-32	ETH C			
LIENHOLDER NAME AND ADI TITLEMAX OF NEVADA INC 2550 S EASTERN AVE LAS VEGAS NV 89169-18 LIENHØDDER RELEASE-INT	DBA TITLEMAX 15	DESCRIBED ON	THIS TITLE IS HE	REBY RELEASED:
SIGNATURE OF AUTHORIZED	DAGENT DATE Che	ry Parros		
FEDERAL AND STATE LAW REQUIRES COMPLETE OR PROVIDING A FALSE'S The undersigned hereby certifies the vehicle Printed Full Legal Name of Buyer.	S.THAT YOU STATE THE MILE/ TATEMENT MAY RESULT IN FIN described in this title has been tran	sterred to the following buy	ITH THE TRANSFER C ENT. er(s): cense Number or Identif	FLAND
		Nevada Driver's Li	cense Number or Identi	AND THE STATE OF THE PARTY OF T
Printed Full Legal Name of Buyer		A the rehicle in	State nless one of the followi	Zip Code ng statements is checked.
Printed Full Legal Name of Buyer  Address I certify to the best of my knowledge th	NU The order	ge stated is in excess of it eter reading is not the act Model year over 9 years of	ual mileage. WARNING: O	DÖMETER DISCREPANCY.

ALTERATION OR ERASURE VOIDS THIS TITLE

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

APP 003596 ROA 002002

1

Customer Receip_Extension & Receipt/Rep_yment Plan Receipt

Odstollici itooolpa Exte	
NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax	PAYMENT MADE ON BEHALF OF OR BY: Sandra J Fierro-alba
2550 S. Eastern Ave. Las Vegas, NV 89109	1401 N. Michael Way #121 Las Vegas, NV 89108
LOAN AGREEMENT IDENTIFICATION NO. 10669-0119541	DATE/TIME OF RECEIPT OF PAYMENT:
LOAN AGREEMENT DATE: 08/04/2014	04/23/2015 11:37:43
If you have multiple loans, this payment was loan number identified above.	applied to the
AMOUNT PAID:	AGENT RECEIVING PAYMENT:
\$270.63	Eliana Bravo (313)

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFORMATION
PRINCIPAL PAID:	\$270.63_	PRINCIPAL: \$
INTEREST PAID:	\$0.00	INTEREST: \$0,00
		FEES: \$0.00_
CHARGES PAID:	\$0.00_	CHARGES: \$0.00_
FEES PAID:	\$0.00_	BALANCE DUE ON LOAN \$ 0.00
TOTAL AMOUNT PAID TODAY:	\$ 270.63	REPAYMENT PLAN MINIMUM \$
		NEXT SCHEDULED DUE DATE: 5/28/2015

<b>Account</b>	paid	ĺΠ	full	by	rescission

Х 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.

Σ. 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.

Customer Receip Extension & Receipt/Rep ment Plan Receipt

Chafollier Mecelb - vic		
NAME AND ADDRESS OF THE LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax 2550 S. Eastern Ave.		PAYMENT MADE ON BEHALF OF OR BY: Sandra J Fierro-alba  1401 N. Michael Way #121
Las Vegas, NV 89109		Las Vegas, NV 89108  Date/Time of Receipt of Payment:
LOAN AGREEMENT IDENTIFICATION NO. 10669-0119541		
LOAN AGREEMENT DATE: 08/04/2014 If you have multiple loans, this payment was loan number identified above.	applied to the	03/27/2015 17:01:30
AMOUNT PAID:	AGENT RECEIVI	
\$45.11	Eliana Bravo (3	313)

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFORMATION
PRINCIPAL PAID:	\$45.11_	PRINCIPAL: \$ 45,11
INTEREST PAID:	\$0.00_	INTEREST: \$ 0.00
		FEES: \$ 0,00
CHARGES PAID:	\$0.00_	CHARGES: \$ 0.00
FEES PAID:	\$0.00_	BALANCE DUE ON LOAN: \$ 270.63
TOTAL AMOUNT PAID TODAY:	\$45.11_	REPAYMENT PLAN MINIMUM \$45.11
		NEXT SCHEDULED DUE DATE: 4/28/2015

		· · · · · · · · · · · · · · · · · · ·		
п	Account paid in full by rescission	İ	· i	
=	1			
	Account paid in full		at unon renavment in fui	il, we returned the Vehicle's Title to you
П	Account paid in full Title Returned Upon Payment in Full.	By signing below, you acknowledge the	at upon repayment in it	.,
느	Des Assesses	• -	·	
$\mathbf{x}$	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

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

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

APP 003598

Date: 2/27/2015 No. 10669-0119541 Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: Fierro-alba, Sandra J 2550 S. Eastern Ave. 1401 N. Michael Way #121 Las Vegas, NV 89108 (702)272-7235 Address: Las Vegas, NV 89109 Address: Vehicle Information: 1996, Red, GMC, Sierra SLE, 2GTEC19W5T1508225 Co-Borrower Name: Address:

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

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 08/04/2014 ("Loan The Title 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 \$315.74 was due on 03/02/2015 ("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.

Payments. This Repayment Plan is divided into monthly installments of the remaining balance owing. You and we agree to the payment period set forth below in the Amended Payment Schedule. In consideration of your promises herein, we agree to amend and modify the Original Due Date, resulting in separate payments due on the Periodic Due Dates set forth below. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Amended Payment Schedule set forth below. By signing below, you agree to make an initial payment of \$0,00 and to pay a total of \$315.74 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: Amount of Payment Periodic Due Date Periodic Payments 3/29/2015 \$45.11 1st Scheduled Payment 4/28/2015 \$45.11 2nd Scheduled Payment 5/28/2015 \$45.11 3rd Scheduled Payment 6/27/2015 \$45.11 4th Scheduled Payment 7/27/2015 \$45.11 5th Scheduled Payment 8/26/2015 \$45.11 6th Scheduled Payment 9/25/2015 \$45.08 7th Scheduled Payment \$315.74 The total amount due under the terms of the Repayment Plan:

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

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you 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. 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 Default. You will be in default under this Repayment Plan Agreement if you default, then we may seek repossession and sale of the Vehicle as well as any other 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: 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 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.

_Date 2 · 27 · 15Bv

Its Employee Customer Signature ry 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 Recapt/Repayment Plan Receapt (210 day loan)

Customer Necespe	,,,cpay			
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109		Sandra Fierr	o-alba	EHALF OF OR BY:
LOAN AGREEMENT IDENTIFICATION NO. 10669-0119541		DATE/TIME C 02/27/2015		PT OF PAYMENT: PM
LOAN AGREEMENT DATE: 8/4/2014 3:52:44 PM			7	
If you have multiple loans, this payment was loan number identified above.		1		
AMOUNT PAID: \$200.00	AGENT RECEIVI Eliana Bravo	NG PAYMENT:	i i	
TODAY'S PAYMENT ITEMIZATION				
PRINCIPAL PAID:	\$1 <u>27.24</u>			a a
INTEREST PAID:	\$72.76			
CHARGES PAID:	\$0.00			
FEES PAID:	\$0.00			
TOTAL AMOUNT PAID TODAY:	\$200.00	. :		
BALANCE DUE ON LOAN:	\$315.74			
NEXT SCHEDULED DUE DATE:	3/2/2015			
<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> <li>Acknowledgments. By signing below, you</li> </ul>	- elementada a that t	he navment info	ormation n	oted above is accurate. You further
represent that the information previously pro  Sandra Revo  Printed Name	vided on the Cover	red Borrower Ide	entification	Statement is still accurate.

Customer Recept/Repayment Plan Recept (210 day loan)

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NAME AND ADDRESS OF THE LICENSEE:		P/	AYMENT M	NADE ON E	BEHALF OF OR BY:
		į	Sandra Fie	rro-alba	
Tm Las Vegas Nv #7 Eastern Ave				,	
2550 S. Eastern Ave.					
Las Vegas, NV 89109					
LOAN AGREEMENT IDENTIFICATION NO.					PT OF PAYMENT:
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LOAN AGREEMENT DATE: 8/4/2014 3:52:44 PM			3		
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\$1,200.00	Eliana Bravo				
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CHARGES PAID:	\$0.00		<u> </u>		
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					:
TOTAL AMOUNT PAID TODAY:	\$1,200.00		<u> </u>		
101/12/11/10 01/11 / 11/12					
BALANCE DUE ON LOAN:	\$442. <del>9</del> 8		1		
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NEXT SCHEDULED DUE DATE:	3/2/2015		<del> </del>		
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☐ Account paid in full by rescission.					1
⊸□ Account paid in full.					L. C. H
Title Returned Upon Payment in Full Vehicle's Title to you.	. By signing below,	yo	u acknowle	edge that u	on repayment in full, we returned the
Vehicle's Title to you.	•				The second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second secon
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Repayment Plan Agreement.					
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Acknowledgments. By signing below, you a	acknowledge that th	ne p	payment in	formation n	oted above is accurate. You turner
Acknowledgments. By signing below, you a represent that the information previously prov	ided on the Covere	ed E	Borrower lo	entification	i Statement is suit accurate.
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	/	$\leq$		- ONZA	
Sandra Freno	(li)	In	1 _		
Janora Merro		#		- J	-1 1
Printed Name	Signature	-		•	
				1	

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY NAME AND ADDRESS OF THE LICENSEE. Sandra Fierro-alba Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/02/2015 01:28:30 PM 10669-0119541 LOAN AGREEMENT DATE: 8/4/2014 3:52:44 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Fliana Bravo \$239.77 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$239.77 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$239.77 TOTAL AMOUNT PAID TODAY: \$1,427.19 BALANCE DUE ON LOAN: 1/31/2015 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.

Sandra Fierro

Printed Name

Signature

TitleMax of Nevada, Inc. d/b/a TitleMax -2550 S. Eastern Ave. Las Vegas, NV 89109 (702)431-8700 12/2/2014

Sandra Fierro-alba 1401 N. Michael Way #121 Las Vegas, NV 89108

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 8/4/2014 3:52:44 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 09/02/2014 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 1/2/2015 ("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

To enter into a Repayment Plan you must follow these procedures by 2/1/2015 : (1) return to the location in which you signed the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement; (2) read and sign the Repayment Plan we prepare; and (3) make an initial payment of \$283.84. The total of payments or the remaining balance on the original transaction is \$1,419.20. You made the following payment(s) on the loan:

Date: Date: 09/02/2014

09/02/2014

Amount:

\$242.00

Amount:

\$242.00

The total amount due if you enter into a Repayment Plan on or before 2/1/2015 will be \$283.84.

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

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

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

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

Sincerely,

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

TitleMax

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

(1) The amount of the debt is \$1,000.00; (2) TitleMax of Nevada, Inc. d/b/a TitleMax is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

Customer R€ ∋ipt/Repayment Plan Re€ (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: AME AND ADDRESS OF THE LICENSEE: Sandra Fierro-alba Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: OAN AGREEMENT IDENTIFICATION NO. 12/02/2014 04:57:56 PM 10669-0119541 OAN AGREEMENT DATE: 8/4/2014 3:52:44 PM f you have multiple loans, this payment was applied to the oan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Autum Gold \$239.77 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$239.77 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$239.77 TOTAL AMOUNT PAID TODAY. \$1,419.20 BALANCE DUE ON LOAN: 1/1/2015 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 コ 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 Re sipt/Repayment Plan Recort (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Sandra Fierro-alba Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 12/02/2014 04:57:56 PM 10669-0119541 LOAN AGREEMENT DATE: 8/4/2014 3:52:44 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Autum Gold \$239.77 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$239.77 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 **FEES PAID:** \$239.77 TOTAL AMOUNT PAID TODAY: \$1,419.20 BALANCE DUE ON LOAN: 1/1/2015 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.  $\Box$ 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 003606

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customer Receipt	кераушен	t Flatt Neceipt (210 day 10a.1)
NAME AND ADDRESS OF THE LICENSEE:		PAYMENT MADE ON BEHALF OF OR BY:
Tm Las Vegas Nv #7 Eastern Ave		Sandra Fierro-alba
2550 S. Eastern Ave.		
Las Vegas, NV 89109		
LOAN AGREEMENT IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT:
10669-0119541		11/03/2014 01:37:55 PM
LOAN AGREEMENT DATE:		·
8/4/2014 3:52:44 PM		
If you have multiple loans, this payment was	applied to the	
loan number identified above.		
AMOUNT PAID:	AGENT RECEIVI	
\$239.77	Candice Bejara	no i
20		
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$0.00	
INTEREST PAID:	\$239.77	
	\$0.00	
CHARGES PAID:	\$0.00	
EFEC DAID:	\$0.00	
FEES PAID: —		
TOTAL AMOUNT PAID TODAY:	\$239.77 <u></u>	
	\$1,427.20	
BALANCE DUE ON LOAN:	Ψ1,-21.20	
NEXT SCHEDULED DUE DATE:	12/2/2014	
Account paid in full by rescission.		
		A to full you returned the
☐ Title Returned Upon Payment in Fu	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	•	
	Is-audodae that t	he payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Acknowledgments By signing below, you	acknowledge diation	red Borrower Identification Statement is still accurate.
represent that the information previously pro		<i>A</i> ,
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Printed Name	Signature <	0
Title raine		
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Customer Receipt	/Repaymen	t P	lan Re	eceipt	(210 day loan)
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LOAN AGREEMENT IDENTIFICATION NO. 10669-0119541				OF RECE!!   05:42:06	T OF PAYMENT:
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If you have multiple loans, this payment was loan number identified above.					
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FEES PAID:	\$0.00			:	
TOTAL AMOUNT PAID TODAY:	\$239.77				
BALANCE DUE ON LOAN:	\$1,419.21	<del></del>		1	
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<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Fuvenicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> </ul>	III. By signing below	, you	acknowle	edge that up	oon repayment in full, we returned the
☐ Grace Period Plan Agreement.  Acknowledgments. By signing below, you represent that the information previously pro-	acknowledge that to ovided on the Cover	ne p ed B	ayment in	formation n dentification	oted above is accurate. You further Statement is still accurate.
First Sandrae  Printed Name	Signature	jų.	2	Str	

Customer Receipt/Repayment Plan Receipt (210 day loan)

Customer receipt	пториу		1				
NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109	-	Sa	ndra Fier	ro-alba	EHALF OF OR B		
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LOAN AGREEMENT DATE: 8/4/2014 3:52:44 PM			f 1		: :		
If you have multiple loans, this payment was loan number identified above.							
AMOUNT PAID: \$242.00	AGENT RECEIVI Eliana Bravo	ING P	AYMENI	-	1		
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PRINCIPAL PAID:	\$8.78		- ;		•		
INTEREST PAID:	\$233.22		: 				
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NEXT-SCHEDULED DUE DATE:	10/3/2014	1					·
<ul> <li>□ Account paid in full by rescission.</li> <li>□ Account paid in full.</li> <li>□ Title Returned Upon Payment in Fu Vehicle's Title to you.</li> <li>□ Repayment Plan Agreement.</li> <li>□ Grace Period Plan Agreement.</li> </ul>			:				
Acknowledgments. By signing below, you represent that the information previously pro  Tena Sandra  Printed Name	acknowledge that to wided on the Cover	the pared Bo	yment inf	ormation n entification	oted above is acc Statement is still	curate. You furthe accurate.	r

### Affidavit

STATE OF NEVADA COUNTY OF Clark

Title Loan Agreement No.: 10669-Date: 8-4-14

Customer Name: Sandra Janeth Fierro-Alba Address: 1401 N Michael Way apt#121

Las Vegas Nv 89108

Co-Borrower Name:

Address:

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

2550 S Eastern Ave Las Vegas Nv 89169

Vehicle Information: VIN: 2GTEC19W511508225

License Plate State and No: 387LPB

Color: RED Year: 1996

Make: GMC

Model: SIERRA

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, Sandra Janeth Fierro-Alba, 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:

APP 003610

Ability to Pay Summa	
Loan Number Customer Name	10669- Sandra J Fierro-Alba
is Customer a Covered Borrower	No \$2,000,00
Requested Loan Amount Title Fee	\$20
MLV Amount	\$1,420
Gross Monthly Income	\$1,830.00
Current and Expected Monthly Obligations	\$1,330.00 \$0.00
Other TitleMax Loan Payment Rate Match/Rate for Other TitleMax Loan	Section of the section of Assets.
Add-On to Current Loan or Multi-Car	\$500.00
Residual Monthly Income	2300.00

210 INSTALLMENT LOAN BRE	AKDOWN	
Income Based - Max. Loan Amount Inc. Title Fee	\$	2,019
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	1,440
Interest Rate		16.999
Max Cash to Customer Amount	\$	1,420.00
Actual Cash to Customer Amount	Ş	1,420.0
Title Fee Amount	\$	2
Total Loan Amount	\$	1,44
Amortized Loan Payment		\$367.0
Total Payback Amount		\$2,569.1
Minimum Payment to Extend		\$244.6
Grace Period Plan # of Months (0% Interest)		
Grace Period Plan # of Months (0% interest) Grace Period Plan Payment (0%)		\$205.7

				LOA?	

NV 210 Day Multi-Car 16.99%

Tiers	TALLMENT RATE STRUCTU	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%

	SINGLE PAY RATE STRUCTUR	Rate
100.00	999.99	15.99%
1000.00	1999.99	14.99%
2000.00	2999.99	13.99%
3000.00	3999.99	12.99%
4000.00	4999.99	11.99%
5000.00	10000.00	8.99%

30 DAY SINGLE PAY BREA	KDOWN	
Income Based - Max. Loan Amount Inc. Title Fee	\$	431
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	1,440
Interest Rate Max Cash to Customer Amount	\$	411.00
Actual Cash to Customer Amount	440.30	

# CHOOSE THIS CASHWISE LOAN TYPE

NV 30 Day Multi-Car

APP 003611 ROA 002017

**Customer Application** 

# Personal Information

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46 / a   Siale	Issued ID Number	JA Da	of Dieth	Social S	ecurity #	
ate 8.04.14. State			:	Middle I	lame -	-
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ome Phone	Cell Phone†		,	Email A	idress (optional)††	
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nysical Address (Street Number & Name)	Uni N. Wichael	May			161	
5. 2	401 N. Hichael	ate N	Zip	89108.	County (	nck
Vegas N		$N\Psi$	•	07108	(02	
ailing Address (If different from physical add	(ress)					
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		urce of In				
mployer * (Source of Income)	Employer	Address (Street N	umber & Name)	•		
71011	- Croto + CA	Zip	acand)		Time at Job?	7. 17.
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Vork Phone #	74 Title Drive	·	Supervisor	10/01	S.	shubt
702 673.366	19.	7	Next Payday	Current and	1 - 100 001.00	rk Shift
			8.7.14	Gross Monthly	Gross Monthly	
Pay Frequency: (check one) □ 1	of month D Biweekly (every 2	weeks)		Income	Obligatio	
Weekly □ Monthly (last day) □ I	Monthly (1 [∞] day) □ Monthly (3"	day)		\$1,470		
□ Self-Employed	-			\$1,71,0	110000	
	n Mino					
Are you currently in bankruptcy?   ye						
Are you currently in bankruptcy? 🗆 ye	S 6-40	edit Refe				
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Are you currently in bankruptcy? Use Business Name Address (Street Number & Name)	Cr	edit Refe	State		Zip	
Business Name  Address (Street Number & Name)  Business Name	Cr	Phone #	ences			
Business Name  Address (Street Number & Name)  Business Name	City	Phone #	State		Zip	
Are you currently in bankruptcy?   ye  Business Name  Address (Street Number & Name)  Business Name  Address (Street Number & Name)	City	Phone #	State		Zip	

APP 0036124

**Co-Applicant Information** 

	OO TOP IT	i						<del></del>
	State Issued ID Number	Date of E	Birth	Social	Security	#		
Date	J							
	First Name	1		Midd	e Name			
Last Name					A 1 1 1 1	(		
Hame Phone	Cell Phone†			Email	Address (	optional)††		1
Home Priorie							<del></del>	
Best time to call?	Which number do		nat we call?					1
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Physical Address (Street Number & Name)					Apta			
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City		State	Zip		Juney			1
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Mailing Address (If different from physical address)							-	ļ
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City		June						
	Fn	nployer Addr	ess (Street Nun	nber & N	ame)			_
Employer * (Source of Income)								
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	Job Title	1	Supervisor					
Work Phone #							Work Shift	
			Next Payday			nd Expected	Work Shirt	
Pay Frequency: (check one)					Gross	Gross	1	
☐ 1st & 15th of month ☐ 15th & end of month ☐ Biwee	ekty (every 2 weeks)				vionthly	Monthly		
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£	• •	a de la companya de l			1	\$		
□ Self-Employed					Ρ .			·
*Alimony, child support or separate maintenance income	e need not be revealed if yo	u do not wisl	n to have it c	onside	red as a t	asis for repay!!	ng wiis obligat	ion.
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received	d under: a court order a v	vritten agree	mient □ o	ral und	erstandin	8.		
Are you currently in bankruptcy?  yes			1					
How did you hear about us? (Circle one.)				)				
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Friend/Referral Name of referrer?	Saw Store	7	CICVISION		, 0		•	
	Postcard		Other:					
Internet Billboard	roscard	<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.ftc.gov">www.ftc.gov</a>.

tiConsent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legalty 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 talse.

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.

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:	vace raise

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

APP 00361°4

expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) currer agree that you have read and understood all the above tatements, it	
	Date

Co-Applicant Signature

A - 68

		)9	604A LOAN REVIEW WORKSHEET	VIEW WOR	KSHEET				
Licensee Name & DBA: TITLEMAN	X OF NEV.	une & DBA: <u>TITLEMAX OF NEVADA INC. DBA</u> TITLI	EMAX				Exam Start Date:	Start Date: <u>5/18/2015</u>	
Licensee Address: 2550 S. EA	STERNA	EASTERN AVE LAS VEGAS NV 8	89168		-	,	Exam as of: 5/4/2015	5/4/2015	
Borrower Name & Address: OCTAVIO CANO MARTINEZ	CANO MA	ARTINEZ				•	Examiner: TD	Ω1	
Account Number Origination Date	on Date	Amount of Loan	Maturity Date	Finance Charge	Total Number of Payments	of Payment Amount	it APR Quoted		Is the APR correct?
10669-0134659 11/10/2014	/2014	\$6,300.00	6/8/2015	\$3,055.69	6&1	1336.52/1336.57	36.57 133.71%		YES
	Deferred Deposit	High-	High-Int Loans	Title Loans	<u></u>	Purpose of loan:			
Is the loan secured? YES	If so, wha	If so, what is the collateral? 2007 FORD F150	ORD F150			If secured by a	vehicle title, is	If secured by a vehicle title, is it filed and perfected?	fected? YES
What is the borrower's expected gross monthly income?	ss monthly ir	ncome? \$3,100	Was the borrower's income verified?	's income verifi	YES	Paystub 🛚 Aff	Affidavit 디	Other:	
(Applies to Deferred Deposit Only)		Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	loan exceed 25%	of the customer	's expected gross m	onthly income?	N/A		
(Applies to D/D Loans)		Does the original term of the D/D Loan not exceed 35 days?	the D/D Loan not	exceed 35 day	53			N/A	
(Applies to High-Interest Loans Only)		Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?	t amount exceed	25% of the born	ower's expected gr	ss monthly incom	3.5	N/A	-
(Applies High-Int Loans)		Does the original term of the HIL not exceed 35 days?	the HIL not exce	ed 35 days?				N/A	
(Applies to Title Loans Only)	Does the	Does the loan amount exceed the fair market value of the vehicle securing the loan?	fair market value	of the vehicle se	curing the loan?	ON	Fair Market Value	Value:	\$10,950.00
(Applies to Title Loans Only)	Does the	Does the original term of the title loan exceed 30 days?	loan exceed 30 da	ys? NO					
(Applies to Title Loans Only)	Has the	Has the title loan been extended f	or more than six a	dditional perioc	for more than six additional periods, pursuant to NRS 604A.445 (2)?	6044.445 (2)?	ON	,	
Does the verten loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	close the rig	ht of the customer to RES	CIND the loan, pu	ırsuant to NRS	604A.410 (2d)?	YES		-	
Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A. 410 (2e)?	close the rig	ht of the customer to PRE	-PAY the loan, $pu$	trsuant to NRS	504A.410 (2e)?	YES			
Doe The watten loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)?	dude a disclo	ssure regarding the opport	unity to enter into	a REPAYMEN	IT plan if the custor	ner defaults, pursu	ant to NRS 60-	t4.410 (2f)?	YES
Is the long collection account?	ON	Has the loan been extended or renewed?	ed or renewed?	I ON	How many times?	Extensions: Tit. D/D & High Im	Extensions: Title-6 add'1 periods; D/D & High Int Loans - 90 days	Are receipts filed?	ed? YES
36] 0020		VIOLATIONS/	TECHNICAL E	XCEPTIONS	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS	ENTS:			
NR\$ 04A 445; NRS 3604A 210 RPTR VIO ON DEFERMENT AGRE	PTR VIO O	N DEFERMENT AGREE	EMENT	i.					

Date: 11/10

11/10/2014

Number: 10669-0134659

Customer & Co-Custo	mer in	formation	ACCOUN	IT NUMBI	ER: 10669	-0134659		. "		
FIRST NAME Octavio	1 1	LAST NAME Cano-martinez			CO-CUSTOME	R FIRST NA	ME	CO-CUSTOM	ER LAST NAMI	
SSN .	DF	RIVERS LIC./ST ).	ATE ID. NO	)	CO-CUSTOME	RSSN	CO-CUSTOME	ER'S DRIVERS	LIC./STATE ID	NO.
STREET ADDRESS 4112 Via Vaquero										
	STATE NV		ZIP CODE 89102	Ξ	CO-CUSTOME	RCITY	CO-CUSTOI	MER STATE	CO-CUSTO	MER ZIP CODE
HOME PHONE		DATE OF BIF	RTH		CO-CUSTOME	R HOME PH	IONE	CO-CUSTO	MER DATE OF	BIRTH
	Information Licensee Licensee Licensee Licensee 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									
LICENSEE NAME TitleMax of Nevada, Inc. d.	/b/a Titl	eMax	1	NSEE PHO 431-8700	ONE NUMBER					
LICENSEE STREET ADDI 2550 S. Eastern Ave.	ESS				LICENSEE CITY Las Vegas	-	LICENSEE STAT	,	ICENSEE ZIP ( 9109	ODE
VEHICLE IDENTIFICATIO 1FTPW125X7KB14145	NUM	IBER (VIN)			CENSE PLATE RA381					
VEHICLE YEAR 2007		HICLE MAKE PRD			MODEL PER CAB	COLOR RED				

Terms. In this Title Loah 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 \$6,300.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 06/08/2015 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 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.

133.7129 %

\$3,055.69

\$6,300.00

\$9,355.69

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,336.52	12/10/2014 and each 30 days thereafter	
1	\$1,336.57	6/8/2015	
-			

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 \$6,300.00

1. Amount given to you directly: \$6,300.00

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

Any comments or puestions may be directed to Customer Service at the following toll-free number: (800) A+5P.P. 0036 1.9 Pege 2 of 5

TM.TB.NV R0Ant002025 t. 2.04.2014

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

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Flan 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 NR\$ 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 (i) 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 of 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 arbitration. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOW\$:

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 obliect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

- 2. You acknowledge and agree that by enter into this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO MAVE A TRIAL BY JURY TO RESOLVE ANY DISPUIL ALLEGED AGAINST US OR RELATED THIRD PARTIES:
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES: and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in 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.iamsadr.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 Albitration 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 feturn 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 derlands 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 of 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.

benefits us, our successor been prepaid, paid or dis	rs and assigns, and re charged through bankrupto	nefits you, your respective heir d third parties, The Arbitration cy. The Arbitration Provision s Il force and effect unless you a	Provision continues	rce and effect, even if your ndment, expiration or perfo	obligations have
subject to this Arbitration Nevada, Inc. d/b/a TitleN	Provision, then you must ax. Attn: Legal Dept. P.	out of this Arbitration Provision notify us in writing within sixty O. Box 8323, Savannah, GA sh to opt out of the Arbitration	(60) calendar days of the log 31412. Your written notice	oan date at the following at must include your name,	idress: TitleMax of address, Account
acknowledge that it was f into this Loan Agreement relief under any chapter of Vehicle. You agree that employment. You acknowledge	lled in before you did so a is accurate. You warrant of the United States Bank you have the ability to by wedge that the loan do	ins a binding Waiver of Jury and that you received a complete that you are not a debtor und ruptcy Code. You agree that to repay this Loan Agreement pes not require a balloon part Loan Agreement, including	eted copy of it. You agree that er any proceeding in bankrup the amount of the loan does nt, based upon your curre ayment of any kind. You fi	at the information you proving ptcy and have no intention not exceed the fair market and expected income arther acknowledge that	ded before entering to file a petition for value of the Motor , obligations, and
THIS DOCUMENT IS SU ASSOCIATION, AS COLI		<u>NTEREST IN FAVOR OF, AN</u>	D PLEDGED AS COLLATER	AL TO, WELLS FARGO BA	NK, NATIONAL
TitleMax of Nevada, Inc. of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Control of Contr	/b/aTitleMax	//-/0-/4 Date	E LLL Multiporized Agent		110114 pate
Co-Customer's Signature	· .	Date			
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	Affida	avit (	
STATE OF NEV			
COUNTY OF C			
Title Loan Agreer Date: 11/10/2014	nent No.: 10669* - 0134459		
Customer Name	Octavio Cano-Martinez	Licensee Name: TitleMax of Nevada, Inc. d/b/a Tit	e Max
Address: 4112	Via Vaquero Ave	Address:	
Las V	egas, NV 89102	2550 S Eastern Ave	
Co-Borrower Na	me:	Las Vegas, NV 89169	
radioss.			
	·		
License Plate Sta	ion: VIN: 1F1PW125X7KB14145 te and No: NRA381 Color: Red Year: 2007		
In this Affidavit	"Affidavit"), the words "affiant," customer," "yo	u" and "your" mean the customer who has signed it	. The words
"Licensee", "we", registered, license	l "us" and "our" mean TitleMax of Nevada, Inc. d/ d. and operating in accordance with Nevada law ar	b/a little Max , a provider of title load regulated by the Nevada Financial Institutions Div	pan services ision, 406 E
2nd Street, Suite	3, Carson City, Nevada 89701-4758, Phone: (775)	684-1830, Fax: (775) 684-1845. The word "Vehicle	" means the
identifies the legal	owner of a vehicle or any similar document issued p	u" and "your" mean the customer who has signed it b/a Title Max , a provider of title lend regulated by the Nevada Financial Institutions Div 684-1830, Fax: (775) 684-1845. The word "Vehicle or ownership issued pursuant to the laws of the State of oursuant to the laws of another jurisdiction.	Nevada tha
	N &	parket value. Pursuant to N.R.S. 604A.450-2, we have	
	formation regarding current and expected income, o		
Pursuant to N R S	604 A 450-3, you are required to give us an affidavi	t which states: (a) The customer has provided the licen	see with
		tions, employment and ownership of the vehicle; and (	
customer has the d	bility to repay the title loan.	· · · · · · · · · · · · · · · · · · ·	
The undersigned,	Octavio Cano-Martinez , being first duly sworn, states	as follows:	
1. You h	ave provided us with true and correct information co	ncerning your income, obligations, employment and ov	nership of
the v	ehicle; and		
2. You h	we the ability to repay the title loan.		
	FURTHER, AFFIANT SAYE	TH NOT.	
	7-	<del>1</del>	
	Customer Signature:	Vis Cours	
	Co-Borrower Signature:		
	± 7		

## **GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT**

Date:

Account Number: 10669-0134659

Customer Name:

Octavio Caho-martinez

Address:

4112 Via Vaquero Las Vegas, NV 89102

Co-Borrower Name:

Address:

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

Address: 2550 S Eastern Ave.

Las Vegas, NV 89109

Vehicle Information 2007 FORD F150 SUPER CAB 1FTPW125X7KB14145

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/10/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you 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 or 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	\$692.37	12/10/2014
2	\$692.37	1/9/2015
3	\$692.37	2/8/2015
4	\$692.37	3/10/2015
5	\$692.37	4/9/2015
6	\$692.37	5/9/2015
7	\$692.37	6/8/2015
8	\$900.00	7/8/2015
9	\$900.00	8/7/2015
10	\$900.00	9/6/2015
11	\$900.00	10/6/2015
12	\$900.00	11/5/2015
13	\$900.00	12/5/2015
14	\$900.00	1/4/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$11,146.59	

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 dutstanding 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 oliginal 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 emain 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 Date its Authorized Agent Date Customer's Signature Date Co-Borrower's Signature

# STATE OF NEVADA

DEPARTMENT OF HOTOR VINCLES

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PM IFTPMICTATKRIAIA CATE BANKET II/13/740/4 WIMCEE GERUM		g (Mildin) (PD F150 5H) (A2 1494 SAVESTANT (A		(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(
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	10669
Loan Number	
Customer Name	Octavio
is Customer a Covered Borrower	No.
Requested Loan Amount	\$5,000.00
Title Fee	<u> 50</u>
MLV Amount	\$7,700
Gross Monthly acome	\$3,100.00
Current and Expected Monthly Obligations	\$1,000.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	
Add-On to Current Loan or Multi-Car	
Residual Montilly Income	\$2,100.00

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Income Based - Max. Loan Amount Inc. Title Fee	\$.	9,898
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	7,700
Interest Rate		10.99%
Max Cash to Customer Amount	\$	7,700.00
Actual Cash to Customer Amount	\$ .	6,300.00
Title Fee Amount	\$	-
Total Loan Amount	\$	6,300
Amortized Loan Payment		\$1,336.52
Total Payback Amount		\$9,355.67
Minimum Payment to Extend		\$692.37
Grace Period Plan # of Months (0% Interest)		
Grace Period Plan Payment (0%)		\$900.00

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

216 IN	STAILMENT RATE STRUCTUR	E	
Tier	s construction of the second		ate
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	1.0	.99%

## **Contact Information**

### 11/10/2014

Corpany: Titlemax (314391)

Telephone: 404-542-6618

Fax:

Contact: Laura Farris

-Mail: laura.farris@titlemax.biz

# Notes

# Vehicle Info For 2007 Ford F150 Lariat Supercrew

MSRP: \$32,225

Fin Adv: \$16,725

Equip Ret: \$36,535

Tire Size: 265/60R18

Base HP: 300 @ 5000

Taxable HP: 40.3

Model Number: W12 Price Includes: AT AC VIN: 1FTPW125X7KB14145

UVC: 2007300725

MPG: 15/19

Weight: 7050

Fuel Type: Gas

Wheelbase: 150.0

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

# Wholesale Black Book values as of 11/10/2014

l					
·	X-CL	Clean	Average	Rough	
Base	N/A	\$16,800	\$13,500	\$10,950	,
Options	N/A	\$0	\$0	\$0	
Mileage	N/A	N/A	N/A	N/A	
Region	N/A	\$0	\$0	\$0	
Total	N/A	\$16,800	\$13,500	\$10,950	/
iotai	N/A	\$16,800	\$13,500 <b>\</b>	\$10,950	_

# Trade In Black Book values as of 11/10/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$17,130	\$13,830	\$10,345
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$17,130	\$13,830	\$10,345

Retail Black Book values as of 11/10/2014

ROA 002036

	X-CL	Clean	Average	Rough
Base	N/A	\$20,100	\$16,425	\$13,275
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$20 <b>,10</b> 0	\$16,425	\$13,275

	ł	*				
Decidual	Plack	Book	values	25 C	of 11.	/10/2014
366733464663	mark and an exten					,

12 N	lonth	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
ase	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ons	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
nge	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
tal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
tal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

# **Black Book Add/Deducts**

20-Inch Wheels +300

Chrome Package +125

Entertainment System +100

Navigation System +100

Power Moonroof +300

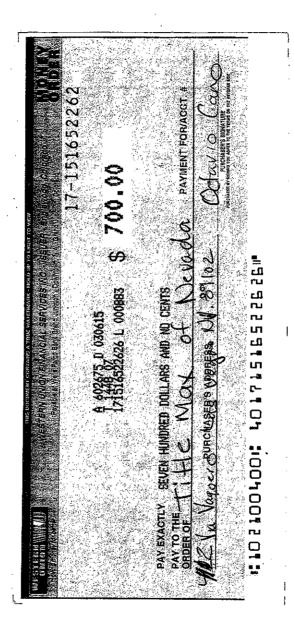
APP 003631 ROA 002037 11/10/2014

Customer Receipt/Repayment Plan Receipt (210 day loan)

Ou.	stomer iteccip	Bitcpaymen	it i idii itoooi, (2 10 day 10di	
NAME AND ADDRI Tm Las Vegas Nv 2550 S. Eastern A Las Vegas, NV 89	ve.	•	PAYMENT MADE ON BEHALF OF OR BY: Octavio Cano-martinez	
LOAN AGREEMEN 10669-0134659	T IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT: 04/07/2015 05:13:15 PM	
LOAN AGREEMEN 11/10/2014 5:41:3				
If you have multiple loan number identif	loans, this payment was ed above.	applied to the		
AMOUNT PAID: \$700.00		AGENT RECEIVII Eliana Bravo	NG PAYMENT:	
TODAY'S PAY	IENT ITEMIZATION			
PRINCIPAL PAID:		\$58.46		
INTEREST PAID:		\$641.54	<del></del>	
CHARGES PAID:		\$0.00		
FEES PAID:		\$0.00		
TOTAL AMOUNT F	AID TODAY:	\$700.00		
BALANCE DUE ON	LOAN:	\$6,203.20	·	
NEXT SCHEDULE	D DÜE DATE:	5/9/2015		
Account paid Title Returned Vehicle's Title Repayment P	Upon Payment in Full	. By signing below,	you acknowledge that upon repayment in full, w	re returned the
Acknowledgments. represent that the inf	By signing below, you a brmation previously prov	cknowledge that the ided on the Covered Signature	e payment information noted above is accurate. d Borrower Identification Statement is still accur	You further ate.
	I.			1

Ou.	Stomer Meco.b	urchaymen	it i lati itcocips (£ 10 day 10di	*/
SAME AND ADDR	ESS OF THE LICENSEE	7	PAYMENT MADE ON BEHALF OF OR BY:	
n Las Vegas N			Octavio Cano-martinez	
2550 S. Eastern	Ave			
Las Vegas, NV 8	9109			
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11/10/2014 5:41:				 
	loans, this payment was	applied to the		
loan number identi	ied above.			
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BALANCE DUE O	N LOAN:	\$6,283.86		
le:	L			
NEXT SCHEDULE	D DUE DATE:	4/9/2015		
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¬ Account naid	in full by rescission.			
	<u>-</u>			
		.By signing below, y	you acknowledge that upon repayment in full, w	e returned the
Vehicle's Title				•
□ Repayment F	lan Agreement.			
☐ Grace Period	Plan Agreement.		·	
	Transport			
Acknowledgmente	By signing below, you a	cknowledge that the	e payment information noted above is accurate.	You further
			Borrower Identification Statement is still accurate.	
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APP 003633 ROA 002039



Cus	stomer Rec∈₁p	t/Repaymer	t Plan Receبہt (210 day loan	l <b>)</b>
NAME AND ADDRI	SS OF THE LICENSE	<b>-</b>	PAYMENT MADE ON BEHALF OF OR BY:	ं असे सम्बद्ध
Tm Las Vegas Nv	#7 Eastern Ave		Octavio Cano-martinez	a
2550 S. Eastern A			Fig. 1	
Las Vegas, NV 89	109			
LOAN AGREEMEN	T IDENTIFICATION NO	).	DATE/TIME OF RECEIPT OF PAYMENT:	
10669-0134659	* * .		02/11/2015 02:45:55 PM	
				ı
LOAN AGREEMEN 11/10/2014 5:41:3				1
		f:		
If you have multiple loan number identifi	loans, this payment wa ed above.	s applied to the		
-AMOUNT PAID:		AGENT RECEIVE	NG PAYMENT:	
\$700.00	5€ 45 k	Eliana Bravo		
				-
<b>ODAY'S PAYN</b>	IENT ITEMIZATION	l	Ŏ.	
NCIPAL PAID:	·	\$0.00	i.	
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TOTAL AMOUNT F	AID TODAY:	\$700.00		
	Ž 80.		6014°	
BALANCE DUE ON	LOAN:	\$6,341.58	·	
NEXT SCHEDULE	DUE DATE:	3/10/2015	, and ,	
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☐ Account paid	- ·			1
		By signing helow	you acknowledge that upon repayment in full, we	returned the
Vehicle's Title		i. by signing bolon,	, <b>01 - 0</b> ,	}
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Grace Period	Plan Agreement.			
etmowledgments.	By signing below, you a	acknowledge that the	e payment information noted above is accurate.	You further
resent that the info	rmation previously prov	vided on the Covered	Borrower Identification Statement is still accura	ite.
				]
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	2 1 3 6 N	Mail		
Printed Name	· · · · · · · · · · · · · · · · · · ·	Signature		
	**	Σ.		
		· ·		3

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

		or cope, inc.	it i iaii itaaaibe (= ia aay iaai	۲,
NAME AND ADDR Tm Las Vegas Nv 2550 S. Eastern A Las Vegas, NV 89	ve.	:	PAYMENT MADE ON BEHALF OF OR BY: Octavio Cano-martinez	
LOAN AGREEMEN 10669-0134659	T IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT: 12/12/2014 12:39:00 PM	
LOAN AGREEMEN 11/10/2014 5:41:3		•		
If you have multiple loan number identif	loans, this payment was ed above.	applied to the		
AMOUNT PAID: \$700.00		AGENT RECEIVII Izabela Cheptea		
TODAY'S PAYN	ENT ITEMIZATION			
PRINCIPAL PAID:	_	\$0.00		
INTEREST PAID:		\$700.00	<del></del>	
CHARGES PAID:		\$0.00	· 	
FEES PAID:		\$0.00		
TOTAL AMOUNT P	AID TODAY:	\$700.00		
BALANCE DUE ON	LOAN:	\$6,338.53	· .	
NEXT SCHEDULE	DUE DATE:	1/9/2015		
Account paid Title Returned Vehicle's Title t Repayment Plance Grace Period I Acknowledgments. Represent that the info	Upon Payment in Full. b you. an Agreement. Plan Agreement. By signing below, you ac	knowledge that the	ou acknowledge that upon repayment in full, we payment information noted above is accurate.  Borrower Identification Statement is still accurate.	You further
Printed Name		Signature		
:				

APP 003636 ROA 002042 \$ 700.00 "102871121210h: :0010012011

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: OCTAVIO CANO-MARTINEZ TitleMax of Nevada, Inc. d/b/a TitleMax 4112 Via Vaquero, Las Vegas, NV, 89102 2550 S. Eastern Avenue, Las Vegas, Nevada 89169. DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 05/12/2015 13:00:26 20134659-10669 LOAN AGREEMENT DATE: 11/10/2014 If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: Candice Bejarano AMOUNT PAID: 700.00 TODAY'S PAYMENT ITEMIZATION s_{0.00} PRINCIPAL PAID: \$700.00 INTEREST PAID: \$ 0.00 CHARGES PAID: \$ 0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$700.00 **\$95.35** UNPAID INTEREST: \$ 6298.55 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 06/08/2015 Account paid in full by rescission Account paid in full Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement Grace Period Plan Agreement Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Printed Name

APP 003638

**Customer Application** 

0.0 11/10/14	· .	Personal Inform	mation		,	
Date 10 - 21 - 14	State Issued ID Numb	Date	QCD: The	Social Security #		
Last Name Cano	First Name	ctano C	are	Middle Name	.	
Home Phone	Cell Phonet	302) 502-		Email Address (optional	)††	
Best time to call?	Which number	do you prefer that we canone   Cell Phone				
Physical Address (street Number	r & Name)			Apt #		
City as vegas	,	State // /	Zip 89	102 County (1	SA	,
Mailing Address (If different from	n physical address) 4112 Vic	Vaguer	n 1 0 (			
city las Va	2965	State ///	Zip	89102		
7 00 0	<del></del>	1 /				
Employer * (Source of Income		Source of Inc				
		loyer Address (Street Nun				
Work Phone	Je gas State	Zip Zip	89000	Time at sob:		
Work Filone	Title dva	ver		avid.		
Pay Frequency: (check one)			A C LIM G	ossGross	Work Shift	
	5th & end of month 🗆 Biweekly (ew day) 🗖 Monthly (1st day) 🗎 Month			onthly Obligatio	J-50M	
□ Self-Employed	a, ka	, ( <u></u>	\$	000° 000		
*Alimony, child support or se	parate maintenance income need n	ot be revealed if you do	not wish to have it consi	dered as a basis for repayin	g this obligation.	
Are you currently in bankrupt	arate maintenance received under: cy? □ yes no	Court order - Writte		777		
		Cred_(\/H	MIN (a	M-01		
Business Name	oble		IND CH	170 + 1		
Address (Street Number & Name)	City	17/10/	09-01340	50		ł
Business Name	ferm		14- 01-14		-	
Address (street Number & Name)	inland City #2	Ten +.1	1 - 110		52	
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	Nam	e)				
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## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Other

Postcard

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>

ITConsent 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, Savanhah, 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

APP 003640

Internet

Billboard

†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. Arbit ation 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="https://www.jamsadr.com">https://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 shall be resolved by binding arbitration. The arbitration sasociations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration 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	NCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14- 15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:						
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By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

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

APP 003641

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

dado Caro 11/10/14

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Is the loan secured? What is the borrower's expected gross monthly income? Loan Type: NRS 604A 445;604A210 Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? Account Number Borrower Name & Licensee Address: 2550 S. EASTERN AVE LAS VEGAS NV 89169 (Applies to High-Interest Loans Only) (Applies to Title Loans Only) 10669-0150440 Licensee Name & (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: DEMESIO CABALLERO DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2007 INFI Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)? Does the loan amount exceed the fair market value of the vehicle securing the loan? Does the original term of the title loan exceed 30 days? 20 Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$7,000.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$2,600 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 11/5/2015 N/A \$3,395.18 Charge Hinance Title Loans 8 How many times? 4 Total Number of Payments YES6&1 Paystub Purpose of loan: na 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 \$10,395,18 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: TD Fair Market Value APR Quoted N/A Date: 5/4/2015 Z 4 33.71% Other: Are receipts filed? N/A N/A N/A Is the APR correct? YES YES \$8,700.00 YES YES

# APP 003644 ROA 002050

Confidential

Title L	oan Agreement
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Date: 4/9/2015 Number: 10669-0160440 Customer & Co-Customer Information ACCOUNT NUMBER: 10669-0160440 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Demesio Caballero CO-CUSTOMER SSN DRIVERS LIC./STATE ID. NO CO-CUSTOMER'S DRIVERS LIC./STATE IDL NO. SSN CO-CUSTOMER STREET ADDRESS STREET ADDRESS 2895 Congress Ave \$TATE ZIP CODE CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE City Las Vegas 89121 HOME PHONE DATE OF BIRTH CO-CUSTOMER HOME PHONE CO-CUSTOMER 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 NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax (702)431-8700 LICENSEE CITY LICENSEE STATE LICENSEE ZIP CODE LICENSEE STREET ADDRESS 89109 Las Vegas 2550 S. Eastern Ave. VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE 260VSR JNKAY01EX7M306924 VEHICLE MODEL COLOR VEHICLE YEAR VEHICLE MAKE

Terms. In this Title Loah 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.

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M35 Sport

2007

Infinity

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$7,000.0 ("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 11/05/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

### FEDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

# FINANCE CHARGE

The dollar amount the credit will cost you.

### Amount Financed

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

## Total of Payments

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

133.7129 %

\$3,395.18

\$7,000.00

\$10,395.18

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,485.03	5/9/2015 and each 30 days thereafter	
1	\$1,485.00	11/5/2015	

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 fir ance 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 Fina	nced of	\$7,000.00
<ol> <li>Amount given to you di</li> </ol>	rectly:	\$7,000.00
2. Amount paid on your a	count	\$0.00
3. Amount paid to public of	fficials:	\$ 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 by returning to our store not earlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5268 P. D. 100 36460 2 of 5

Repayment Plan Disclosure: If you default—the loan, we must offer a Repayment Plan to yo—efore we commence any civil action or process of alternative dispute resolution, —efore 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, Répossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the plate 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 NR\$ 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 regulred 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 (i) 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 of this Arbitration Provision 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-partly 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 related third parties (hereinafter referred to as "Representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims ansing from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

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- 2. You acknowledge and agree that by enterinto this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO FIAVE 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 lised 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 or your desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to not fy 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 o
- 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 arbitrator 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.

(800) 804 5368 P 00364 Sign 4 of 5
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benefits us, our successo been prepaid, paid or disc	s and assigns, and re harged through bankrupt	d third parties. The Arbitration. The Arbitration	eirs, successors and ascins. In provision continues and for survives any termination, ame and we otherwise agree in writing the survives and we otherwise agree.	rce and effect, even if your ndment, expiration or perfor	obligations have
subject to this Arbitration Nevada, Inc. d/b/a TitleM	Provision, then you must ax, Attn: Legal Dept, P	t notify us in writing within siz .O. Box 8323, Savannah, G	on but <u>only</u> by following the prokty (60) calendar days of the load 31412. Your written notice on Provision. If you choose to be	an date at the following ad must include your name,	dress: TitleMax of address, Account
acknowledge that it was fi into this Loan Agreement relief under any chapter of Vehicle. You agree that employment. You ackno	led in before you did so it is accurate. You warrant if the United States Bank you have the ability to wledge that the loan d	and that you received a comp that you are not a debtor un kruptcy Code. You agree tha o repay this Loan Agreem loes not require a balloon	ry Trial and Arbitration Provise pleted copy of it. You agree that der any proceeding in bankrupt the amount of the loan does ent, based upon your currepayment of any kind. You full the Waiver of Jury Trial and	t the information you proviously and have no intention not exceed the fair market nt and expected income arther acknowledge that	led before entering to file a petition for value of the Motor obligations, and
		INTEREST IN FAVOR OF, A	ND PLEDGED AS COLLATER	AL TO, WELLS FARGO BA	NK, NATIONAL
ASSOCIATION, AS COLL	ATERAL AGENT.	:	•		
TitleMax of Nevada, Inc. d  Demeso (1) Customer's Signature	/b/aTitleMax	<u>4-09-15</u> Date	Elia Authorized Agent	Bour	4-9-15 ate
Co-Customer's Signature	***************************************	Date			

# **GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT**

Date:

Account Number: 10669-0160440

Customer Name: Demesio Caballero Address:

2895 Congress Ave Las Vegas, NV 89121

Co-Borrower Name:

Address:

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

Address: 2550 S. Eastem Ave. Las Vegas, NV 89109

Vehicle Information: 2007 Infinity M35 Sport JNKAY01EX7M306924

**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 04/09/2015 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

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

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$769.30	5/9/2015
2	\$769.30	6/8/2015
3	\$769.30	7/8/2015
4	\$769.30	8/7/2015
5	\$769.30	9/6/2015
6	\$769.30	10/6/2015
7	\$769.30	11/5/2015
8	\$1,000.00	12/5/2015
9	\$1,000.00	1/4/2016
10	\$1,000.00	2/3/2016
11	\$1,000.00	3/4/2016
12	\$1,000.00	4/3/2016
13	\$1,000.00	5/3/2016
14	\$1,000.00	6/2/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement	\$12,385.10	

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

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

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

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Penod 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 (il) 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 entening into this Grace Period Payments Deferment Agreement is accurate. You represent that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You acknowledge that you have read this Grace Period Payments Deferment Agreement, and agree to its terms. You further acknowledge that except as amended herein, all of the terms of the Title Loan Agreement remain enforceable including but not limited to the charging of simple interest and Waiver of Jury Trial and Arbitration Provision.

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

		LICENSEE: TitleMax of Nevada	a, Inc. d/b/a TitleMax
Demeto (459/1016 & Customer's Signature	5 · 05-08-15 Date	Its Authorized Agent	0 5 8 C
Co-Borrower's Signature	Date		

## Affidavit

	ALU	uavu	
STATE OF NEV. COUNTY OF C			
	ment No.: 10669- 014040		
Address: 2895	: Demesio Caballero-Garcia Congress Ave	Licensee Name: TitleMax of Nevada, Inc. d/b/a Tit Address:	leMax
Las V Co-Borrower Na Address:	egas, Nevada 89121 me:	2550 S Eastern Ave Las Vegas, Nevada 89169	
Vehicle Informa License Plate Sta	ion: VIN: JNKAYU1EX/M306924 te and No: 260VSK Color: Grey Year: 20	07 Make: Infiniti Model: M35 Sport 4D Sedan	
In this Affidavit "Licensee", "we" registered, license 2nd Street, Suite vehicle identified		you" and "your" mean the customer who has signed in d/b/a TitleMax  and regulated by the Nevada Financial Institutions Div 5) 684-1830,Fax: (775) 684-1845. The word "Vehicle or ownership issued pursuant to the laws of the State of	The word oan services ision, 406 E means the Nevada tha
Pursuant to N.R.S your application is	. 604A.450-1, we have evaluated the Vehicle's fair aformation regarding current and expected income,	market value. Pursuant to N.R.S. 604A.450-2, we have obligations and employment.	reviewed
true and correct i	. 604A.450-3, you are required to give us an affida aformation concerning the customer's income, oblimiting to repay the title loan.	vit which states: (a) The customer has provided the licen gations, employment and ownership of the vehicle; and (	see with b) The
The undersigned,	Demesio Caballero-Garcia, being first duly sworn, state	es as follows:	
	ave provided us with true and correct information ehicle; and	concerning your income, obligations, employment and o	wnership of
2. You h	ave the ability to repay the title loan.		
	FURTHER, AFFIANT SAY	ETH NOT.	
	Customer Signature: Demo	esio Cabullors	1
	Co-Borrower Signature:		

# CERTIFICATE OF TITLE

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LIENHOLDES RELEASE AINTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASILD.

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Ahil	itu ta	Day	Sum	mon

Loan Number		10669
Customer Name		Demesio Caballero
	vered Borrower	No.
Requested Loan	ł .	\$7,000.00
Title Fee		\$0
MLV Amount		\$7,000
Other TitleMax Rate Match/Ra	ected Monthly Obligations	\$2,600:00 \$630.00 \$0.00
Residual Month	y Income	\$1,970.00

Tiers		Rate
100.00	999.99	17 99%
1000.00	1999.99	16 <mark>99%</mark>
2000.00	2999.99	15 99%
3000.00	3999.99	14 99%
4000.00	4999.99	13 99%
5000.00	10000.00	10 99%

# 210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max.	Loan Amount Inc. Title Fee	\$	9,286
	oan Amount Inc. Title Fee	\$	7,000
Interest Rate Max Cash to Cust		48. <b>5</b>	10.99% 7,000.00
	ustomer Amount	\$	7,000.00
Title Fee Amount		\$	-
Total Loan Amount		\$	7,000
Amortized Loan Paym	nent		\$1,485.03
Takal Day hook dimoye	•		\$10,395,19

Amortized Loan Payment	\$1,485.03
Total Payback Amount	\$10,395.19
Minimum Payment to Extend	\$769.30
Grace Period Plan # of Months (0% Interest)	. 7
Grace Period Plan Payment (0%)	\$1,000.00

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

APP 003658

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

- Guotomoi itocoip	a repaymen	it i lan recoupt (2 to day tout)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109		PAYMENT MADE ON BEHALF OF OR BY: Demesio Caballero
LOAN AGREEMENT IDENTIFICATION NO 10669-0160440	-	DATE/TIME OF RECEIPT OF PAYMENT: 05/08/2015 06:45:24 PM
LOAN AGREEMENT DATE: 4/9/2015 4:51:40 PM		
If you have multiple loans, this payment was loan number identified above.	applied to the	
AMOUNT PAID: \$770.00	AGENT RECEIVI Candice Bejarar	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$26.34	
INTEREST PAID:	*\$743.66	·
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	<del></del>
TOTAL AMOUNT PAID TODAY:	\$770.00	
BALANCE DUE ON LOAN:	\$6,973.66	<del></del>
NEXT SCHEDULED DUE DATE:	6/8/2015	· 
Account paid in full by rescission.  Account paid in full.  Title Returned Upon Payment in Full Vehicle's Title to you.	. By signing below, y	you acknowledge that upon repayment in full, we returned the

- 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.

FMESIO CABALLERO 6. Jemosia Cabullary

# **Customer Application**

# Personal Information

Date 4-9	15 State	Soued ID Number	**	Date of Birth		Social	Security #		<del></del>
Last Name CABA	LERO GARCIA	`1);	MES(O	<del></del>		Middle	· Maine		
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Physical Addres	S (Street Number & Name)				···		Apt#		·
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CRY	AME		State		Zip		·		
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Business Name	Wree	Eco (	redit Refer	ences					
Address (Street Num	ber & reseas)	FORGO	<u> </u>	State		Zic			
Business Name	METRO		Phone #						1
Address (Siner Nur	ber & Name)	City		State	·····	l Zip	***************************************		
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# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

th Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your small address. If you provided your small 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: Microsofi® 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 Adobell Acrobat Reader. If these requirements change and a material risk erises 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, felephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES, (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future

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

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

Release of information. You authorize us to verify all of the information that you have provided and you acknowledge that this information may be used to verify certain past or current credit or payment history information from third party source(s). You further authorize and consent that we may contact any person or found to be false. Your application may be rejected if any information provided is

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

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which carned 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 elleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration and giverns 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 arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <a href="http://www.iamsadr.com">http://www.iamsadr.com</a>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitration. The arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a sociations and the 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 the 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 filends, a credit card cash advance, an account with overdraft protection, or a salary

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 months. If you expect (i) your employment or source of income information as well as the current and months. If you expect (i) your employment or source of income, or (ii) your gross monthly income and obligations made in this Application, and assume no changes in same for 14 income and Gross monthly obligations to change in the Next 14-15 months, Please explain

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is

accurate and correct, including the personal references, contact information, employment or source of income, and current and TM-NV-Customer Application-V.2.0-10.09.2013

APP 003662

expecied grass monthly income and obligations. You agree that you have to months relating to (i) your employment or source of income, and (ii) current a agree that you have read and understood all the above statements, incl	THE AVERAGE AND ADDRESS OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE PARTY OF THE	xt 14 is. <b>You</b>
Applicant Signature	4-9-15 Date	
Co-Applicant Signature	Date	

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604A LOAN REVIEW WORKSHEET
Licensee Name & Exam Start  DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX Date: 5/4/2015
Licensee Address: 2550 S. EASTERN AVE LAS VEGAS NV 89169  Exam as of: 5/4/2015
Borrower Name & Address: VICTORIA JORDAN Examiner:
Amount of Loan Maturity Date Charge Payment Amount
\$7,020.00 7/15/2015 \$3,070.33 6&1 9
oan Type: Deferred Deposit 🗆 High-Int Loans 🗆 Title Loans 🖸 Purpose of Ioan:
the loan secured? YES If so, what is the collateral? 2006 DODGE If secured by a vehicle title, is it filed and perfected? YES
hat is the borrower's expected gross monthly income? \$2,017 Was the borrower's income verified? YES Paystub   Affidavit   Other:
(Applies to Deferred Deposit Only)  Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?  NRS 604A 425(1a)
(Applies to D/D Loans)  Does the original term of the D/D Loan not exceed 35 days?  NRS 604A.408(1)
(Applies to High-Interest Loans Only)  Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income?  NRS 604.1.425(1b)
(Applies High-Int Loans)  Does the original term of the HIL not exceed 35 days?  N/RS 604A.408(1)
(Applies to Title Loans Only)  Does the loan amount exceed the fair market value of the vehicle securing the loan?  NO Fair Market Value: \$11,700.00
(Applies to Title Loans Only)  **Does the original term of the title loan exceed 30 days?  **NO**  NO**  NO*  NO**  NO*
(Applies to Title Loans Only)  Has the title loan been extended for more than six additional periods, pursuant to NRS 604A.445 (2)?  NRS 60A.445(2)  NO
oes the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?
oes the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)?
oes the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? YES
the loan a collection account?  NO Has the loan been extended or renewed?  NA How many times?  NA Extensions: Title-6 addit periods:   Are receipts filed? YES
VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS:
IRS 604A 445 AND NRS 604A 210

# APP 003665 ROA 002071

Confidential

Title Loa	n Agreemen	t
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Date: 12/1//2014						Number:	10009-0141548
Customer & Co-Custo	mer Information	ACCOUNT NUM	MBER: 10669-014154	8			
FIRST NAME Victoria	LAST NAME Jordan		CO-CUSTOMER FIRST	NAME	CO-CUSTOME	ER LAST NAME	
SSN	DRIVERS LIC./ST	ATE ID. NO	CO-CUSTOMER SSN	CO-CUSTOME	ER'S DRIVERS	LIC./STATE ID	. NO.
STREET ADDRESS 3325 N Nellis Blvd Trailer 6	9		CO-CUSTOMER STRE	ET ADDRESS			
	STATE NV	ZIP CODE 89115	CO-CUSTOMER CITY	CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CU		CO-CUSTO	MER ZIP CODE
HOME PHONE	DATE OF BIR	TH	CO-CUSTOMER HOME	CO-CUSTOMER HOME PHONE		MER DATE OF	BIRTH
Motor Vehicle & Informat		LICENSEE'S HC Monday to Friday	OURS OF OPERATION: y 9:00 A.M. to 7:00 P.M., Satur	day 10:00 A.M. to 4:00	0 P.M., Closed	Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/	b/a TitleMax	LICENSEE F (702)431-87	PHONE NUMBER				
LICENSEE STREET ADDR 2550 S. Eastern Ave.	ESS		LICENSEE CITY Las Vegas	LICENSEE STATE		ICENSEE ZIP ( 9109	CODE
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.

VEHICLE MODEL

Charger

VEHICLE MAKE.

Dodge

VEHICLE YEAR

2006

COLOR

black

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$7,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 07/15/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

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### 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.

121.5462 %

\$3,070.33

\$7,020.00

\$10,090.33

Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,441.47	1/16/2015 and each 30 days thereafter	
1	\$1,441.51	7/15/2015	

Security:

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

Filing Fee:

\$20.00

Prepayment:

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

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

Itemization of Amount Fin	anced of	\$7,020.00
1. Amount given to you d	rectly:	\$7,000.00
2. Amount paid on your a	ccount:	\$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 that to accrued interest, second to outstanding charges, if any, and third to principal. We require you to give us possession of the Title, and you hereby give us possession of the Title. You grant us a security interest in the Motor Vehicle listed above. We will maintain possession of the Title during this Loan Agreement.

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

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

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 80

0) 804-5368 P 00366 Page 2 of 5

Repayment Plan Disc osure: If you default to be loan, we must offer a Repayment Plan to your fore we commence any civil action or process of alternative dispute resolution, or process of alternative dispute resolution, or process of alternative dispute resolution.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or 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 Idan 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 NR\$ 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 (li) 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 lif 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 of 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 "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.

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- 2. You acknowledge and agree that by entering to this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only or 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.jamsadr.com. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the arbitration organiza
- 5. Regardless of who der ands 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 or 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 hon-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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8. This Arbitration Provision is binding upon and refits you, your respective heirs, successors and assets. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and real at third parties. The Arbitration Provision continues and offect, 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 \$17/14 Customer's Signature Co-Customer's Signature Date

## GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: \ \ (d) \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Account Number: 10009-01413	40 —¬
Customer Name: Victoria Jordan Address: 3325 N Nells Blvd Trailer 69 Las Vegas, NV 89115	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2550 S. Eastern Ave. Las Vegas, NV 89109  Vehicle Information:2006 Dodge Charger 2b3ka73w96h517513	
Co-Borrower Name:		
Address:		
,		

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 12/17/2014 ("Loan Agreement.")

Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement tremains 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 Feriod 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 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 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	\$701.30	1/16/2015
2	\$701.30	2/15/2015
3	\$701.30	3/17/2015
4	\$701.30	4/16/2015
5	\$701.30	5/16/2015
6	\$701.30	6/15/2015
7	\$701.30	7/15/2015
8	\$1,002.86	8/14/2015
9	\$1,002.86	9/13/2015
10	\$1,002.86	10/13/2015
11	\$1,002.86	11/12/2015
12	\$1,002.86	12/12/2015
13	\$1,002.86	1/11/2016
14	\$1,002.84	2/10/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:		

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

Right to Rescind. You have the right to rescind this Grace Period Payments Deferment Agreement. You may rescind on or before the close of business on the next day of business at the location where the Grace Period Payments Deferment Agreement was initiated. To rescind, you must come to the location where the Grace Period Payments Deferment Agreement was initiated and sign a Carcellation of the Grace Period Payments Deferment Agreement. If you rescind, then we will not charge you 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 Plar. 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) adcept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

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

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

By signing this Grace Period Payments Deferment Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you provided to before entering into this Grace Period Payments 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
Vidora	ordan 1015	CP	ejarano	N
Customer's Signature	Date	Its Authorize	d Agent	ba
Co-Borrower's Signatur	re Date			

#### Affidavit

	Amuavit
STATE OF NEVADA	
COUNTY OF Clark	
Title Loan Agreement No.: 10669 - 01411548	
Title Loan Agreement No.: 10669	,
Date: 12-17-2014	
Customer Name Victoria Jordan	Licensee Name: TitleMax of Nevada, Inc. d/b/aTitle Max
Address' coop I Note Dividing	Address:
Address: 3325 N. Nellis Blvd #69	
Las Vegas, NV 89115	2550 S. Eastern Ave
Co-Borrower Name:	Las Vegas, NV 89169
Address:	a Luo vogas, 11 v 00 100.
	$\mu_{s} \approx s^{s} - c$
9/ A	
Vehicle Information: VIN: 2B3KA73W96H517513	
License Plate State and No: 930-TXF Color: Black Year	r:2006 Make: Dodge Model: Charger SRT-8
4 CF 1 14 CF 1 149 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	- " "- ond "wayr" mean the customer who has signed it. The word
In this Affidavit ("Affidavit"), the words "affiant," customer	Inc. d/b/a Title May a provider of title loan services
registered licensel and operating in accordance with Nevada	law and regulated by the Nevada Financial Institutions Division, 406 E
2nd Street Suite 8 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 o	r," "you" and "your" mean the customer who has signed it. The word inc. d/b/a Title Max, a provider of title loan services law and regulated by the Nevada Financial Institutions Division, 406 E: (775) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the 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	ssued pursuant to the laws of another jurisdiction.
	- 6 but value Discusses to N.D.S. 604 A 450.2 we have reviewed
Pursuant to N.R.S.1604A.450-1, we have evaluated the Vehicle's	s fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
your application information regarding current and expected inc	ome, obligations and employment.
The first Style Company of the Compa	or 1 ( ) The section has a worlded the linear consists
Pursuant to N.R.S. 604A.450-3, you are required to give us an a	iffidavit 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, Victoria Jordan, being first duly sworn,	, states as follows:
<ol> <li>You have provided us with true and correct information.</li> </ol>	tion 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.
all the land	
	$\mathcal{A}_{K}$
Customer Signature:	U V
Со-Воггоwer Signature:	
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i '	

# TE OF NEVAD

DEPARTMENT OF MOTOR VEHICLES

# CERTIFICATE OF TITLE

YEAR

MAKE

MODEL

VEHICLE BODY

TITLE NUMBER

2006 ODOMETER MILES

DODG =

CHARGER SR

Ress WT 536258

80893 ODOMETER BRAND

G

ACTUAL MILES

## OWNER(S) NAME AND ADDRESS

JORDAN VICTORIA 3325 N. NELLIS BLVD TRER 69 LAS VEGAS NV 89115-2816

#### LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC D/B/A TITLEMAX 2550 S EASTERN AVE.

LAS VEGAS NV 89169-1815

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

SIGNATURE OF AUTHORIZED AGENT

PRINTED NAME OF AGENT AND COMPANY



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

Signature of Seller(s)/Agent/Dealership

Nevada Driver's License Number or Identification Number

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

The mileage stated is in excess of its mechanical limits.

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

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

l am aware of the above odometer certification made by the sellet/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.

VP-2 (Rev. 8/10)

Printed Full Legal Name of Buyer

CONTROL NO.

23505E3£

(THIS IS NOT A TITLE NO.)

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	10669
Loan Number	Victoria Jordan
Customer Name	Proceedings from the Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Proceedings of the Art Procedings of the Art
is Customer a Covered Borrower	No
Requested Loan Amount	\$6,000.00
Title Fee	\$20
MLV Amount	\$9,000
Gross Monthly income	\$2,017.00
Current and Expected Monthly Obligations	\$315.00
Other TitleMax Lean Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Posidual Monthly Income	\$1,702.00

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

# 210 INSTALLMENT LOAN BREAKDOWN

Income Based - Nax. Loan Amount Inc. Title Fee	S	8,288
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	9,020
Interest Rate		9.99%
Max Cash to Customer Amount	- <b>\$</b>	8,268.00
Actual Cash to Customer Amount	S	7,000.80
Title Fee Amount	\$	20
Total Loan Amount	\$	7,020
Amortized Loan Payment		\$1,441.47
Total Payback Amount		\$10,090.30
		\$701.30
Minimum Payment to Extend Grace Period Plan # of Months (0% Interest) Grace Period Plan Payment (0%)		7 \$1,002.86

# CHOOSE THIS CASHWISE LOAN TYPE

IV 210 Day Multi-Car 9.9	¥.
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APP 003677 ROA 002083

# Contact Information

## 1/13/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farns

Fax:

E-Mail: laura.farris@titlemax.biz

## Notes

# Vehicle Info For 2006 Dodge Charger SRT-8 4D Sedan

MSRP: \$35,320

Fin Adv: \$14,000

Equip Ret: \$39,255 Tire Size: 245/45ZR20

Base HP: 425 @ 6200

Taxable HP: 53.7

Model Number: LXDX48

Price Includes: AT AC EW

VIN: 2B3KA73W96H517513

UVC: 2006240726

MPG: 14/20

Weight: 4160

Fuel Type: Gas

Wheelbase: 120.0

End of Term o

Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 8

Transmission: A Drive Train: RWD

End of Term 0

Mileage:

# Wholesale Black Book values as of 1/13/2015

X-CL	Clean	Average	Rough
N/A	\$14,050	\$12,900	\$11,700
N/A	\$0	\$0	\$0
N/A	N/A	N/A	N/A
N/A	\$0	\$0	\$0
N/A	\$14,050	\$12,900	\$11,700
	N/A N/A N/A	N/A \$14,050 N/A \$0 N/A N/A N/A \$0	N/A         \$14,050         \$12,900           N/A         \$0         \$0           N/A         N/A         N/A           N/A         \$0         \$0           N/A         \$0         \$0

# Trade In Black Book values as of 1/13/2015

<del> </del>	X-CL	Clean	Average	Rough
Base	N/A	\$14,140	\$12,990	\$11,055
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$14,140	\$12,990	\$11,055

Retail Black Book values as of 1/13/2015

APP 003678

https://www.lendersolutionsonline.com/print/?document=LenderSolution

Biack Book	Add/Deducts	
Power	unroof +250	

003679 ROA 002085015

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #7 Eastern Ave Victoria Jordan 2550 S. Eastern Ave. Las Vegas, NV 89109 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10669-0141548 04/27/2015 05:40:39 PM LOAN AGREEMENT DATE: 12/17/2014 3:33:\$7 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$676.05 Izabela Cheptea TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$676.05 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$676.05 BALANCE DUE ON LOAN: \$7,232,45 NEXT SCHEDULED DUE DATE: 5/16/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

APP 003680

Printed Name

# Customer Receipt/Repayment Plan Receipt (210 day loan

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NAME AND ADDRE	SS OF THE LICENSEE	:	PAYMENT MADE ON BEHALF OF OR BY:	
Tm Las Vegas Nv			Victoria Jordan	}
2550 S. Eastern A	ve.	-		
Las Vegas, NV 89	109			
	IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT:	
10669-0141548			03/27/2015 06:41:46 PM	
LOAN AGREEMEN 12/17/2014 3:33:5				
If you have multiple loan number identific	oans, this payment was ed above.	applied to the		
AMOUNT PAID:		AGENT RECEIVI	NG PAYMENT:	
\$676.10		Eliana Bravo	•	
				<u></u>
TODAY'S PAYM	ENT ITEMIZATION			
TODATOTALI				
PRINCIPAL PAID:		\$0.00		
INTEREST PAID:		\$676.10		
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CHARGES PAID:		\$0.00		İ
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FEES PAID:		\$0.00		
TOTAL AMOUNT PA	AID TODAY:	\$676.10	<del></del>	
BALANCE DUE ON	LOAN:	\$7,209.92	<u></u>	
NEXT SCHEDULED	DUE DATE:	4/16/2015		ļ
INLX I SCHEDOLED	DOL DATE.	4/10/2013		
☐ Account paid i	n full by rescission.			+
☐ Account paid i	n full.			
☐ Title Returned	Upon Payment in Full.	By signing below, y	ou acknowledge that upon repayment in full, we	returned the
Vehicle's Title to	you.			
☐ Repayment Pla	n Agreement.	94 yi		
☐ Grace Period P	lan Agreement.			
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Acknowledgments	v cianina holovy vou co	ikaan dadaa that tha	nament information acted above is account.	V
			payment information noted above is accurate. 'Borrower Identification Statement is still accurate	
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Customer Rec. pt/Repayment Plan Rece. t (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Victoria Jordan tm Las Vegas Nv #7 Eastern Ave 250-S. Eastern Ave. as **∀e**gas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: NAGREEMENT IDENTIFICATION NO. 02/18/2015 04:48:30 PM 10669-0141548 OAN AGREEMENT DATE: 12/17/2014 3:33:5**7** PM If you have multiple oans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Eliana Bravo \$684.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$684.00 INTEREST PAID: \$0.00 "CHARGES PAID: \$0.00 EES PAID: \$684.00 ALAMOUNT FAID TODAY: \$7.052.23 ANCE DUE ON LOAN: 3/17/2015 EXT 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: Victoria Jordan Tm Las Vegas Nv #7 Eastern Ave 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 01/06/2015 05:36:57 PM 10669-0141548 LOAN AGREEMENT DATE: 12/17/2014 3:33:57 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Candice Bejarano \$720.30 TODAY'S PAYMENT ITEMIZATION \$252.77 PRINCIPAL PAID: \$467.53 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$720.30 TOTAL AMOUNT FAID TODAY: \$6,767.23 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: 2/15/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

ted Name

Signature

Vertex

Signature

# **Customer Application**

# Personal Information

Date 13/17/14 State Issued	ID Number Date	of Birth,	Social S	*
Last Name	FirstyName TOT 19		Middle Name	
Home Phone	Cell Phonet		Email Address (optional)††	
Best time to call?  Anythme 4-50M	Which number do you prefer that we ca	11?		
Physical Address (Sweet Number & Name) 1/3	图1. # 69	····	Apt# L9	
City LAS VEGAS	State	Zip 89115	County CC	
Mailing Address (if different from physical address)				
City	State	Zip		
	_ {			
Employer * (Source of Lecome)	Source of Inc			
City	State Zip		Time at Job?	
Work Phone #	Title	Supervisor	15415	
7011710107	1000		ent and Expected   Work Shift	
Pay Frequency: (checkone) □ 1.5 & 1.5 of month □ 1.5 & end of month	T Riweekh (every 2 weeks)	JAN3 Gross Mont	s Gross	
☐ Weekly ☐ Monthly (last day) ☐ Monthly (		Incor		
□ Self-Employed			017 315	
*Alimony, child support or separate maintenar Alimony, child support, or separate maintenand Are you currently in bankruptcy?   yes	ce received under: 🗆 court order 🗆 writte	not wish to have it conside an agreement oral und	red as a basis for repaying this oblig erstanding.	ation.
	Credit Refere	nces		
Business Name Gento Insu	I Ohono #	17 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De 27 De		
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#### Co-Applicant Information Date of Birth Social Security # State issued ID Number Date Middle Name First Name Last Name Email Address (optional)†† Cell Phone Home Phone Which number do you prefer that we call? Best time to call? □ Home Phone □ Cell Phone Apt# Physical Address (Street Number & Name) State Zip County City Mailing Address (If different from physical address) Employer Address (Street Number & Name) Employer * (Source of ncome) Time at Job? Zip State City Supervisor Job Title Work Phone # Work Shift Next Payday Current and Expected Gross Pay Frequency: (check one) Gross Monthly $\Box$ 1* & 15* of month $\Box$ 15* & end of month $\Box$ Biweekly (every 2 weeks) Monthly Income Obligations ☐ Weekly ☐ Monthly (last day) ☐ Monthly (1st day) □ Self-Employed *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: court order written agreement oral understanding. Are you currently in bankruptcy? yes no

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Saw Store

Postcard

Biltboard

Television

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>.

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 of 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, Salvannah, 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 lisk 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, hen 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.

APP 003685

t Customer

**Yellow Pages** 

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

Friend/Referral Name of referrer?

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. An itration 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 light you may have to participate it 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="https://www.jamsadr.com">https://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 cleate 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	S AS FOLLOWS:				
		NO			
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By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or source of income, and current and

months relating t	monthly income and obligations. You agree that you have told us about any changes you expect within to (i) your employment or source of income, and (ii) current and expected gross monthly income and oblighave read and understood all the above statements, including the Arbitration Provision.	he next 1 gations.	4 <b>You</b>
Applica	ant Signature $\frac{12/17/14}{Date}$		
Со-Арр	picant Signature Date		

# A - 71

NRS 604A 445 AND 604A 210RP VIO Is the loan a collection account? Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT plan if the customer defaults, pursuant to NRS 604A.410 (2f)? Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A.410 (2e)? Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)? 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) Licensee Name & Licensee Address: 2550 S. EASTERN AVE LAS VEGAS NV 89169 (Applies to Title Loans Only)

NRS 604.445(2) (Applies to Title Loans Only) (Applies to Title Loans Only) 10669-0131268 (Applies to Deferred Deposit Only) (Applies High-Int Loans)
NRS 604A.408(1) (Applies to D/D Loans) NRS 604A.450(1) Address: ADRIANA DIAZ DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2003 MERZ Has the title loan been extended for more than six additional periods, pursuant to NRS 6044.445 (2)? Does the original term of the title loan exceed 30 days? Does the loan amount exceed the fair market value of the vehicle securing the loan? S Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Amount of Loan \$5,020.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$1,500 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 5/18/2015 20 \$2,434.83 Charge Finance Title Loans NO How many times? ζ. Total Number of **Payments** YES 6&1Paystub Purpose of loan: Z 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 \$1,064.98 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: APR Quoted Date: 5/4/2015 NO NA 133.71% Are receipts filed? Other: N/A N/A Is the APR correct? YES YES \$8,825.00 YES YES

APP 003689

Confidential

10/20/2014 Number: 0669-0131268 Date: **Customer & Co-Customer Information** ACCOUNT NUMBER: 10669-0131268 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Adriana Diaz-torres DRIVERS LIC/STATE ID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID NO. CO-CUSTOMER STREET ADDRESS STREET ADDRESS 3125 Jansen Ave. CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE ZIP CODE CO-CUSTOMER CITY TATE City 89101 Las Vegas DATE OF BIRTH CO-CUSTOMER DATE OF BIRTH HOME PHONE CO-CUSTOMER HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE PHONE NUMBER LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax (702)431-8700 LICENSEE ZIP CODE LICENSEE CITY LICENSEE STATE LICENSEE STREET ADDRESS 89109 ΝV Las Vegas 2550 S. Eastern Ave. LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN) wdbrf40j03a498753 permit

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.

VEHICLE MODEL

c230k

VEHICLE YEAR

2003

VEHICLE MAKE

mercedez

COLOR

black

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 05/18/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

#### FEDERAL TRUTH-IN-LENDING DISCLOSU

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

## **FINANCE CHARGE**

The dollar amount the credit will cost you.

### Amount Financed

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

## Total of Payments

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

133.7129 %

\$2,434,83

\$5,020.00

\$7,454.83

Your payment schedule will be	:		
Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,064.98	11/19/2014 and each 30 days thereafter	
1 .	\$1,064.95	5/18/2015	

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 \$5,020.00

1. Amount given to you directly: \$5,000.00

2. Amount paid on your account: \$0.00

3. Amount paid to public officials: \$20.00

4. Amount paid to ______ on your behalf: \$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

800) 804-5368 PP 00369 alie 2 of 5 TM.TB.NV.installing 1470 2014 2014 Repayment Plan Discipsure: If you defraon the loan, we must offer a Repayment Plan to process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

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 (y) pay any payment under any Grace Period we have extended under NR\$ 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 regulred to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevada law. If you use fraud to secure a title loan, or if you wrongfully transfer any interest in the Motor Vehicle to a third party, then we may bring a civil action against you for any or all of the following relief: (1) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court of 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), the validity and scope of this Arbitration Provision and any claim or attempt to set aside this 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.

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- 2. You acknowledge and agree that by enting into this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT 10 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.jarnsadr.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 A bitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such 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 organization organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Loan Agreement or the Arbitration Provision, including the 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 deriands 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 or may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award in your favor resolving the dispute, then you will not be responsible for reimbursing us for your portion of the Arbitration Fees, and we will reimburse you for any Arbitration Fees you have previously paid. If the arbitrator does not render a decision or an award in your favor resolving the dispute, then the arbitrator shall require you to reimburse us for the Arbitration Fees we have advanced, not to exceed the amount which would have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees you have previously paid. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 6. All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. Furthermore, nothing in this Arbitration Provision shall limit the right of you or us (a) to foreclose against the Motor Vehicle by the exercise of any power under the Loan Agreement or under applicable law, (b) to exercise self-help remedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or injunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The institution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

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benefits us, our successo been prepaid, paid or disc	rs and assigns, and அate harged through bankrupto	d third parties. The Arbitr cy. The Arbitration Provis	e heirs, successors an igns ation Provision continues in ful ion survives any termination, a you and we otherwise agree in	I force and effect, even if your mendment, expiration or perfo	obligations have
subject to this Arbitration Nevada, Inc. d/b/a TitleN	Provision, then you must ax, Attn: Legal Dept, P.	notify us in writing within O. Box 8323, Savannah,	vision but <u>only</u> by following the sixty (60) calendar days of the GA 31412. Your written not ation Provision. If you choose	e loan date at the following a tice must include your name	dress: TitleMax of address, Account
acknowledge that it was f into this Loan Agreement relief under any chapter o Vehicle. <b>You agree that</b> <b>employment.</b> You ackno	lled in before you did so a is accurate. You warrant if the United States Bank you have the ability to wledge that the loan do	and that you received a country of that you are not a debtor ruptcy Code. You agree to repay this Loan Agrees not require a ballocountry.	Jury Trial and Arbitration Properties of it. You agree under any proceeding in bank that the amount of the loan downers, based upon your current payment of any kind. You ding the Waiver of Jury Trial	that the information you proveruptcy and have no intention es not exceed the fair marke rrent and expected income further acknowledge that	ded before entening to file a petition for value of the Motor obligations, and
THIS DOCUMENT IS SUI ASSOCIATION, AS COLL		NTEREST IN FAVOR OF	, AND PLEDGED AS COLLAT	ERAL TO, WELLS FARGO B	NK, NATIONAL
TitleMax of Nevada, Inc. o	(b)aTitleMax	10/20/14 Date	UGUUU/ Its Authorized Agent		10-70-17 Date
Co-Customer's Signature		Date			

Affidavit

STATE OF NEVA			
Title Loan Agreen Date: 10-20-2014	ent No.: 10003		
Customer Name: Address: 3125	ADRIANA DIAZ IANSEN AVE	Licensee Name: TitleMax of Nevada, Inc. d/b/a Title Address:	emax 🔒
LAS V	EGAS NV 89101	2550 S Eastern ave	
Co-Borrower Na Address:	ne:	Las Vegas NV 89169	
			İ
Vehicle Informat License Plate Sta	on: VIN: WDBRF40J03A498753 e and No: 685 LHE Color: BLK Year;2003	Make: MERC Model:	
Pursuant to N.R.S. your application in Pursuant to N.R.S. true and correct in customer has the at The undersigned,  1. You have	604A.450-1, we have evaluated the Vehicle's fair in formation regarding current and expected income, of 604A.450-3, you are required to give us an affidavi formation concerning the customer's income, obligability to repay the title loan.  ADRIANA DIAZ , being first duly sworn, states we provided us with true and correct information con	narket value. Pursuant to N.R.S. 604A.450-2, we have bligations and employment.  It which states: (a) The customer has provided the licentions, employment and ownership of the vehicle; and (b)	reviewed see with ) The
the v	chicle; and		
2. You h	ve the ability to repay the title loan.		
	FURTHER, AFFIANT SAYE  Customer Signature:  Co-Borrower Signature:	IH NOT.	
	<u> </u>		

!	Ability to Pay Summary	1
Loan Number Customer Name Is Customer a Co Requested Loan Title Fee		adriana diaz No \$5,000.00 \$28
MLV Amount		\$5,000
Other TitleMax Rate Match/Rate Add-On to Currer	cted Monthly Obligations pan Payment for Other TitleMax Loan nt Loan or Multi-Car	\$1,500.00 \$200.00 \$0.00 10,99%
Residual Monthly	Income	\$1,300.00

210 INS	TALLMENT RATE STRUCTUR	E	
Tiens		18	ate
1.00.00	999.99	1.7	99%
1000.00	1999.99	16	99%
2000.00	2999.99	15.	99%
3000.00	3999.99	14.	99%
4000.00	4999.99	13.	99%
5000.00	10000.00	10	99%

210 INSTALLMENT LOAN BREAKDOWN			
Income Based - Max. Loan Amount Inc. Title Fee	\$	6,127	
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	\$ 10	5,000.00	
Title Fee Amount	\$	20	
Total Loan Amount	\$	5,020	
Amortized Loan Payment		\$1,064.98	
Total Payback Amount		\$7,454.84	
Minimum Payment to Extend		\$551.70	
Grace Period Plan # of Months (0% Interest)		7	
Grace Period Plan Payment (0%)		\$717.14	

10.99%

IV 210 Day Multi-Car

APP	003696
	ROA 002102

#### Contact Information

#### 10/20/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

L-Mail: laura.farris@titlemax.biz

# Notes

## Vehicle Info For 2003 Mercedes-Benz C Class C230 4D Sport Sedan

MSRP: \$27,990

VIN: WDBRF40J3

Adj. State: National

Fin Adv: \$6,375

UVC: 2003560122

Mileage: 0

Equip Ret: \$34,580

MPG: 21/31

Mileage Cat: D

Tire Size: 205/45ZR17

Weight: 3185

Cylinders: 4

Base HP: 189 @ 5800

Fuel Type: Gas

Transmission: A

Taxable HP: 16.7

Wheelbase: 106.9

Drive Train: RWD

Model Number: C230K

End of Term 0 Months: End of Term 0 Mileage:

Price Includes: AT AC CD LTH SR

#### Wholesale Black Book values as of 10/20/2014

		K-CL	Clean	Average	Rough
Base	***************************************	N/A	\$6,450	\$4,450	\$2,350
Options		N/A	\$0	\$0	\$0
Mileage	MMANANA	N/A	N/A	N/A	N/A
Region		N/A	\$0	\$0	<b>€</b> \$8
Totai		N/A	\$6,450	\$4,450	\$2,350

## Trade In Black Book values as of 10/20/2014

:	X-CL	Clean	Average	Rough
Base	N/A	\$6,570	\$4,570	\$2,255
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	· \$0
Total	N/Ä	\$6,570	\$4,570	\$2,255

Retail Black Book values as of 10/20/2014

APP 003697 ROA 002902314

X-CL	Clean	Average	Rough
N/A	\$8,875	\$6,425	\$3,775
N/A	\$0	\$0	\$0
N/A	_N/A	N/A	N/A
N/A	\$0	<b>√</b> \$0	\$0
N/A	\$8,875	\$6,425	\$3,775
	N/A N/A N/A N/A N/A	N/A \$8,875 N/A \$0 N/A N/A \$0	N/A         \$8,875         \$6,425           N/A         \$0         \$0           N/A         N/A         N/A           N/A         \$0         \$0           N/A         \$0         \$0           N/A         \$8,875         \$6,425

# Residual Black Book values as of 10/20/2014

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

# Black Book Add/Deducts

w/o Auto Trans -650

w/o Leather -200

w/o Sunroof -600

APP 003698 ROA 902/1/2014

# t/Repayment Plan Receipt (210 day loan) در

		p	is i is in its oblight (2 to day tout	1/
NAME AND ADDR	SS OF THE LICENSEE		PAYMENT MADE ON BEHALF OF OR BY:	
Tm Las Vegas Nv			Adriana Diaz-torres	
2550 S. Eastern A		÷ _		
Las Vegas, NV 89	109			
104114000000				<u> </u>
	Γ IDENTIFICATION NO.	•	DATE/TIME OF RECEIPT OF PAYMENT:	
10669-0137213			03/19/2015 06:35:49 PM	
LOAN AGREEMEN 10/20/2014	ΓDATE:		·	
If you have multiple loan number identifi	oans, this payment was ed above.	applied to the		
AMOUNT PAID:		AGENT RECEIVI	NG PAYMENT:	
\$500.00	·	Izabela Cheptea	l	
		······		
TODAY'S PAYM	ENT ITEMIZATION			
PRINCIPAL PAID:	·	\$13.69		
TAMON ALTAID.		ψ10.09	<del></del>	
INTEREST PAID:	e.	\$486.31		-
INTERCOTTAB.	· · · · · · · · · · · · · · · · · · ·	Ψ+00.51	<del></del>	
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FEES PAID:		\$0.00		
1 220 17 113.	<del>- ,</del>	Ψ0.00	· <del></del>	
TOTAL AMOUNT P	AID TODAY:	\$500.00		
		4000.00		
BALANCE DUE ON	LOAN:	\$4,948.96 <i>3</i>		
	<del></del>	. •	· .	
NEXT SCHEDULED	DUE DATE:	4/18/2015	·	
Account paid i	n full by rescission.			
☐ Account paid	<del>-</del>			
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Vehicle's Title to	opon rayment in run. Vou	Dy signing below, y	you acknowledge that upon repayment in run, we	: territied rije
□ Repayment Pla	•			
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☐ Grace Period P	lan Agreement.			
N a la	D			
			payment information noted above is accurate.	
epresent that the into	mation previously provid	ded on the Covered	Borrower Identification Statement is still accura	it <b>e</b> .
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Itavian e	1)192	<b>/\ `</b>		
rinted Name		Signature		
··· <del>·</del>		2.3	$\bigcirc$	

Customer Rece. t/Repayment Plan Receip (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #7 Eastern Ave Adriana Diaz-torres 2550 S. Eastern Ave. ~Las Vegas, NV 89 09 DAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10669-0137213 02/21/2015 10:23:12 AM EOAN AGREEMENT DATE 10/20/2014 If you have multiple bans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$500,00 Izabela Cheptea TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$500.00 **CHARGES PAID:** \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$500.00 BALANCE DUE ON LOAN: \$5,019.29 NEXT SCHEDULED DUE DATE: 3/19/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate

# Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #7 Eastern Ave Adriana Diaz-torres 2550 S. Eastern Ave. Las Vegas, NV 89109 LOAN AGREEMENT IDENTIFICATION NO DATE/TIME OF RECEIPT OF PAYMENT 10669-0137213 02/03/2015 04:31:27 PM LOAN AGREEMENT DATE: 10/20/2014 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT \$501.00 Candice Bejarano TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$501.00¹ CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$501.00 BALANCE DUE ON LOAN: \$5,221.83 NEXT SCHEDULED DUE DATE: 2/17/2015 Account paid in full by rescission. 3 Account paid in full, 3 Title Returned I pon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. ] Repayment Plan Agreement. J Grace Period Plan Agreement. cknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further epresent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

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

Customer Recapt/Repayment Plan Recept (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #7 Eastern Ave Adriana Diaz-torres 2550 S. Eastern Ave. Las Vegas, NV 89109 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT 10669-0137213 12/19/2014 02:31:03 PM LOAN AGREEMENT DATE: 10/20/2014 If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$500.00 Eliana Bravo TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$3.85 **INTEREST PAID:** \$496.15 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$500.00 BALANCE DUE ON LOAN: \$4,962.65 **NEXT SCHEDULED DUE DATE:** 1/18/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement Grace Period Flan 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.

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

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

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NAME AND ADDRE Tm Las Vegas Nv 2550 S. Eastern A Las Vegas, NV 89	ve.	:	PAYMENT MADE ON BEHALF OF OR BY: Adriana Diaz-torres	
LOAN AGREEMEN 10669-0131268	FIDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT: 11/19/2014 03:52:01 PM	
LOAN AGREEMEN 10/20/2014 12:42:				
If you have multiple loan number identific	oans, this payment was ed above.	applied to the		
AMOUNT PAID: \$555.00		AGENT RECEIVII Candice Bejarar		
TODAY'S PAYM	ENT ITEMIZATION	· · · · · · · · · · · · · · · · · · ·		
PRINCIPAL PAID:	<b>***</b> *********************************	\$3,30	<del></del>	
INTEREST PAID:	,	\$551.70	<del></del>	
CHARGES PAID:	· —	\$0.00		
FEES PAID:		\$0.00	<del></del>	
TOTAL AMOUNT PA	ND TODAY:	\$555.00	<del></del> .	
BALANCE DUE ON	LOAN:	\$5,016.70		
NEXT SCHEDULED	DUE DATE:	12/19/2014		
☐ Account paid is	Upon Payment in Full. you. n Agreement.	 By signing below, y	ou acknowledge that upon repayment in full, we	returned the
Acknowledgments. E epresent that the infor	ly signing below, you acmation previously provid	knowledge that the led on the Covered	payment information noted above is accurate. Borrower Identification Statement is still accurate.	You further te.
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# STATE OF NEVADA

I DEPARTMENT OF MOTOR VEHICLES

# CERTIFICATE OF TITLE

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Customer Application

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×	Date Sep 6	State Issue	d ID Number /	Date of 63-44	Soc	ial Security #	
AR )	Home Phone	2102	First Name	ana		odie ivame	
	Best time to call?	1	Which	for that we call?	Em	ail Address (optional)††	4/
		Any dam-ton	i Home Phone 6/	Dell Phone			
	Physical Address	Street Number & Name)	· = \ \-	Λ ,		Apt#	
	City / n S	310	State	n Hve	Zip QC (c)	County - I	10
	Mailing Address	if different (rom/physical address)	SAMIE	MV	09101	<u>Clar</u>	
	City		State		Zip		
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	Employer * /Source	er frome		e of Income	· · · · · · · · · · · · · · · · · · ·		
	City	8007.2	State b	255 (Street Number & Name)		(1)2	
W	Work Phone #	700	Title MOO/A P A A	Supervis	3/	Time at Job? Mo	miss
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	Pay Frequency: (e	nnth 🗆 15th & end of mont	h Biweekly (every 2 weeks	s) a /a	Gross Monthly	Gross Monthly	
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#### Co-Applicant Information Date State Issued ID Number Date of Birth Social Security # Last Name First Name Middle Name Home Phone Cell Phone[†] Email Address (optional)†† Best time to call Which number do you prefer that we call? □ Home Phone □ Cell Phone Physical Address Street Number & Name) Apt # City State Zip County Mailing Address (# different from physical address) City State Zip Employer * (Source of Income) Employer Address (Street Number & Name) City State Zio Time at Job? Work Phone # Job Title Supervisor Next Payday Work Shift Current and Expected Pay Frequency: (creck one) Gross □ 1 x & 15th of month □ 15th & end of month □ Biweekly (every 2 weeks) Monthly Monthly □ Weekly □ Monthly (last day) □ Monthly (1 day) □ Monthly (3rd day) Income Obligations □ Self-Employed *Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, or separate maintenance received under: a court order a written agreement or oral understanding. Are you currently in bankruptcy? - yes п ло How did you hear about us? (Circle one.)

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Television

Other:

Yellow Pages

Repeat Customa

Saw Store

Postcard

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 the 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>.

tfConsent 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 notives 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 of 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

APP 003.7.06

Friend/Referral Name of referrer?

Internet

Rillboard

†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 dr 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.airmsadr.com">http://www.airmsadr.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="http://www.airmsadr.com">http://www.airmsadr.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="http://www.airmsadr.com">http://www.airmsadr.com</a>, and we will advance all of the expenses associated with 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 subs

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 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

TM-NV-Customer Application-V.2.0-10.09,2013

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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

#### **GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT**

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Date. 11 (10) [1]	Account Number, 100	303-0131200
Customer Name: Adriana Diaz-torres Address: 3125 Jansen Ave. Las Vegas, NV 89101	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 2550 S. Eastern Ave. Las Vegas, NV 89109  Vehicle Information:2003 mercedez c230k wdbrf40j03a498753	
Co-Borrower Name:		
Address:		
,		

**Definitions and Terms.** In this Grace Period Payments Deferment Agreement, "customer," "you," and "your" mean the customer who signed it. "Licersee", "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 pertificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 10/20/2014 ("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 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	11/19/2014
2	\$551.70	12/19/2014
3	\$551.70	1/18/2015
4	\$551.70	2/17/2015
5	\$551.70	3/19/2015
6	\$551.70	4/18/2015
7	\$551.70	5/18/2015
8	\$717.14	6/17/2015
9	\$717.14	7/17/2015
10	\$717.14	8/16/2015
11	\$717.14	9/15/2015
12	\$717.14	10/15/2015
13	\$717.14	11/14/2015
14	\$717.16	12/14/2015
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 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 Plah, 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 Plah. 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 adreement; 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 seculity 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 Playment 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.

Customer's Signature Date 14

Date

Co-Borrower's Signature

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

its Authorized Agent

# **A - 72**

Revised 10-15-2008

Confidential

Title Loan Agreement	Agreement
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Date: 12/22/201

Number: 10669-0142495

Customer & Co-Custo	mer infor	rmation	ACCOUNT N	JMBE	R: 10669-	0142495				
FIRST NAME Marilou	LAS Yad	ST NAME Jao			CO-CUSTOMER	R FIRST NA	/ME	CO-CUSTON	MER LAST NAM	Ē . ·
SSN	DRIVE	ERS LIC./STAT	TE ID. NO		CO-CUSTOMER	RSSN	CO-CUSTOMI	ER'S DRIVER	S LIC./STATE ID	. ŃO.
STREET ADDRESS 4141 Gannett Cir Unit 393					CO-CUSTOMER	R STREET	ADDRESS			
= 7	STATE NV	1 -	ZIP CODE 39103		CO-CUSTOMER	CITY	CO-CUSTO	MER STATE	CO-CUSTO	MER ZIP CODE
HOME PHONE		ATE OF BIRTH	Η		CO-CUSTOMER	HOME PH	HONE	CO-CUSTO	OMER DATE OF	BIRTH
Motor Vehicle & Informat		-			S OF OPERATION: 00 A.M. to 7:00 P.M.		10:00 A.M. to 4:00	P.M., Close	d Sunday	
LICENSEE NAME TitleMax of Nevada, Inc. d/	p/a TitleMa	lax	LICENSEE (702)431-8		NE NUMBER					
LICENSEE STREET ADDI 2550 S. Eastern Ave.	RESS				LICENSEE CITY Las Vegas		LICENSEE STA' NV		LICENSEE ZIP 89109	CODE
VEHICLE IDENTIFICATIO 4JGBB75E16A062523	NUMBE	R (VIN)			CENSE PLATE HW18					
VEHICLE YEAR 2006		CLE MAKE CEDES-BENZ	VEH ML5		MODEL	COLOR SILVER				

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

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$10,000 00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until 07/20/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

#### FEDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

### FINANCE CHARGE

The dollar amount the credit will cost you.

#### **Amount Financed**

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

#### Total of Payments

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

121.545 %

\$4,373.64

\$10,000.00

\$14,373.64

Number of Payments	Amount of Payments	When Payments are Due	-
6	\$2,053.38	1/21/2015 and each 30 days thereafter	
1	\$2,053.36	7/20/2015	

Security:

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

Filing Fee:

\$20.00

Prepayment:

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

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

Itemization of Amount Financed of \$10,000.00

1. Amount given to you directly: \$9,980.00

2. Amount paid on your account: \$0.00

3. Amount paid to public efficials: \$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 to ur 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 ___he loan, we must offer a Repayment Plan to yo process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

fore we commence any civil action or

Repayment Plan. If you befault 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 fate 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 Brace 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 NR\$ 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 (ti) 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: (1) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any prior payments made by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court of 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 (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.

 $\stackrel{\mathsf{800}}{\mathrm{APP}} \stackrel{\mathsf{804-5368}}{\mathrm{PP}} \stackrel{\mathsf{0037}}{\mathrm{IP}} \stackrel{\mathsf{7}_{\mathsf{9g}}}{\mathrm{IP}} \stackrel{\mathsf{3}}{\mathrm{of}} \stackrel{\mathsf{5}}{\mathrm{5}}$ 

- 2. You acknowledge and agree that by enten ... 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 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 dernands 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 arbitrator 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 or 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 it ave 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 viriten 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 quanterclaim 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.

(800) 804-5368 APP 0037 1 Sqs 4 of 5 TM.TB.NV installing helpoan-auteement.2.04.201

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benefits us, our successor been prepaid, paid or disc	s and assigns, and related narged through bankrupto	third parties. The Arb y. The Arbitration Prov	itration Provision continues in	The Arbitration Provision is a low force and effect, even if your n, amendment, expiration or perfore in writing.	obligations have
subject to this Arbitration Nevada, Inc. d/b/a TitleM	Provision, then you must on the part of the provision, then you must on the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of the provision of th	notify us in writing with D. Box 8323, Savanna	in sixty (60) calendar days o h, GA 31412. Your written	the process set-forth below. If you f the loan date at the following ad notice must include your name, ose to opt out, then your choice w	dress: TitleMax of address, Account
acknowledge that it was fi into this Loan Agreement relief under any chapter o Vehicle. You agree that employment. You ackno	led in before you did so a is accurate. You warrant f the United States Bankr you have the ability to wledge that the loan do	nd that you received a that you are not a debt uptcy Code. You agree repay this Loan Agr es not require a balle	completed copy of it. You ag or under any proceeding in to that the amount of the loan reement, based upon your oon payment of any kind.	Provision. By signing this Loan ree that the information you provious and have no intention does not exceed the fair market current and expected income You further acknowledge that ital and Arbitration Provision.	led before entering to file a petition for value of the Motor obligations, and
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ASSOCIATION, AS COLL	ATENAL AGENT.				
TitleMax of Nevada, Inc. d	/b/aTitleMax	•			
the was	9-	12/22/14	Eculy	lleeu	12/22/14
Customer's Signature		Date	Its Authorized Agent		ate
99.4			•		
Co-Customer's Signature		Date			
		,			
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#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 1-21-2015

Account Number: 10669-0142495

Customer Name: Marilou Yadao

Address:

4141 Gannett Cir Unit 393 Las Vegas, NV 89103

Co-Borrower Name:

Address:

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

Address: 2550 S. Eastern Ave.

Las Vegas, NV 89109

Vehicle Information: 2006 MERCEDES-BENZ ML500 4JGBB75E16A06252

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, Faxt (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. "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 12/22/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

Grace Period Fayments 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	\$999.00	1/21/2015
2	\$999.00	2/20/2015
3	\$999.00	3/22/2015
4	\$999.00	4/21/2015
5	\$999.00	5/21/2015
6	\$999.00	6/20/2015
7	\$999.00	7/20/2015
8	\$1,428.57	8/19/2015
9	\$1,428.57	9/18/2015
10	\$1,428.57	10/18/2015
11	\$1,428.57	11/17/2015
12	\$1,428.57	12/17/2015
13	\$1,428.57	1/16/2016
14	\$1,428.58	2/15/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$16,993.00	

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 (8) 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 ally other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you alle seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace Period Payments Deferment Agreement and do not enter into a Repayment Plan and we do not waive the default, or (II) default on Grace Period Payments Deferment Agreement, enter into a Repayment Plan, and default on the terms of the Repayment Plan, then we may pursue any remedy Nevada law allows, including seeking repossession and sale of the Motor Vehicle.

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.333% from the date of this Loan Agreement until the earlier of: (i) the due date of your last payment as set forth in the original Payment Schedule; or (ii) payment in full. Now that the Playment 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. Makirly 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 Glace 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

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

Date

Co-Borrower's Signature

#### Affidavit

STATE OF NEVA					. •
	ent No.: 10669- 0147	.495			
Customer Name Address: 4141 Las V Co-Borrower Na Address:	Sannet Cir unit 393 egas, Nevada 89103		Licensee Name: TitleMax of I Address:	Nevada, Inc. d/b/a <u>Titl</u>	eMax
Vehicle Informat License Plate Stat	on: VIN: 4JGBB/5E16A06 e and No: LVHW18 C	52523 olor: Silver Year:2006	Make: Merz Model: MI	_500	:
vehicle identified identifies the legal	bove. The word "Title" mea owner of a vehicle or any sir	01-4758, Phone: (775) 6 ans a certificate of title or milar document issued pu	and "your" mean the custome of TitleMax, regulated by the Nevada Finan 184-1830, Fax: (775) 684-1845, ownership issued pursuant to the suant to the laws of another juri	e laws of the State of isdiction.	Mevada that
	604A.450-1, we have evalua formation regarding current a		rket value. Pursuant to N.R.S. 6 igations and employment.	604A.450-2, we have	reviewed
true and correct in	604A.450-3, you are require formation concerning the cushility to repay the title loan.	ed to give us an affidavit v stomer's income, obligati	which states: (a) The customer hons, employment and ownership	nas provided the licen of the vehicle; and (	see with b) The
The undersigned,	Marilou Yadao , being	first duly sworn, states a	s follows:		
	we provided us with true and hicle; and	l correct information con	perning your income, obligations	s, employment and ov	vnership of
2. You h	ve the ability to repay the tit	le loan.		:	
	FURTE	HER, AFFIANT SAYET	H NOT.	·	
	Customer	Signature: The	f M		
	Co-Borrow	er Signature:			

# STATE OF NEVADA DEPARTMENT OF MOTOR VEHICLES

### CERTIFICATE OF THEE

4JGBB75E16A062523

ODOMETER MILES

ACTUAL MILES

YEAR MAKE 2006 MERZ FUEL TYPE

MODEL MI 500 SALES TAX PD . VEHICLE BODY T4W

TITLE NUMBER NV007488027

**GVWR** 

DATE ISSUED 01/14/2015

VEHICLE COLOR

81800 ODOMETER BRAND

EMPTY WT GROSS WT 4743

5999

**BRANDS** 

OWNER(S) NAME AND ADDRESS

YADAO ALFONSO V YADAO MARILOU MENDEZ 4141 GANNET CIR UNIT 393 LAS VEGAS NV 89103-6334 OR

LIENHOLDER NAME AND ADDRESS

TITLEMAX OF NEVADA INC DBA TITLEMAX 2550 S EASTERN AVE

LAS VEGAS NV 89169-1815

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 tollowing 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

Address City State Zip Code for the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

s of its mechanical limi e actual mileage: WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

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

I am aware of the above odometer certification made by the seller/agent, [] / Dealer's License Number.

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.

/P-2 (Rev. 8/10)

Printed Full Legal Name of Buyer CONTROL NO. 23534540

(THIS IS NOT A TITLE NO.)

Abilit	y to	Pay	Summary
		_	

Loan Number	10669
Customer Name	Input
Is Customer a Covered Borrower	No
Requested Loan Amount	\$0.00
Title Fee	\$20
MLV Amount	\$10,000
. Gross Monthly Income	\$4,000,00
Current and Expected Monthly Obligations	\$500.00
Other TitleMax Lpan Payment	SO:00
Rate Match/Rate for Other TitleMax Loan	9.99% ###
Add-On to Current Loan or Multi-Car	
Residual Monthly Income	\$3,500.00

25046	TALLMENT PASE SHUC	<b>DIE</b>
Tiers		Rate.
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	15.99%
3000.00	3999.99	14.99%
4000.00	4999.99	13.99%
5000.00	10000.00	10.99%

#### 210 INSTALLMENT LOAN BREAKDOWN

Income Based - Max. Loan Amount Inc. Title Fee	\$	10,020
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	10,020
Interest Rate		9.99%
Max Cash to Customer Amount	<b>.</b> \$	10,000.00
Actual Cash to Customer Amount		10,000,00
Title Fee Amount	\$ .	20
Total Loan Amount	\$	10,020
Amortized Loan rayment		\$2,057.49
Total Payback Arbount		\$14,402.40
Minimum Payment to Extend		\$1,001.00
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$1,431.43
Grace Period Plat Payment (0%)		\$1,431.43

#### CHOOSE THES CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.99%

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #7 Eastern Ave Marilou Yadao 2550 S. Eastern Ave. Las Vegas, NV 89109 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 10669-0142495 04/22/2015 12:08:57 PM LOAN AGREEMENT DATE: 12/22/2014 3:48:50 PM If you have multiple oans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$1,000.00 Candice Bejarano TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: INTEREST PAID: \$1,000.00 **CHARGES PAID:** \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$1,000.00 BALANCE DUE ON LOAN: \$10,019.00 NEXT SCHEDULED DUE DATE: 5/21/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. manin form

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

				<u> </u>
NAME AND ADDRE	SS OF THE LICENSEE		PAYMENT MADE ON BEHALF OF OR BY:	
Tm Las Vegas Nv	#7 Eastern Ave		Marilou Yadao	
2550 S. Eastern Av		:		
Las Vegas, NV 891	09			
	IDENTIFICATION NO.		DATE/TIME OF RECEIPT OF PAYMENT:	
10669-0142495			03/23/2015 01:50:33 PM	
LOAN AGREEMENT 12/22/2014 3:48:50			·	
If you have multiple I loan number identifie	pans, this payment was d above.	applied to the	·	
AMOUNT PAID:		AGENT RECEIVI	NG PAYMENT:	
\$1,000.00		Autum Gold		
TODAY'S PAYM	ENT ITEMIZATION			
PRINCIPAL PAID:		\$0.00		
INTEREST PAID:	_	\$1,000.00		
	,		•	
CHARGES PAID:	<u> </u>	\$0.00		
FEES PAID:	_	\$0.00		
TOTAL AMOUNT PA	ND TODAY:	\$1,000.00	· ·	
BALANCE DUE ON	LOAN:	\$10,020.10		
NEXT SCHEDULED	DUE DATE:	4/21/2015		
	- full by accipation			
<del>-</del>	n full by rescission.			
□ Account paid i				1
		. By signing below, t	you acknowledge that upon repayment in full, we	returned the
Vehicle's Title to	-			
☐ Repayment Pla	n Agreement.			
☐ Grace Period F	lan Agreement.			
			. In familiary and the second	
Acknowledgments. I	By signing below, you a	cknowledge that the	e payment information noted above is accurate.	you turtner
represent that the infol	mation previously provi	ded on the Covered	d Borrower Identification Statement is still accurate	( <b>e</b> .
	r .	ŧ		
MARIUM	HMOMO	na	xub-	
		Cinc -t	X v- v0	
rinted Name	·	Signature (	J	
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APP 003780

### Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: Tm Las Vegas Nv ≱7 Eastern Ave Marilou Yadao 2550 S. Eastern Ave. Las Vegas, NV 89109 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/21/2015 12:19:42 PM 10669-0142495 LOAN AGREEMENT DATE: .12/22/2014 3:48:50 PM you have multiple Ibans, this payment was applied to the dan number identified above. AGENT RECEIVING PAYMENT: MOUNT PAID: \$1,010.00 Candice Beiarano TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 \$1,010.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$1,010.00 BALANCE DUE ON LOAN: \$10,021.20 **NEXT SCHEDULED DUE DATE:** 3/22/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

Printed Name Signature

				it Plair Necc.pt (2 to day loai	1)
	Tm Las Vegas N 2550 S. Eastem	Ave.	<b>∃</b> :	PAYMENT MADE ON BEHALF OF OR BY: Marilou Yadao	·
i	Las Vegas, <b>N</b> V 8	9109		•	
	LOAN AGREEMEN 10669-0142495	IT IDENTIFICATION NO	).	DATE/TIME OF RECEIPT OF PAYMENT: 01/21/2015 11:24:24 AM	
	LOAN AGREEMEN 12/22/2014 3:48:				
	If you have multiple loan number identif	loans, this payment was ied above.	s applied to the		
	AMOUNT PAID: \$1,000.00		AGENT RECEIVII Izabela Cheptea		
	TODAY'S PAYE	IENT ITEMIZATION			
F	PRINCIPAL PAID:		\$1.00	· .	
	INTEREST PAID:		\$999.00		
	CHARGES PAID:	_	\$0.00		
jakorea Sen - s	FEES PAID:	·	\$0.00		
	TOTAL AMOUNT P	AID TODAY:	\$1,000.00	<del></del>	
	BALANCE DUE ON	LOAN:	\$9,999.00	· 	
	NEXT SCHEDULE	DUE DATE:	2/20/2015		
[		n full by rescission.			
Ε	·-	Upon Payment in Full.	. By signing below, ye	ou acknowledge that upon repayment in full, we	returned the
	_	an Agreement.	•		
Ė	Grace Period I	lan Agreement.			
A	cknowledgments.	By signing below, you ac	cknowledge that the	payment information noted above is accurate.	You further
in a			ded of the Covered	Borrower Identification Statement is still accura	te.
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Pi	rinted Name		Signature U		
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**Customer Application** 

## Personal Information

Date 12/2	2   1 <del>4</del>	State issued in	D Number ソタ M	•	Date of	Birth		Social	Security #		
Last Name	ADOU	,	Circl Manage	WARIL	m		Otab Principal and American	Viddle	Name /		
Home Phone			Cell Phone					Email /	odress (option		I _A
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Physical Addres	(Street Namber & No	otne) /1:/i	1 Chapa	L C 1	·	·····	<del></del>		Apt# 17/		
	***************************************	414	(PMI)	State		l Zip		····	County /	<b>ラ</b> ク	
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O.G				State		Zip					
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Work Phone	/Elas		M			70/		<u> </u>	ime at Job?		
			Title Pre-P	buning	Alnga	C	VINCE		Some	<b>Y</b>	
Pay Frequency:	heck one)		_	J		Next Payda	Gross		Expected Gross	Work Shi	<b>†</b>
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Self-Employer				, (4,)	Webser	-	\$40	00_	SVO	. 0	
*Alimony, child s	ipport or separat	te maintenance	income need no	t be revealed	if you do not	wish to have	it considere	das a	S basis for rena	ving this ob	Sation
Alimony, child sur Are you currently	was a populated		eceived u	$\Delta m/d$	At I	Preement	oral under	standi	ng.	,	
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	Co-Applicant Info	ormation		
Date	State Issued ID Number	Date of Birth	Social Security #	
Last Name	First Name	<u> </u>	Middle Name	
Home Phone	Cell Phone [†]		Email Address (optional)**	
Best time to cal?	Which number do yo	o Cell Phope		**************************************
Physical Address (Street Number & Name)			Apt#	·
City		State Zip	County	
Mailing Address of offerent from physical address)				
city		State Zip		
Employer * (Source of income)	Emplo	yer Address (Street Numi	per & House)	
City	State	Zip	Time at Job?	
Work Phone #	Job Title	Supervisor		
0. 6	···	Next Payday	Current and Expected	Work Shift
Pay Frequency: (Incorporate Displayed and of month Displayed and of month Displayed and of month Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Displayed and Dis	C. The second second second		Gross Scoss	
C Weekly D Monthly (last day) D Monthly (1	*day) O Monthly (3* day)	######################################	Monthly Monthly Income Obligations	
⊃ Self-Employed		Garage Country	\$ \$	
*Alimony, child support or separate maintenance i Alimony, child support, or separate maintenance in the you currently in bankruptcy? a yes a no	hoome need not be revealed if you do sceived under; a court order a writte	not wish to have it con in agreement in oral	sidered as a basis for repayi understanding.	ng this obligation.
low did you hear about us? (Circle one.)		**************************************		
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Customer
internet Billion	oard Postcard	Other:	-	
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#### 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 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 aliministers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.

11 Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosures. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-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 little Max. 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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**Ceffular 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 fals 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 spiverns 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 WAINING 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.chg or JAMS (1-800-352-526) http://www.jamsedr.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 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 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. Furtilermore, 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

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

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Applicant Signature	and the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second s	Date	<u>-</u> -
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		.S.	OMMENT	OTHER (	XCEPTIONS	VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS	VIOLATIONS/	4		
Are receipts filed? YES		Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days	nes? 0	How many times?	NO H	ed or renewed?	Has the loan been extended or renewed?	YES Has the		Is the loan a collection account?
0 (2f)? YES	to NRS 604A.41	an if the customer defaults, pursuant to NRS 604A.410 (2f)?	he customer (	NT plan if t	) a REPAYMI	rtunity to enter into	garding the oppor	disclosure re	the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT pl	Does the written loan a
		YES	(2e)?	S 604A.410 (2e)?	ursuant to NR.	E-PAY the loan, $p$	e customer to PR	he right of th	greement disclose t	Does the written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS 604A
		YES	2d)?	S 604A.410 (	ursuant to NR	SCIND the loan, p	ie customer to RE	he right of th	greement disclose t	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?
-	NO	A.445 (2)?	rsuant to NRS 604A.445 (2)?	ds, pursuant	dditional peric	Has the title loan been extended for more than six additional periods, $pu$	ın been extended f	s the title loa		(Applies to Title Loans Only)  NRS 604.445(2)
			-		ays? NO	Does the original term of the title loan exceed 30 days?	al term of the title	es the origin		(Applies to Title Loans Only) NRS 604A 445(1)
\$5,450.00	Fair Market Value:	NO Fair	loan?	securing the i	of the vehicle	Does the loan amount exceed the fair market value of the vehicle securing the loan?	mount exceed the	es the loan a		(Applies to Title Loans Only) NRS 604A.450(1)
	N/A				ed 35 days?	Does the original term of the HIL not exceed 35	e original term of	Does th	h-Int Loans) 4.408(1)	(Applies High-Int Loans) NRS 604A.408(1)
L	N/A	's expected gross monthly income?	cted gross m	rrower's expe	25% of the box	Does the monthly payment amount exceed 25% of the borrower	e monthly paymer		terest Loans Only	(Applies to High-Interest Loans Only) NRS 604A.425(1b)
	N/A			ys?	t exceed 35 da	Does the original term of the D/D Loan not exceed 35 days?	e original term o	Does th	D/D Loans) 4.408(1)	(Applies to D/D Loans) NRS 604A.408(1)
	N/A	ıly income?	gross month	er's expected	of the custome	Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income?	e deferred deposit	Does th	ed Deposit Only) (.425/1a)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
	Other:	o Affidavit	YES Paystub		's income veri	Was the borrower's income verified?	? \$1,313	thly income	expected gross mor	What is the borrower's expected gross monthly income?
and perfécted?	e title, is it filed a	If secured by a vehicle title, is it filed and perfected?	If s		-	2000 Dodge Ram 1500	collateral? 2000 L	If so, what is the collateral?	YES If so,	Is the loan secured?
$\mathbf{P}$		Purpose of loan: N/A	Purpose	s 🗸 .	Title Loans	High-Int Loans	High-	sit	Deferred Deposit	Loan Type:
YES D	194.55%	\$3,465.55	7		\$1,465.55	10/1/2015	\$2,000.00		3/5/2015	10669-0154453
Is the APR co	APR Quoted	Payment Amount	Total Number of Payments	Total N Payı	Finance Charge	Maturity Date	Amount of Loan	10-1 10-2 (10-1)	Origination Date	Account Number
137 137	Examiner: Kelvin Lam	Exa				Vegas, NV 89106	Morgan Avenue, Las V	315 Morgai	Canetia Woods 1315	Borrower Name & Address:
15 738 214	Exam as of: 5/15/2015	Exam			-	09	Las Vegas, NV 89109	venue, Las	2555 S Eastern Avenue,	Licensee Address:
3	Date: 5/15/2015	. !			-				Titlemax	
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Date: 3/5/2015 Number: 10669-0154453 Customer & Co-Customer Information ACCOUNT NUMBER: 10669-0154453 FIRST NAME LAST NAME CO-CUSTOMER FIRST NAME CO-CUSTOMER LAST NAME Canetia Woods DRIVERS LIC./STATE ID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO. STREET ADDRESS CO-CUSTOMER STREET ADDRESS 1315 Morgan Ave STATE ZIP CODE CO-CUSTOMER CITY **CO-CUSTOMER STATE** CO-CUSTOMER ZIP CODE City Las Vegas 89106 CO-CUSTOMER DATE OF BIRTH HOME PHONE DATE OF BIRTH CO-CUSTOMER HOME PHONE LICENSEE'S HOURS OF OPERATION: Motor Vehicle & Licensee Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday Information LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax (702)431-8700 LICENSEE ZIP CODE LICENSEE CITY LICENSEE STATE LICENSEE STREET ADDRESS Las Vegas 89109 2550 S. Eastern Ave. LICENSE PLATE VEHICLE IDENTIFICATION NUMBER (VIN) 358-WJX 3B7HC13Z0YG130619

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.

VEHICLE MODEL

Ram 1500

VEHICLE MAKE

Dodge

VEHICLE YEAR

2000

COLOR

Red

Term, Principal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise agreed in writing \$2,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.533% from the date of this Loan Agreement until 10/01/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

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

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#### FEDERAL TRUTH-IN-LENDING DISCLOSURES

### ANNUÁL 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 %

\$1,465.55

\$2,000.00

\$3,465.55

Your payment schedule will be:

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Number of Payments	Amount of Payments	When Payments are Due	
6	\$495.08	4/4/2015 and each 30 days thereafter	
1	\$495.07	10/1/2015	
	1		

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 schedulet date and any prepayment refunds and penalties.

Itemization of Amount Financed of \$2,000.00

1. Amount given to you directly: \$2,000.00

2. Amount paid on your account: \$0.00

3. Amount paid to public officials: \$0.00

4. Amount paid to ______ on your behalf: \$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

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the loan, we must offer a Repayment Plan to yo 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 of 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 Idan 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 NR\$ 604A.210. We may waive a default and leinstate 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: (1) the amount of the loan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, less any pnor payments reade by you; (II) reasonable attorney's fees and costs; and (III) any other legal or equitable relief that the court of 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, no 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 dorrect 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 dollect any sum we claim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by you as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5363 P 00374 Page 3 of 5 TM.TB.N.Vijistalinen-loop organism 2.04.2014