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

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

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

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

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

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

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

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

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: VU

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 including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references, contact information, employment or source of including the personal references.

expected gross monthly income and obligations. You agree that you have told us	about any changes you expect within the next 17
months relating to (i) your employment or source of income, and (ii) current and e)	xpected gross monthly income and obligations. You
agree that you have read and understood all the above statements, including	g the Arbitration Provision.
	11/19/14
Applicant Signature	Date
Co-Applicant Signature	Date

A language of the second of th	and the second of the second o	
A Requested Loan Amount:		A Chilenuerted Residua
		income:
a. Marimum Canya de (MV)	a produce of the control of the cont	
the state of the s	The property of the property o	France Comments of the Comment
The control of the co	***Employee Use Only***	
neomie w program a serie de la company	Description	Amount
Employment Gross Monthly Salary or Wages		\$ 7100
Part-Time Gross Monthly Salary or Wages		\$
Other/Expected Income	Description	Amount
Gross Bonus or Commission		\$
Social Security/ Disability		\$ .
Gross Pension/Retirement		\$
Unemployment		\$
Alimony or Child Support		\$
Other Income (Babysitting, Lawn care, etc.):		\$
Total Current/Expected Income	Part 1: Please add all Income amounts and enter amount here	+\$2100
Total Monthly Expense	Part 2: Please add all monthly expenses and enter amount here	-\$ 1000
Part 3: Net Monthly Income Total = Part 1 Subtract Total Expense from Total Income. The Net I	The state of the s	=\$ 11(00
Required Residual Income.		
Applicant Name		
Today's date: \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		***Employee Use Only***

Loan Analysis

User ld Caswise Version Fiscal Date

40462

Loan Origination:

Amount Advanced:

Maintence Fees:

Interest Charges:

Total Amount

Cust:

235

05/11/2015

Loan ID: 11569-013605 11569-004962

\$400.00

\$334.44

\$734.44

\$0.00

NV 210 Day Add-On/No DMV Fee (17.99%)

Module Loan Type

Payment Interval Amortizing Type

Las Vegas, NV 89147

Deferred Payoff

(702)362-0054

Tm Las Vegas Nv #16 Fort Apach

3525 S. Fort Apache Rd. Suite 160

Amortizing

INS **B92** 30 Days Interval Gleason, Deborah Lynn Current Loan Status: Grace Days:0

Origination Date: Wednesday 11/19/2014 12/19/2014

12/19/2014

Amount:

Next Due Date:

\$0.00 06/17/2015

Cash Advance Fee: First Payment Due Date: Origination Charge: \$0.00 Extra Interest Days In First Period: \$0.00

٥

\$104.91

Grace Date: Minimum Payment: 06/17/2015

Second Payment Due Date: 01/18/2015 Amount:

Final Payment Due Date:

Normal First Payment Due:

Duration: Days Principal Balance:

Balloon Amount:

\$0.00

**Total Finance Charges:** 

\$334.44

Payment Count: 7 APR: 0218.8820%

**Total Amount Due:** 

\$0.00

Loan Type Settings:

Due Dates Will Skip Holidays:

**False** Set Due Dates On End Of Month: Only Thru Due Date On Payments Made Within Grace Period: False TeleTrack Approval: Prompt For Check: Balloon Amount Type: Balloon Amount Procedure: Track Other Lender Information: Tracking ID:

Balloon Amount:

Periodic Fees:

Amount Type Flat/Rate Amount

Interest... Only Thru Due Date On Deposited Checks or ACH Payments: False Applied Calculation Procedure

Early Payoff Rebate Proc.

179 17.99% Flat 17.99000 % N

5/6/2015 LoanTitleMax210FeeCalculator

LoanInterestProrateCalculator\_

Late Charges: Default Grace Days: 0

Late Charge Type:

Late Fee Type:

Flat or Rate:

ACH Autopay: False

\$10.00 Payment Tolerance:

Late Fee Descr.:

Value:

Pre-Autopay Days:

installment Loans

Calculation Procedure:

False

Auto Pay Decision Procedure: Check Scheduled Principal:

Check Interest Threshold: Interest Threshold Tolerance:

\$0.00

BUICK

2001

Check Principal Procedure:

Check Interest Procedure:

Pmt. Proc: LoanProactiveInterestPaymentAmounts

Payment Plan: INS Collateral Settings:

No

\$734.44

Droposal Egg Amount

Title Prompt For Check: No

Check Date: Deposit Method:

Collateral Value Protocol: Never replace Payment Replacement:

CollateralDepositDateProc:

Collateral First: Loan Collateral:

Title

Date To Pick Routing Deposit Up Account# <u>Value</u>

Replaced Deposit Deposit Rule Replaced

Check 21 Date Make <u>Deposited</u> ID

Fees Applied

Automobile Collateral Serial / License Model Number / State 1G4HP54K314 LESABRE 117LLN nv

0-1-14---

Sale Item

Ending Bal. Interest From To Date #Days Satisfied <u>Principal</u> Total Pmt. Payment Schedule: Beginning Bal. interest <u>Fees</u> \$367.05 11/20/2014 12/19/2014 30 12/17/2014 \$32.95 \$104.91 \$0.00 \$71.96 \$400.00 1 Friday 12/19/2014 30 Days 01/21/2015 \$328.17 12/20/2014 01/18/2015 30 \$38.88 \$104.91 30 Days \$367.05 \$66.03 \$0.00 01/18/2015 2 Sunday \$282.30 01/19/2015 02/17/2015 30 02/18/2015 \$104.91 \$59.04 \$0.00 \$45.87 02/17/2015 30 Days \$328 17 3 Tuesday \$228.18 02/18/2015 03/19/2015 03/18/2015 30 \$54.12 \$104.91 \$0.00 30 Days \$282.30 \$50.79 4 Thursday 03/19/2015 04/15/2015 30 \$164.32 03/20/2015 04/18/2015 \$104.91 \$63.86 \$0.00 \$228.18 \$41.05 30 Days 5 Saturday 04/18/2015 \$88.97 04/19/2015 05/18/2015 30 05/06/2015 \$0.00 \$75.35 \$104.91 \$29.56 \$164.32 05/18/2015 30 Days 6 Monday \$0.00 05/19/2015 06/17/2015 30 \$88.97 \$104.98 \$88.97 \$16.01 \$0.00 7 Wednesd 06/17/2015 30 Days

			Payment	Amount	Principal	Fees	Fees	Credit	New	Pro.	Date	Sale item
Transaction	n Summai	<u>y:</u> Type		Due	Applied	Charged	Paid	Amt	Due Date #	Rev.	Entered	ID
				\$400.00	\$400.00	\$0.00	\$0.00	\$0.00	•	Р	11/19/2014 12:13:14 P	11569-183893
<ol> <li>Wedneso</li> </ol>	ay 11/19/201	I4 NEL	\$0.00		•	* .	\$67.16	\$0.00	01/18/2015 2	) P	12/17/2014 11:04:10 A	11569-191661
2 Wedneso	av 12/17/201	4 PMT	\$72.00	(\$4.84)	(\$4.84)	\$67.16	• -	·	01/10/2015 2			11000 10.00
3 Friday	12/19/201	4 FEE	\$0.00	\$4.74	\$0.00	\$4.74	\$0.00	\$0.00		Р	12/18/2014 7:40:13 PM	
			\$0.00	\$71.09	\$0.00	\$71.09	\$0.00	\$0.00		P	1/17/2015 8:14:34 PM	
4 Sunday	01/18/201			• -	• .	\$7.11	\$71.09	\$0.00	02/17/2015	3 P	1/21/2015 2:29:32 PM	11569-201418
8 Wedneso	ay 01/21/201	15 PMT	\$71.09	(\$63.98)	\$0.00	*****		7	OZ IIIZOIO	Р	2/17/2015 7:07:06 PM	
10 Tuesday	02/17/20	15 FEE	\$0.00	\$63.98	\$0.00	\$63.98	\$0.00	\$0,00		•		44500 040044
			\$71.09	(\$68.72)	\$0.00	\$2.37	\$71.09	\$0.00	03/19/2015	4 P	2/18/2015 11:31:44 AM	
11 Wedneso	-,		•		\$0.00	\$66.35	\$72.00	\$0.00	04/18/2015	5 P	3/18/2015 12:50:45 PM	11569-218198
13 Wednes	ay 03/18/20 <sup>-</sup>	15 PMT	\$72.00	(\$5.65)	•		•	\$0.00	• • • • • • • • • • • • • • • • • • • •	Р	3/19/2015 7:21:17 PM	
14 Thursday	03/19/20	15 FEE	\$0.00	\$2.37	\$0.00	\$2.37	\$0.00	<b>7</b>		•		44500 005470
15 Wednes		15 PMT	\$72.00	(\$8.02)	(\$4.19)	\$63,98	<b>\$</b> 67.81	\$0.00	05/18/2015	6 P	4/15/2015 12:16:03 PM	11009-220470
			• •	\$7.03	\$0.00	\$7.03	\$0.00	\$0.00		Р	4/18/2015 4:28:18 PM	
17 Saturday	04/18/20		\$0.00		•	\$42.20	\$49.23	\$0.00	06/17/2015	7 P	5/6/2015 10:00:25 AM	11569-231051
18 Wednes	lay 05/06/20	15 POF	\$440.20	(\$398.00)	(\$390.97)	<b>→4∠.∠U</b>	φ49.Z3	\$0.00	00/11/2010	<u> </u>		

Fees Period

\$0.00 \$398.38 \$398.38 \$0.00 \$0.00 \$798.38 **Proposal Totals:** Operation

	Proposai	ree	Ajjijouiit		Opeia					
<u>Detail:</u>	Type	Type	Type	<u>Amount</u>	<u>Type</u>	##	<u>Description</u>	Earned #	#	From Date To Date
1 11/19/201			PRI	400.00	MOD	2	Modify Amount			
2 12/17/201	4 PMT	179	INT	67.16	FEE	3	Apply Fees	12/17/2014	1	11/20/2014 12/19/2014
2 12/17/201	4 PMT		PRI	-4.84	PAY	5	Apply Payment			
2 12/17/201	4 PMT		INT	-67.16	PAY	5	Apply Payment			40400044 404000044
3 12/19/201	4 FEE	179	INT	4.74	FEE	6	Apply Fees	12/19/2014	1	12/18/2014 12/19/2014
4 01/18/201	15 FEE	179	INT	71.09	FEE		Apply Fees	01,100,0010	2	12/20/2014 01/18/2015
8 01/21/201	IS PMT	179	INT	7.11	FEE			01/21/2015	3	01/19/2015 02/17/2015
8 01/21/20	15 PMT		INT	<i>-</i> 71. <b>0</b> 9	PAY		Apply Payment		_	01/22/2015 02/17/2015
10 02/17/201	15 FEE	179	INT	63.98	FEE			02/17/2015	3	
11 02/18/20	i5 PMT	179	INT	2.37	FEE			02/18/2015	4	02/18/2015 03/19/2015
11 02/18/20	15 <b>PM</b> T		INT	-71.09	PAY	17	Apply Payment			00/40/0015

ID Rev. Entered 11/19/2014 12:13:17 P 11569-183893 12/17/2014 11:04:25 A 11569-191661 12/17/2014 11:04:25 A 11569-191661 12/17/2014 11:04:25 A 11569-191661 12/18/2014 7:40:13 PM 1/17/2015 8:14:34 PM 1/21/2015 2:29:51 PM 11569-201418 1/21/2015 2:29:51 PM 11569-201418 2/17/2015 7:07:06 PM 2/18/2015 11:31:57 AM 11569-210041 218/2014 11 31 57 AM 11569-210041 18/2015 10 116 PM 11569-218198

Date

Pro.

66.35 FEE 18 Apply Fees 03/18/2015 4 02/19/2011 0B/19/1015 13 03/18/2015 PMT 179 INT Page 1 of 2 Installment Loan Analysis (4.0 v1.0) 09.22.2011 Printed: Tuesday, May 26, 2015 03:51 PM By User: 235 ROA 002864

Loan Analysis

40462

Caswise Version Fiscal Date

05/11/2015

235

User Id

Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 (702)362-0054

Loan ID: 11569-013605	NV 210 Day Add-On/No DMV Fee (17.99%)	Module Loan Type Payment Interval Amortizing Type
14500 004000	Gleason, Deborah Lynn	INS B92 30 Days Interval Amortizing
Proposal Fee A   Type Type T   Type T	Amount   Cyperation   Type   ## Description     NT	Fees Period ## From Date To Date Rev. Entered ID  03/19/2015
Total Amount Due		Allow Additional Principal: No
Refinance Rules: O	Override Refinance Setting Procedure:	Allow Additional Principal: No Allow Principal Pay Down: No
0011 00 001100110011001	No Show Roll Fees Option: No Default Roll Fees Into Principal: No	Settle Fees On Refinance: No Early Extend From Term Date: No Allow Pay Down Refinance: No Late Extend From Term Date: No
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
B92 LRP Refinance Loan Payor Report Event ID: PIF	off DeferredLoanPayoffProposal	
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
B92 NEL New Loan Report Event ID: TMI		
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
B92 PMT Deferred Loan Payme Report Event ID: ABR		
Custom Procedures:	Custom Update Procedure	<u>Custom Process Procedure</u>
B92 POF Deferred Payoff Report Event ID: PIF	DeferredLoanPayoffProposal	
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
B92 REL Refinance to Installm Report Event ID: TMA	ientLoan	
Custom Procedures:	Custom Update Procedure	Custom Process Procedure
B92 RES Rescinded Report Event ID: TRR		
Custom Procedures:	Custom Update Procedure	Custom Process Procedure

# Cash Advance Snapshot Report Filter (Location: 11569 Loan: 11569-0136059 Ordered by Date)

Tm Las Vegas Nv. #16 Fort A 3525 S. Fort Apache Rd. Sui Las Vegas, NV 89147 (702)362-0054

11/19/201	4
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ID#	Orig. Date	Customer Nam	e Type		Co	II. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
	11/19/2014	Gleason, Debo	orah Lynn B92	Pro?	Rev?	\$0.00	\$400.00 Principal	\$398.38 Fees	\$798.38 Amt Paid	\$0.00 Due	0
11569-01360		11/19/2014 1	32071	X	_		\$400.00	\$0.00	\$0.00	\$400.00	
11569-01360		12/17/2014 1	1/18/2015	Х	-		(\$4.84)	\$67.16	\$72.00	(\$4.84)	
11569-01360	=	12/19/2014		Х	-		\$0.00	\$4.74	\$0.00	\$4.74	
11569-01360		1/18/2015		Х	-		\$0.00	\$71.09	\$0.00	\$71.09	
11569-01360		1/20/2015 10:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11569-01360		1/21/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11569-01360		1/21/2015 12:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11569-01360		1/21/2015 2:2	2/17/2015	Х	-		\$0.00	\$7.11	\$71.09	(\$63.98)	
11569-01360		1/21/2015 2:3		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11569-01360		2/17/2015 7:0		Х	-		\$0.00	\$63.98	\$0.00	\$63.98	
11569-01360		2/18/2015 11:	3/19/2015	Х	-		\$0.00	\$2.37	\$71.09	(\$68.72)	
11569-01360	59-12 LOG	2/18/2015 11:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
11569-01360	59-13 PMT	3/18/2015 12:	4/18/2015	Х	-		\$0.00	\$66.35	\$72.00	(\$5.65)	
11569-01360	59-14 FEE	3/19/2015 7:2		Х	-		\$0.00	\$2.37	\$0.00	\$2.37	
11569-01360	59-15 PMT	4/15/2015 12:	5/18/2015	Х	_		(\$4.19)	\$63.98	\$72.00	(\$8.02)	
11569-01360	59-16 LOG	4/15/2015 12:		Х	_		\$0.00	\$0.00	\$0.00	\$0.00	
11569-01360	59-17 FEE	4/18/2015 4:2		Х	_		\$0.00	\$7.03	\$0.00	\$7.03	
11569-01360		5/6/2015 10:0	6/17/2015	Х	-		(\$390.97)	\$42.20	\$440.20	(\$398.00)	
11569-01360	59 Totals:	1					\$0.00	\$398.38	\$798.38	\$0.00	0
11/19/2014 Totals:	1		*			\$0.00	\$0.00	\$398.38	\$798.38	\$0.00	

A - 99

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)? Is the loan secured? NRS 604A 445 AND NRS 604A 210 GPDA Is the loan a collection account? What is the borrower's expected gross monthly income? Loan Type Account Number Borrower Name & Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147 (Applies to High-Interest Loans Only) 11569-0134456 Licensee Name & (Applies to Title Loans Only) (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: JOHN WAYNE DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX NRS 604A.408(1, YES Origination Date Deferred Deposit 11/8/2014 If so, what is the collateral? 2009 CHEV MALIBU Does the loan amount exceed the fair market value of the vehicle securing the loan? 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? NO Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$6,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$4,400 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 6/6/2015 Z \$2,919.87 нпапсе Title Loans NO How many times? 4 Total Number of Payments YES 6&1Paystub 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 1277.12/1277.15 YES YES Z Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: TD Fair Market Value: APR Quoted Date: 5/26/2015 NO ς. 133.71% Other: Are receipts filed? N/A N/A N/A Is the APR correct? YES YES \$10,550.00 YES S

Revised 10-15-2008

Confidential

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m APP} \stackrel{\circ}{
m 004462}_{
m ROA~002868}$ 

## Title Loan Agreement

Date:

2009

11/8/2014

VEHICLE MAKE

							Number: 11569-0134456	
Customer & Co-	-Custome	r Information	ACCOUNT NUMBER	11569-01344	56	· · · · · · · · · · · · · · · · · · ·		
FIRST NAME LAST NAME John Wayne			CO-CUSTOMER FIRS	T NAME	CO-CUSTOME	CO-CUSTOMER LAST NAME		
CON	DRIVERS LIC /STATE ID. NO			CO-CUSTOMER SSN	CO-CUSTON	CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.		
9600 W. Cherokee				CO-CUSTOMER STRE	ET ADDRESS			
City Las Vegas	STA NV	TE	ZIP CODE 89147	CO-CUSTOMER CITY	CO-CUSTO	OMER STATE	CO-CUSTOMER ZIP CODE	
HOME PHONE		DATE OF BI	RTH	CO-CUSTOMER HOM	E PHONE	CO-CUSTO	MER DATE OF BIRTH	
Motor Veh	icle & Lic ormation	ensee	LICENSEE'S HOURS Monday to Friday 9:00	OF OPERATION: A.M. to 7:00 P.M., Satur	day 10:00 A.M. to 4:0	00 P.M., Closed	Sunday	
LICENSEE NAME TitleMax of Nevada,	inc. d/b/a	Title <b>Ma</b> x	LICENSEE PHON (702)362-0054					
LICENSEE STREET 3525 S. Fort Apache				ICENSEE CITY Las Vegas	LICENSEE STA	i	ICENSEE ZIP CODE 9147	
VEHICLE IDENTIFIC 1G1ZF57569F13824		JMBER (VIN)	LICE HOP	NSE PLATE ELR				
VEHICLE YEAR		VEHICLE MAKE	VEHICLE	ionel colo	\P			

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

COLOR

BLUE

VEHICLE MODEL

Malibu

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 \$6,020.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan Agreement at the daily rate of 0.3663% from the date of this Loan Agreement until 06/06/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

133.7129 %

# **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.

\$8,939.87

\$2,919.87

\$6,020.00

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
6	\$1,277.12	12/8/2014 and each 30 days thereafter
1	\$1,277.15	6/6/2015

Security:

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

Filing Fee:

\$20.00

Prepayment:

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

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

emization of Amount Financed of	\$6,020.00
. Amount given to you directly:	\$6,000.00
Amount paid on your account:	\$0.00
. Amount paid to public officials:	\$20.00
. Amount paid to on your behalf:	\$0.00

alculation of Interest, Application of Payments and Security Interest.

We use the simple interest method to calculate the interest. We alculated 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 ichedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to atably 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 ayment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. ayments 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 itle, 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 itle during this Loan Agreement.

ight to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, 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 ny 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 dvance 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 oppropriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

race Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to but 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 afterment 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 ayments 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 arlier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do at charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

tepayment 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 inter 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 ayment 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 IRS 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 f 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 ercentage rate charged during the term of the original loan agreement; or (ii) any origination fees, set-up fees, collection fees, transaction fees, negotiation ees, 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 intering 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 ell 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 pan to you while you are in a Repayment Plan. Upon default of your obligations under the Repayment Plan, we may repossess the Motor Vehicle.

)efault, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day nmediately 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 ayment under the terms Grace Penod Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set orth 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 is set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We hay waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. lowever, 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 epayment 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 cheduled 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 Ill 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 ne 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 'eriod 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 apossession 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 ansfer 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 pan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, ess 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 erein are cumulative, not exclusive.

Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Foverning Law and Assignment. rial 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 onceming the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

VAIVER OF JURY TRIAL AND ARBITRATION PROVISION. Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit ind 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") or a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration roceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced is a court judgment. A court rarely overturns an arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:

. For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the roadest 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 tate law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the aformation you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us.; (c) all counterclaims, ross-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 if 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 laim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, nanagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages ind/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 epresentative and member of a class of persons, or in any other representative capacity, against us and/or related third parties (hereinafter referred to as Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

- 2. You acknowledge and agree that by entering in 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.
- 1. 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, ou 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 erms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond n 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 wenty (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 provision, including the limitations on the arbitrator below. You may obtain a copy of th
- is. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, rearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as vitness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall ronor 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 not 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 lecide, 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 negative you for 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 hall 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 ne 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 irbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- 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 insdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of 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 s (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 emedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or junctive 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 ribitration, including any counterclaim asserted.

This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable adjument 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 rbitrate shall be governed by the arbitration law of the State of Nevada.

- B. This Arbitration Provision is binding upon and be its you, your respective heirs, successors and assign The Arbitration Provision is binding upon and benefits us, our successors and assigns, and relate in the Arbitration Provision continues in the order of any order of any least of the provision between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 3. **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 nto 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 elief 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 amployment. 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.

FitteMax of Nevada, Inc. d/b/aTitleMax		
Customer's Signature		its Authorized Agent Date
Customer's Signature	Date	

#### Affidavit

STATE OF NEVADA COUNTY OF Clark Title Loan Agreement No.: 11569 0134456 Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: John Wayne Address: Address: 9600 Cherokke Ave 3525 S. Ft. Apache Las Vegas, NV 89147 Co-Borrower Name: Las Vegas, NV 89147 Address: Vehicle Information: VIN: 1G1ZF5/569F138245 Make: CHEVY Model: MALIBU Color: BLUE Year: 2009 License Plate State and No: HOPLER 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, "Eigensee", "we", "us" and "our" mean TitleMax of 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 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. identifies the legal owner of a vehicle or any similar document issued pursuant to the laws of another jurisdiction. Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed your application information regarding current and expected income, obligations and employment. Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavit which states: (a) The customer has provided the licensee with true and correct information concerning the customer's income, obligations, employment and ownership of the vehicle; and (b) The customer has the ability to repay the title loan. , being first duly sworn, states as follows: The undersigned, John Wayne 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.

Many

Co-Borrower Signature:

Customer Signature:

Ability to Pay Summa	Ability to Pay Summary					
Loan Number Customer Name Is Customer a Covered Borrower	John Wayne No					
Requested Loan Amount Title Fee	\$6,020.00 \$0					
MLV Amount	\$6,020					
Gross Monthly Income Current and Expected Monthly Obligations Other TitleMax Loan Payment Rate Match/Rate for Other TitleMax Loan Add-On to Current Loan or Multi-Car	\$6,000.00 \$3,000.00 \$0.00 10.99%					
Residual Monthly Income	\$3,000.00					

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

210 INSTALLMENT LOAN BREA	KDOWN	
Income Based - Max. Loan Amount Inc. Title Fee	\$	10,000
Vehide Value - Max. Loan Amount Inc. Title Fee	\$	6,020
Interest Rate		10.9 <del>9</del> %
Max Cash to Customer Amount	\$	6,020.00
Actual Cash to Customer Amount	5-7	v6;020.00
Title fee Amount	\$	
Total Loan Amount	\$	6,020
Amortized Loan Payment		\$1,277.12
Total Payback Amount		\$8,93 <del>9.86</del> -
Minimum Payment to Extend		\$561.60
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$860.00

CHOOSE THIS CASHWISE LOAN TYPE

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

Any comments or questions may be directed to Customer Service at the following number: (900) 804-5368

Page 4 of 4

Customer Name: John Wayne Address: 8600 W. Cherokea Las Vegas, NV 69147	Licance Norths: TilleMax of Nevada, Inc. dbba TilleMax Address: 3525 S. Fort Apache Rd. Suile 160 Lat Vegas, NV 89147 Vehicle Information:2009 Cherry Mailbu 1612F57559F138245
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 TilleMax of Nevada, Inc. (Id/a TitleMax a fille library as offer provider footsed and regulated by the Nevada Financial Institutions Director, 2705 E Desert Inn Road, Stiffe 189, Las Vegas, Nevada 89121, Phone: (T02) A84-105, Tax, 1970; 484-405, Tho Physhwav At Stiffer, varis." The word "Muter Vehicle" means the vehicle identified above. The word "Title" means a certificate of fille or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entened into a Title Loan Agreement on 1909/2014 ("Loan Agreement.")
Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gradulous period of payments determent. You agree between or effecting our of "arcace Period" and you are voluntarily accepting such offer after entering into a clear Agreement pursuant to the provisions of INS SOLA, 70 and INS SOLA\_210, Please note that since this is a "Grace Period" it is not an "extension" as defined in INRS GOLA,085, Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other their the interest and these displays provided for in the Title Loan Agreement for the Loan Agreement and the Company of the Company of the Loan Agreement and the Company of t

NOW THERESPORE, in consideration of the nutual promises, herein you and we agree to the payments determent in this written and signed Grace Period Payments Determent Agreement.

Grace Period Psyments Defarment. In the Title Loan Agreement, you agreed to make your scheduled psyments in the amounts and on the dates set forth in the Psyment Schedule listed in the Federal Truth in Londing Disclosures at the advices all referred above, or a such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modity, and deter your psyments as set forth below in the Grace Period Psyments Defarment Schedule. Therefore, you and we agree to the amount owing on the dates set forth in the Grace Period Psyments Defarment Schedule. Therefore, you agree to pay us in cash the amount owing on the dates set forth in the Grace Period Psyments Defarment Schedule set forth below. If any Defarmed Due Dete fails on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such psyment, as the received it on the appropriate Defarmed Due Date. The Grace Period Psyments Deferment Agreement will be consummed upon in the date you sign it. Time is of the essence is dis Grace Period Psyments Deferment Agreement. We will not afternate to collect an amount that is greater than the amount owed. We will not afternate to collect the outstanding belance during the term of the Cere Proid 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 Psyments Deferment.

Any comments or questions may be directed to Customer Service at the following number: (800) 864-5368.

Page 1 of 4

_	_		
	6	\$661.80	5/7/2015
	7,	\$661.60	6/6/2015
	8	\$860,00	7/6/2015
	9	\$600.00	8/5/2015
	10	\$860.00	9/4/2015
	11	\$850,00	10/4/2015
	12	\$860.00	11/3/2015
	13	\$860.00	12/3/2015
	14	\$860,00	1/2/2016
	The total amount paid after making all payments under the terms of the Grace Period Payments Deforment Agreement	<b>\$1</b> 0,651.20	· ·

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

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

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 Tille Loan Agreement in full, as deferred forcegin registrations and agreed to harde, then we shall rebut find in Tille to you. You may also make partial prepayments under this Grace Period Payments Deforment Agreement at any time without an additional charge or tee.

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 communice any civil action or process of electrustre dispute resolution, or before we repossesses the Motor Vehicle.

Customer Receipt/Repayment Plan Receipt (210 day loan)

Tecal	uncepaymen	it Plan Recc.pt (2 to day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147	Ξ:	PAYMENT MADE ON BEHALF OF OR BY: John Wayne
LOAN AGREEMENT IDENTIFICATION NO 11569-0134456	).	DATE/TIME OF RECEIPT OF PAYMENT: 12/06/2014 03:10:49 PM
LOAN AGREEMENT DATE: 11/8/2014 2:45:08 PM		
If you have multiple loans, this payment was loan number identified above.	s applied to the	
AMOUNT PAID: \$661.60	AGENT RECEIVI Alexis Dullenko	
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$44.11	
INTEREST PAID:	\$617.49	
CHARGES PAID:	\$0.00	<del></del>
FEES PAID:	\$0.00	<del></del>
TOTAL AMOUNT PAID TODAY:	\$661.60	· · · · · · · · · · · · · · · · · · ·
BALANCE DUE ON LOAN:	\$5,975.89	<u> </u>
NEXT SCHEDULED DUE DATE:	1/7/2015	<del></del>
Account paid in full by rescission.  Account paid in full.  Title Returned Upon Payment in Full  Vehicle's Title to you.  Repayment Plan Agreement.	. By signing below,	you acknowledge that upon repayment in full, we returned the

Grace Period Plan Agreement.

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

nted Name

Signature

# Personal Information

		Date of Birth	Socials	Contribut
ite TT /S /V State Issu			Migale	Name 1
st Name,	First Name John			-harles
waym	Cell Phone <sup>†</sup>		Email A	ddress (optional)††
ome Phone	Same			,
est time to call?	Which number do you pref	er that we call?		
After 2:00pg	- Home Pilotte	OGR THOR		
•	<u></u>			Apt#
nysical Address (Street Number & Name) C	Cota Der	1_		April
7600 CIU	State	<u> </u>	Zip 89147	County Clarke
Las UL	GAS	$\Lambda U$	01141	
ailing Address (If different from physical address)	3			
SAM	State		Zip	
ty				
	Sour	ce of income		
	i-	ross (Stroot Number & Nat	ne) > /	· Dr.
	:	Ne	Trayday Cullellian Gross	Gross
ay Frequency: (check one)			Monthly	Monthly
- 4 = 0.4 = th of month II 15 th & end of mon	nth Biweekly (every 2 week	eks)	Income	Obligatio
☐ 11 & 13 of Monthly (last day) ☐ Monthly	(1st day) 🗆 Monthly (3th day	٧)	18 SILPR	ns G-S
¬ Self-Employed		1 /	1-10-	3000 7-3
*Alimony, child support or separate mainten	and income need not be rev	realed if you do not wis	h to have it considered a	s a basis for repaying this obligation.
*Alimony, child support or separate mainten Vimony, child support, or separate maintena	ance income need not be to-	t order 🗆 written agre	ement 🗆 oral understa	nding.
Are you currently in bankruptcy?   yes	W >			
/			•	
<u>_</u>	Cred	it References Phone #		
		Nuoue #		
Business Name	c+ (-1 5			Zip
Do this	CHY CHY		State	210
20044	City CAS		State	Zip
Address (Street Number & Name)	City City	Phone #	State	Zip
Address (Street Number & Name)	le	Phone #	State	Zip
Address (Street Number & Name)  Business Name	City	Phone #		
Address (Street Number & Name)  Business Name	City		State	
Address (Street Number & Name)  Business Name  Address (Street Number & Name)	City	onal Referenc	State es	
Address (Street Number & Name)  Business Name COX AV  Address (Street Number & Name)	City	onal Referenc	State	Zip
Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City	onal Referenc	State es	Zip
Address (Street Number & Name)  Business Name COX AV  Address (Street Number & Name)	City	onal Referenc	State es	Zip
Address (Street Number & Name)  Business Name COX AV  Address (Street Number & Name)	City	onal Referenc	State es	Zip
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Address (Street Number & Name)  Business Name COX AV  Address (Street Number & Name)	City	onal Referenc	State es	Zip
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Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City	onal Referenc	State es	Zip
Address (Street Number & Name)  Business Name COX AV  Address (Street Number & Name)	City	onal Referenc	State es	Zip
Address (Street Number & Name)  Business Name   Address (Street Number & Name)	City	onal Referenc	State es	Zip
Address (Street Number & Name)  Business Name C A A  Address (Street Number & Name)	City	onal Referenc	State es	Zip
Address (Street Number & Name)  Business Name COX AV  Address (Street Number & Name)	City  Perso	onal Referenc	State es	Zip

	Co-Applicant Info	ormatio	n	-		
Date	State Issued ID Number	Date of B	irth	Social Security	#	
Last Name	First Name	<u> </u>		Middle Name		
Home Phone	Cell Phone†			Email Address	(optional)††	
Best time to call?	Which number do y Horne Phone	ou prefer th Cell F	at we call? Phone			
Physical Address (street Number & Name)		· · · · · · · · · · · · · · · · · · ·	,	Apt #	ł	
City	<u></u>	State	Zip	County		
Mailing Address (# different from physical address)			1 7:			
City		State	Zip	to a C Alarma		
Employer * (Source of Income)		oloyer Addre	Zip	Time at	loh2	
City	State			Time at	. 300 :	
Work Phone #	Job Nitle		Supervisor			L Want Obje
Pay Frequency: (check one)  1st & 15th & end of month	☐ Monthly (3 <sup>rd</sup> day)		Next Payday	Gross Monthly Income	nd Expected Gross Monthly Obligations	Work Shift
*Alimony, child support or separate maintenance incom- Alimony, child support, or separate maintenance receive Are you currently in bankruptcy?   yes   no	e need not be revealed if you d under: a court order a wr	do not wish itten agreen	to have it connent or	nsidered as a t al understandin	oasis for repaying.	g this obligation.
How did you hear about us? (Circle one.)						
Friend/Referral Name of referrer?	Saw Store	Те	levision	Yellow P	ages	Repeat Customer

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Postcard

Rillboard

Internet

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>.

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

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

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

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

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

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

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

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

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

Ability to Repay Verification.

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

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

expected gross monthly income and obligations. You agree that you have relating to (i) your employment or source of income, and (ii) cur agree that you have read and understood all the above statements	rent and expected gross monthly income and obligations. You
agree that you have read and understood an the above statements	, including the Arbitration Provision.
Applicant Signature	7/-8-14 Date

Date

Co-Applicant Signature

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: John Wavne Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/06/2015 05:20:17 PM 11569-0134456 LOAN AGREEMENT DATE: 11/8/2014 2:45:08 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Lorna Gaerlan \$660.00 TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$660.00 \$0.00 CHARGES PAID: \$0.00 FEES PAID: TOTAL AMOUNT PAID TODAY: \$660.00 \$5.983.67 BALANCE DUE ON LOAN: NEXT SCHEDULED DUE DATE: *5/7/*2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the J Vehicle's Title to you. 3 Repayment Plan Agreement. ٦ Grace Period Plan Agreement.

Acknowledgments. 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.

APP 004476

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Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: NAME AND ADDRESS OF THE LICENSEE: John Wayne Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/06/2015 02:11:38 PM 11569-0134456 LOAN AGREEMENT DATE: 11/8/2014 2:45:08 PM If you have multiple loans, this payment was applied to the Û loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Ana Cisneros-baca \$660.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$660.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$660.00 TOTAL AMOUNT PAID TODAY: \$6,013.17 BALANCE DUE ON LOAN: 3/8/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the  $\exists$ Vehicle's Title to you. Repayment Plan Agreement.  $\Box$ Grace Period Plan Agreement. 

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

Printed Name

The Wagne

Loan Analysis

Caswise Version Fiscal Date

User Id

40462

05/11/2015

235

NV 210 Multi Car (10.99%)

Module Loan Type

Payment Interval Amortizing Type

(702)362-0054

Las Vegas, NV 89147

Loan ID: 11569-013445 11569-005691 Cust:

Cash Advance Fee:

Origination Charge:

Loan Type Settings:

Maintence Fees:

Interest Charges

Total Amount:

INS **A3** 

11/08/2014

30 Days Interval

Current Loan Status: Grace Days:0

Amortizing

Log Item

Loan Origination: Amount Advanced:

\$6,020.00 \$0.00 \$0.00 \$0.00 \$2,919.87

\$8,939,87

Wayne, John **Origination Date:** 

Saturday 12/08/2014 Normal First Payment Due: 12/08/2014 First Payment Due Date:

Extra Interest Days In First Period: 0 Second Payment Due Date: 01/07/2015 Final Payment Due Date:

**Payment Count:** 

\$1,277.12 Amount: Duration: Davs

Amount:

Next Due Date: Grace Date: Minimum Payment:

Total Amount Due:

Balloon Amount

05/07/2015 05/07/2015

\$0.00

Principal Balance:

Tm Las Vegas Nv #16 Fort Apach

3525 S. Fort Apache Rd. Suite 160

\$5,966.14

**Total Finance Charges:** 

Due Dates Will Skip Holidays:

Set Due Dates On End Of Month: False Only Thru Due Date On Payments Made Within Grace Period: False

APR: 0133.7129% TeleTrack Approval: Prompt For Check:

Tracking ID: Balloon Amount: Balloon Amount Type: Balloon Amount Procedure:

\$6,661.21 Track Other Lender Information:

Interest... Only Thru Due Date On Deposited Checks or ACH Payments: False Applied

**Calculation Procedure** 

Early Payoff Rebate Proc.

Periodic Fees:

Amount Type Flat/Rate Amount INT Rate

\$2,919.87

5/7/2015 LoanTitleMax210FeeCalculator 10.99000 % N

7

LoanInterestProrateCalculator\_

10 99% Flat

Late Charges: Default Grace Days: 0 Late Charge Type: Late Fee Type:

Flat or Rate: Value:

ACH Autopay: False

Payment Tolerance: \$10.00 Pre-Autopay Days: 0

Late Fee Descr.: Calculation Procedure:

Check Interest Threshold: False \$0.00 interest Threshold Tolerance:

Check Interest Procedure:

Auto Pay Decision Procedure: Check Scheduled Principal:

False Check Principal Procedure:

Payment Plan:

Installment Loans INS

Collateral Settings: Title Prompt For Check: No No Collateral First:

Check Date: Deposit Method: Pmt. Proc: LoanProactiveInterestPaymentAmounts

Collateral Value Protocol:

Never replace Payment Replacement: CollateralDepositDateProc:

Loan Collateral:

1 Monday

3 Friday

4 Sunday

5 Tuesday

6 Thursday

2 Wednesd

**Date To Pick Routing** Deposit Up Account # Value

30 Days

Deposit Replaced Deposit Rule

**Principal** 

\$615.52

Check 21 Date **Deposited** 

Automobile Make

Chevy 2009

Collateral Serial / License Number / State **Model** 1G1ZF57569F Malibu A-Excellent HOPELR NV

30

30

30

30

30

30

12/06/2014

01/07/2015

02/06/2015

03/06/2015

04/06/2015

Page 1 of 2

\$8,939,87 Title Payment Schedule:

01/07/2015

02/06/2015

03/08/2015

04/07/2015

05/07/2015

Fees Beginning Bal. Interest \$661.60 \$0.00 12/08/2014 30 Days \$6,020.00 \$5,404.48 \$593.95 \$0.00 30 Days \$518.87 \$0.00 \$4,721,31 30 Days \$435.54 \$0.00 \$3,963.06 30 Days \$3,121.48 \$0.00 30 Days

\$2,187.41

\$683.17 \$758.25 \$841.58 \$934.07 \$343.05 \$1,036.72 \$240.40 \$0.00 \$1,150.69 \$126.46 \$0.00

\$1,277,12 \$1,277.12 \$1,277.12 \$1,277,12 \$1,277.12 \$1,277.12

\$1,277,15

Total Pmt.

\$5,404.48 11/09/2014 12/08/2014 \$4,721.31 12/09/2014 01/07/2015 \$3,963.06 01/08/2015 02/06/2015 \$3,121.48 02/07/2015 03/08/2015 \$2,187.41 03/09/2015 04/07/2015 \$1,150.69 04/08/2015 05/07/2015

\$0.00 05/08/2015 06/06/2015

Ending Bal Interest From To Date #Days Satisfied

ROA 002884

06/06/2015 30 Days \$1,150.69 7 Saturday Sale Item Nev Pro. Date Fees Credit Fees **Principal Payment** Amount Transaction Summary: Rev. Entered ID Due Date # Түре <u>Charge</u>d Paid Amt. **Applied Amount** Due 11569-181271 \$0.00 \$0.00 11/8/2014 2:45:11 PM \$6,020.00 \$0.00 NEL. \$0,00 \$6,020.00 1 Saturday 11/08/2014 11569-188857 01/07/2015 2 Р 12/6/2014 3:10:57 PM \$617.49 \$617.49 \$0.00 (\$44.11) (\$44.11)12/06/2014 **PMT** \$661.60 2 Saturday 12/8/2014 7:10:35 PM \$43.7B \$0.00 \$0.00 \$43.78 **\$0.00** FEE \$0.00 12/08/2014 3 Monday 11569-197212 02/06/2015 3 Р 1/7/2015 4:02:11 PM \$0.00 \$660.00 \$656.75 \$660.00 (\$3.25)\$0.00 01/07/2015 **PMT** 4 Wednesday 11569-20651B Ρ 2/6/2015 2:12:05 PM 03/08/2015 4 \$660.00 \$0.00 \$656.75 \$0.00 \$660.00 (\$3.25)02/06/2015 PMT 5 Friday 11569-215074 Р \$650.25 \$0.00 04/07/2015 5 3/6/2015 2:09:03 PM (\$9.75)\$612.97 \$660.00 (\$47.03)PMT 6 Friday 03/06/2015 3/7/2015 4:38:40 PM \$0.00 \$43.71 \$0.00 \$43.71 \$0.00 FEE \$0.00 03/08/2015 7 Sunday Р 4/6/2015 5:20:34 PM 11569-223300 \$660.00 \$0.00 05/07/2015 6 \$633.82 PMT \$660,00 (\$26.18)\$0.00 04/06/2015 8 Monday \$0.00 \$0.00 4/7/2015 7:15:21 PM \$0.00 \$21.86 \$21.86 \$0.00 Tuesday 04/07/2015 FFF 5/7/2015 7:32:30 PM \$655.68 \$0.00 \$0.00 \$0.00 \$0.00 \$655.68 05/07/2015 10 Thursday \$0.00 \$6661.21

**Proposal Totals:** 

\$3301.60

\$5966.14

\$3247.74 \$3942.81

Pro. Date Sale Item Fees Applied Fees Period Proposal Fee Operation Amount ID Entered From Date To Date Rev. Detail: Earned ## ##Description <u>Amount</u> Type\_ Type T<u>ype</u> <u>Type</u> 11569-181271 11/8/2014 2:45:13 PM Modify Amount 6020.00 MOD 2 1 11/08/2014 NEL PRI 11569-188857 12/6/2014 3:12:24 PM 11/09/2014 12/08/2014 Apply Fees 12/06/2014 1 FFF 3 2 12/06/2014 **PMT** 109 INT 617,49 11569-188857 12/6/2014 3:12:24 PM 44.11 PAY 5 Apply Payment PRI 2 12/06/2014 PMT 11569-188857 12/6/2014 3:12:24 PM PAY 5 Apply Payment -617.492 12/06/2014 PMT INT Р 12/8/2014 7:10:36 PM 12/08/2014 12/07/2014 12/08/2014 Apply Fees 1 6 FEE 109 INT 43.78 FFE 3 12/08/2014 P 11569-197212 1/7/2015 4:02:36 PM 12/09/2014 01/07/2015 01/07/2015 2 656.75 FEE 8 Apply Fees INT 4 01/07/2015 DMT 109 1/7/2015 4:02:36 PM 11569-197212 10 Apply Payment PAY INT -660 00 4 01/07/2015 РМТ 11569-206518 Р 2/6/2015 2:12:56 PM 02/06/2015 3 01/08/2015 02/06/2015 109 INT 656.75 FEE 11 Apply Fees 5 02/06/2015 PMT 2/6/2015 2:12:56 PM 11569-206518 Apply Payment -660.00 PAY 13 INT 5 02/06/2015 **PMT** 3/6/2015 2:09:07 PM 11569-215074 02/07/2015 03/08/2015 03/06/2015 4 Apply Fees FFF 14 INT 612.97 6 03/06/2015 PMT 109 3/6/2015 2:09:07 PM 11569-215074 Apply Payment PMT INT -650.25 PAY 16 6 03/06/2015 /6/2015 2:09:07 PM ///2015/438:40 11569-215074 Apply Payment PAY 16 -9.75 6 03/06/2015 PMT PRI 03/07/204 Apply Fees 03/08/2015 4 17 43.71 FEE 7 03/08/2015 **FEE** INT 11569-223300 04/06/2015\_ 03/09/2015 Apply Fees 633.82 FEE 19

INT 8 04/06/2015 PMT 109 Printed: Friday, May 22, 2015 06:02 PM By User: 235 Installment Loan Analysis (4.0 v1.0) 09.22.2011

# Loan Analysis

Caswise Version Fiscal Date User Id

40462

05/11/2015

235

Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 (702)362-0054

Loan ID:	11569-013445	NV 210 Multi Car (10.99%)	Module	Loan Type	Payment Interval	Amortizing Type
Cust:	11569-005691	Wayne, John	INS	<b>A</b> 3	30 Days Interval	Amortizing

	Proposal	Fee	Amount		Opera	tion	Fees Period	Fees Applied	Pro.	Date	Sale item
<u>Detail:</u>	Type	<u>Type</u>	Type	<u>Amount</u>	Type	## Description	Earned ##	From Date To Date	Rev.	Entered	ID
8 04/06/201	5 PMT		INT	-660.00	PAY	21 Apply Payment			Р	4/6/2015 5:20:40 PM	11569-223300
9 04/07/201	5 FEE	109	INT	21.86	FEE	22 Apply Fees	04/07/2015 5	04/07/2015 04/07/2015	P	4/7/2015 7:15:21 PM	
10 05/07/201	5 FEE	109	INT	655.68	FEE	24 Apply Fees	05/07/2015 6	04/08/2015 05/07/2015	Р	5/7/2015 7:32:30 PM	
	4 1 4			*****							

8 04/06/2015 PMT	INT -660.00 PAY 21 Apply Pays	ment	P 4/6/2015 5:20:40 PM 11569-223300
9 04/07/2015 FEE 109	INT 21.86 FEE 22 Apply Fee	s 04/07/2015 5 04/07/2015 04/07/20	15 P 4/7/2015 7:15:21 PM
10 05/07/2015 FEE 109	INT 655.68 FEE 24 Apply Fee	s 05/07/2015 6 04/08/2015 05/07/20	15 P 5/7/2015 7:32:30 PM
Total Amount Du	ue: \$6661.21		
Refinance Rules:	Override Refinance Setting Procedure	<u> </u>	Allow Additional Principal: No Allow Principal Pay Down: No
Can Be Consolidated:	No Show Roll Fees Option:	No Settle Fees On Refinance: No	o Early Extend From Term Date: No
	No Default Roll Fees Into Principal:	No Allow Pay Down Refinance: N	o Late Extend From Term Date: No
Custom Procedures:	Custom Update Proce	dure Custom P	rocess Procedure
A3 LRP Refinance Loan Pay Report Event ID: PIF	off DeferredLoanPayoffPro	posalUpdate210	
Custom Procedures:	Custom Update Proce	dure Custom P	rocess Procedure
A3 NEL New Loan Report Event ID: TMI			
Custom Procedures:	Custom Update Proce	dure <u>Custom P</u>	Process Procedure
A3 PMT Deferred Loan Paym Report Event ID: ABR	nent		
Custom Procedures:	Custom Update Proce	dure Custom P	Process Procedure
A3 POF Deferred Payoff Report Event ID: PIF	DeferredLoanPayoffPro	posalUpdate210	
Custom Procedures:	Custom Update Proce	edure Custom F	Process Procedure
A3 REL Refinance to Installr Report Event ID: TMA	nentLoan		
Custom Procedures:	Custom Update Proce	edure <u>Custom F</u>	Process Procedure
A3 RES Rescinded			

Report Event ID: TRR **Custom Procedures:** Custom Process Procedure Custom Update Procedure

# Cash Advance Snapshot Report

Filter ( Location: 11569 Loan: 11569-0134456 Ordered by Date)

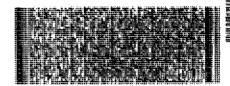
Tm Las Vegas Nv #16 Fort A 3525 S. Fort Apache Rd. Sui Las Vegas, NV 89147 (702)362-0054

11/08/2014	1
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) #	Orig. I	Date	Customer Nam	e Type			Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXI'S
1569-0134456 Transactio	11/08/		Wayne, John Trans, Date	A3 New Due Date	Pro?	Rev	\$8,939.87	\$6,020.00 Principal	\$3,942.81 <i>Fee</i> s	\$3,301.60 Amt Paid	\$6,661.21 Due	0
11569-013		NEL	11/8/2014 2:4		X	-		\$6,020.00	\$0.00	\$0.00	\$6,020.00	
11569-013		PMT	12/6/2014 3:1	1/7/2015	Х	_		(\$44.11)	\$617.49	\$661.60	(\$44.11)	
11569-013		FEE	12/8/2014 7:1		х	-		\$0.00	\$43.78	\$0.00	\$43.78	
11569-013		PMT	1/7/2015 4:01	2/6/2015	х	_		\$0.00	\$656.75	\$660.00	(\$3.25)	
11569-013		PMT	2/6/2015 2:11	3/8/2015	х	-		\$0.00	\$656.75	\$660.00	(\$3.25)	
11569-013		PMT	3/6/2015 2:08	4/7/2015	Х	-		(\$9.75)	\$612.97	\$660.00	(\$47.03)	
11569-013		FEE	3/8/2015	.,,,_	Х	-		\$0.00	\$43.71	\$0.00	\$43.71	
11569-013		PMT	4/6/2015 5:20	5/7/2015	Х	-		\$0.00	\$633.82	\$660.00	(\$26.18)	
11569-013		FEE	4/7/2015 7:15		Х	-		\$0.00	\$21.86	\$0.00	\$21.86	
11569-013			5/7/2015 7:32		Х	-		\$0.00	\$655.68	\$0.00	\$655.68	
11569-013			5/8/2015 5:16		х	-		\$0.00	\$0.00	\$0.00	\$0.00	***************************************
11569-013			1			,		\$5,986.14	\$3,942.81	\$3,301.60	\$6,661.21	C
/08/2014 Total	ls: 1						\$8,939.87	\$5,966.14	\$3,942.81	\$3,301.60	\$6,661.21	

SIGNATURE

PRINTED NAME OR COMPANY STAMP



1G1ZF57569F138245

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN COMMECTION 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 file has been impresented to the following buyer

H AND OB evada Driver's License Number or Identification Number Printed Full Legal Name of Buyer

Printed Full Legal Name of Buyer

City State Zip Code
ding is the actual mileage of the vehicle unless one of the following statements is checked.

The mileage stated is in excess of its mechanical limits.

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

Exempt — Model year over 9 years old.

TENTHS

ODOMETER READING

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

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. 2215849B RO-2 (Rev. 1/06)

ALTERATION OR ERASURE VOIDS THIS TITLE

<b>A</b>	FAILURE TO COMPLETE OR PROVIDING A FALS	THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP SE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. Scribed in this title has been transferred to the following buyer(s):
		☐ AND  Nevada Driver's License Number or Identification Number ☐ OR
	Printed Full Legal Name of Buyer	
Ë	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
FIRST REASSIGNMENT DEALER ONLY	Address City I certify to the best of my knowledge the odometer reading is the actual mile  NO TENTHS  ODOMETER READING	The mileage stated is in excess of its mechanical limits.  The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY
FIRST A DE/		Exempt Model year over 9 yrs. old.
	Signature of Seller(s)/Agent/Dealership I em aware of the above odometer certification made by the seller/agent.	Printed Name of Seller(s)/Agent/Dealership  Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
	FAILURE TO COMPLETE OR PROVIDING A FALS	ETHE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP, SE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.
********		
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
Ę	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
¥.	Address City	State Zip Code
SECOND REASSIGNMENT DEALER ONLY	Certify to the best of my knowledge the odometer reading is the ectual mile NO TENTHS CODOMETER READING	The mileage stated is in excess of its mechanical limits.  The mileage stated is in excess of its mechanical limits.  The odometer reading is not the actual mileage. WARNING – ODOMETER DISCREPANCY Exempt – Model year over 9 yrs. old.
SEC	Signature of Seller(s)/Agent/Dealership I am sware of the apove odometer certification made by the setter/agent.	Printed Name of Seller(s)/Agent/Dealership  Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
<b>&gt;</b>	FAILURE TO COMPLETE OR PROVIDING A FALS	E THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. SE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. scribed 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
<b>J</b>	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number
IMENT	Address City	State Zip Code
THIRD REASSIGNN DEALER ONLY	I certify to the best of my knowledge the odometer reading is the actual mile NO TENTHS COMMETER READING	leage 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  Exemple Model year over 9 year old.
Ĭ	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification made by the seller/agent.	Printed Name of Seller(s)/Agent/Dealership  Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
	LIENHO	OLDER TO BE RECORDED FEIN
LEN	Printed Full Legal Name of Lienholder	
	Address Street	City State Zip Code

# **ALTERATION OR ERASURE VOIDS THIS TITLE**

Company: Titlemax (314391)

Contact: Laura Farris

E-Mail: laura.farris@titlemax.biz

Telephone: 912-525-2675

Fax:

Notes

Vehicle Info For 2009 Chevrolet Malibu Hybrid 4D Sedan

MSRP: \$25,555

Fin Adv: \$8,475 Equip Ret: \$26,325

Tire Size: 215/55R17 Base HP: 164 @ 6400

Taxable HP: 19.2 Model Number: 1ZF69

Price includes: AT AC

VIN: 1G1ZF5359

UVC: 2009160295

MPG: 26/34

Weight: 3649 Fuel Type: Hybrid

Wheelbase: 112.3

End of Term Months: 0

Adj. State: National

Mileage: 0

Mileage Cat: B

Cylinders: 4

Transmission: A

Drive Train: FWD

End of Term Mileage: 0

#### Wholesale Black Book values as of 11/7/2014

elacioniari na farita - 2 reta	X-CL	Clean	Average		Rough
Base	\$8,950	\$8,050	\$6,500		\$4,550
Options	\$0	\$0	\$(		\$0
Mileage	N/A	N/A	N/4	9	N/A
Region	\$0	\$0	\$(		\$0
Total	\$8,950	\$8,050	\$6,50	0	\$4,550

Trade In Black Book values as of 11/7/2014

	X-CL	Clean	Average	Rough
Base	N/A	\$8,185	\$6,730	\$4,320
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A]	N/A	N/A
Region	N/A	\$0]	\$0	\$0
Total	N/A	\$8,185	\$6,730	\$4,320

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#### Retail Black Book values as of 11/7/2014

	X-CL	Clean	Average	Rough
Base	\$11,625	\$10,550	\$8,600	\$6,150
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$11,625	\$10,550	\$8,600	\$6,150

Residual Black Book values as of 11/7/2014

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

Base	\$5,500	\$4,600	\$4,175	\$3,750	\$3,350	\$2,950	\$2,250	\$0
ptions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
ileage	N/A	N/A						

APP 004483

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NRS 604A 445 AND NRS 604A210 WITH SIGNED GPDA 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? Is the loan a collection account? Loan Type Account Number (Applies to High-Interest Loans Only) Borrower Name & Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147 11569-0130550 Licensee Name & (Applies to Title Loans Only) (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: DANA LYNNE FERRARO DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2008 JEEP WRANGLER 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? Š Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$8,972.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$2,400 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 5/13/2015 Ŏ \$3,502.32 Charge Finance Title Loans Z How many times? 5 Total Number of Payments 1 4 1 YES 6&1 Paystub Purpose of loan: na If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'1 periods: D/D & High Int Loans - 90 days 1782.05/1782.02 YES YES N O Payment Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: TD APR Quoted Ν̈́Α Date: 5/26/2015 8 4 109.38% Other: Are receipts filed? N/A N/A Is the APR correct? YES YES \$19,535.00 NO YES

Confidential

## Title Loan Agreement

10/15/2014

late:

2008

		1		400-50				
Customer & Co-	Customer Information	ACCOUNT NUM	BER: 11569-0	130550				
FIRST NAME	FIRST NAME LAST NAME		CO-CUSTOMER	FIRST NAME	CO-CUSTOM	ER LAST NAME		
Dana	Dana Ferraro							
SSN DRIVERS LIC./STATI		STATE ID. NO	CO-CUSTOMER	CO-CUSTOMER SSN CO-CUSTOM		IER'S DRIVERS LIC./STATE ID. NO.		
STREET ADDRESS 3317 Trickling Stream Cir			CO-CUSTOMER	CO-CUSTOMER STREET ADDRESS				
City Las Vegas	STATE NV	ZIP CODE 89117	CO-CUSTOMER	CITY CO-CUS	STOMER STATE	CO-CUSTOMER ZIP CODE		
HOME PHONE			CO-CUSTOMER	CO-CUSTOMER HOME PHONE		CO-CUSTOMER DATE OF BIRTH		
	icle & Licensee	LICENSEE'S HO	URS OF OPERATION: 9:00 A.M. to 7:00 P.M.,	Saturday 10:00 A.M. to	4:00 P.M., Closed	Sunday		
			HONE NUMBER					
LICENSEE STREET ADDRESS 3525 S. Fort Apache Rd. Suite 160			LICENSEE CITY Las Vegas	LICENSEE NV		LICENSEE ZIP CODE 89147		
	CATION NUMBER (VIN)		LICENSE PLATE					
			I E MODÉI	COLOR				

'erms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" nean 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" neans the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

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Fincipal, Interest, Charges and Payment. The original term of this loan is 210 days. You promise to timely pay us in cash or as otherwise greed in writing \$8,972.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan agreement at the daily rate of 0.2997% from the date of this Loan Agreement until 05/13/2015 the earlier of: (i) the due date of your last payment as set forth 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 nake 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 iddress 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 rehicle 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 those.

Number: 11569-0130550

#### 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.

\$3.502.32

### **Amount Financed**

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

# **Total of Payments**

43

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

\$8,972.00

\$12,474.32

109.3771 %

Number of Payments	Amount of Payments	When Payments are Due	
6	\$1,782.05	11/14/2014 and each 30 days thereafter	
1	\$1,782.02	5/13/2015	

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.

emization of Amount Financed of	\$8,972.00
Amount given to you directly:	\$8,972.00
Amount paid on your account:	\$0.00
Amount paid to public officials:	\$ 0.00
Amount paid to on your behalf:	\$0.00

alculation of Interest, Application of Payments and Security Interest.

We use the simple interest method to calculate the interest. We alculated 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 chedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to tably and fully amortize the entire Principal Amount and interest payable. Interest is not compounded. Early payments may decrease the amount of terest 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 syment. If an early payment is less than the scheduled installment, then you must pay the difference on or before the upcoming installment due date. Syments 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 tile, 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 tile during this Loan Agreement.

ght to Rescind and Prepayment. You may rescind this loan pursuant to Nevada law. You may rescind before we close on our next business day, 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 y 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 vance 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 propriate to reflect any prepayments we receive. If you prepay pursuant to this Loan Agreement, then we will return the Title to you.

ace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to u 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 ferment 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 yments 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 flier than one business day following the date of this Loan Agreement. If you enter into a Grace Period Payments Deferment Agreement, your obligation pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

Repayment Plan Disclosure: If you default che loan, we must offer a Repayment Plan to you the commence any civil action or process of alternative dispute resolution, or Lafore 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 nayment 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 ndirectly 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 ees, 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 intering 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 pain 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 nmediately 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 ayment 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 orth 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 is set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We nay waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. lowever, 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 epayment 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 cheduled 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 all 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 ne 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 epossession 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 ransfer 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 pan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted, ass 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 erein are cumulative, not exclusive.

**Soverning Law and Assignment.**Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury rial 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 oncerning the customer's income, obligations, employment and ownership of the Motor Vehicle; and (b) The customer has the ability to repay the title loan.

VAIVER 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") or a decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration roceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced is a court judgment. A court rarely overturns an arbitrator's decision. THEREFORE, YOU ACKNOWLEDGE AND AGREE AS FOLLOWS:

For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the roadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing if 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 tate law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the nformation you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, ross-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 taim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, nanagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages ind/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 epresentative 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 ersonal information about you.

- 2. You acknowledge and agree that by entering to this Arbitration Provision:
  - (a) YOU ARE WAIVING YOUR RIGHT TO have A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES:
  - (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; and
  - (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.
- 3. Except as provided in Paragraph 6 below, all disputes including any Representative Claims against us and/or related third parties shall be resolved by pinding 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.
- I. 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, ou 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 in attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. If the urbitration 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 erms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond n 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 wenty (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 his 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.
- i. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, learing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as vitness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the FAA, and applicable statutes of limitation, and shall ionor 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 a 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 lecide, 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. a conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or pplicable law, the arbitrator may award statutory damages and/or reasonable attorneys' fees and expenses. If the arbitrator renders a decision or an award 3 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 my 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 half 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 he 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 irbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having jurisdiction.
- LAII 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 unsdiction. Any dispute, which cannot be adjudicated within the jurisdiction of a small claims tribunal, shall be resolved by binding arbitration. Any appeal of i 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 is (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 emedies such as set off or repossession, or (c) to obtain provisional or ancillary remedies such as pre-judgment seizure of property, detinue, replevin, or njunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The astitution 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 rbitration, including any counterclaim asserted.
- . This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable adgment 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 rbitrate shall be governed by the arbitration law of the State of Nevada.

- 3. This Arbitration Provision is binding upon and harmonic fits you, your respective heirs, successors and assigns, and relaced third parties. The Arbitration Provision continues in the force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any ransaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- ). 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 levada, 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.

tcknowledgments. This Loan Agreement contains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you acknowledge that it was filled in before you did so and that you received a completed copy of it. You agree that the information you provided before entening not 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 elief 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 /ehicle. 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.

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

itleMax of Nevada, Inc. d/b/aT/fleMax	10/15/14	QA 1-	10-15-17
Sustomer's Signature	Date	Its Authorized Agent	Date
Co-Customer's Signature	Date		

#### Affidavit

	Amuz	VII.
,	OF NEVADA Y OF Clark	
	in Agreement No.: 11569-0130550 -15-2014	
	ner Name: Dana Ferraro  SS: 4845 N. Juliano Rd  Las Vegas, NV 89149  Frower Name:  SS:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>Titlemax</u> Address:  3525 S. Fort Apache Rd #160  Las Vegas, NV 89147
Ve ii	le Information: VIN: 1J8qa691681630859 Se Plate State and No: Dana44 Color: YellowYear: 200	8 Make: Jeep Model: Wrangler
n thi Like egiste inc. Seeh. di denti denti con	Affidavit ("Affidavit"), the words "affiant," customer," "yosee", "we", "us" and "our" mean TitleMax of Nevada, Inc. od, licensed, and operating in accordance with Nevada law a test, Suite 3, Carson City, Nevada 89701-4758, Phone: (775 identified above. The word "Title" means a certificate of title to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair blication information regarding current and expected income,	ou" and "your" mean the customer who has signed it. The word hb/a Titlemax, a provider of title loan services and regulated by the Nevada Financial Institutions Division, 406 E 6 684-1830. Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued pursuant to the laws of the State of Nevada the pursuant to the laws of another jurisdiction.  market value. Pursuant to N.R.S. 604A.450-2, we have reviewed obligations and employment.
The u	cersigned, Dana Ferraro, 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 or
	2. You have the ability to repay the title loan.  FURTHER, AFFIANT SAY	VETH NOT

Co-Borrower Signature:

And the second s

## **GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT**

Date:

Account Number: 11569-0130550

Customer Name: Dana Ferraro

3317 Trickling Stream Cir Las Vegas, NV 89117

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax 3525 S. Fort Apache Rd. Suite 160

Las Vegas, NV 89147

Vehicle Information:2008 jeep wrangler 1J8GA69168L630859

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 10/15/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. . Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$806.57	11/14/2014
2	\$806.57	12/14/2014
3	\$806.57	1/13/2015
4	\$806.57	2/12/2015
5	\$806.57	3/14/2015
6	\$806.57	4/13/2015
7	\$806.57	5/13/2015
8	\$1,281.71	6/12/2015
9	\$1,281.71	7/12/2015
10	\$1,281.71	8/11/2015
11	\$1,281.71	9/10/2015
12	\$1,281.71	10/10/2015
13	\$1,281.71	11/9/2015
14	\$1,281.74	12/9/2015
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$14,617.99	

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

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

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 Walver of Jury Trial and Arbitration Provision.

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

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

Ability to Pay Sumi	
Loan Number	nary
Customer Name	11569-0130286
is Customer a Covered Borrower	Dana Ferrea
Requested Loan Amount	No
Title Fee	7 \$8, <del>9</del> 72,00
MLV Amount	
	\$10,000
Gross Monthly Income	
Current and Expected Monthly Obligations	
Other TitleMax Loan Payment	\$0.00
Rate Motch/Rate for Other TitleMax Loan	11 14 15 14 14 15 15 19 19 19 19 19 19 19 19 19 19 19 19 19
Add-On to Current Loan or Multi-Car	通過過過程 199%
Residual Monthly Income	\$1 pen no

100.00	Salar Salar	
100.00	999.99	17.99%
1000.00	1999.99	
2000.00	2999,99	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
3000.00		15,99%
4000.00	3999.99	14,99%
	4999.99	13.99%
5000.00	10000.00	10.99%

Income Based - Max. Loan Amount Inc. Title Fee	\$	9,852
Vehicle Value - Max. Loan Amount Inc. Title Fee Interest Rate	\$	10,000
A Max Ceshto Cistomer Amount	<del>dischille</del> rts (10)	8.99%
Actual Cash to Customer Amount	2000	8,972.00
Title Fee Amount	¢	007/2/07
Total Loan Amount	\$	8,972
Amortized Loan Payment		£4.700.00
Total Payback Amount		\$1,782.05
Minimum Payment to Extend		\$12,474.37
Grace Period Plan # of Months (0% Interest)		\$805.58
Grace Period Plan Provides (0% Interest)		7
Grace Period Plan Payment (0%)		\$1,281.71

A aformation

10/15/2014

Company: Titlemax (314391)

Contact: Laura Farris

E-Mail: laura.farris@titlemax.biz

Telephone: 404-542-6618

Fax:

:25

nicle Info For 2008 Jeep Wrangler Rubicon 2D Utility 4WD

MSRP: \$27,540

Fin Adv: \$19,925

Equip Ret: \$30,660

Tire Size: 255/75R17

Base HP: 202 @ 5200

Taxable HP: 34.3

Model Number: JKJS72

VIN: 1J4FA6418

UVC: 2008480117

MPG: 17/19

Weight: 5001

Fuel Type: Gas

Wheelbase: 95.4

End of Term 0

Months:

Adj. State: National

Mileage: 0

Mileage Cat: B

Cylinders: 6

Transmission: M

Drive Train: 4WD

End of Term 0

Mileage:

Price Includes: 6SP TOP 6CY

olesale Black Book values as of 10/15/2014.

	X-CL	Clean	Average	Rough	`
Base	\$20,550	\$19,400	\$17,150	\$15,125	1
Cadons	\$0	\$0.	\$0	\$6	
► eage	N/A	N/A	N/A	N/A	- Communication of the Communi
egion	\$0	\$0:	\$0	\$0	ļ
Fotal	\$20,550	\$19,400	\$17,150	\$15,125	
		***************************************	And the Parties of the Assessment Control of the Assessment of the		Aim Conso

ide In Black Book values as of 10/15/2014

X-CL		Clean	Average	Rough
Base	N/A	\$19,535	\$17,420	\$14,215
Options	N/A	\$0.	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$19,535	\$17,420	\$14,215

ail Black Book values as of 10/15/2014

APP 00449

7 · · ·	**CHIPPERKO-APPARE					
3		X-CL	Clean	Average	Rough	
; 1	Base	\$23,950	\$22,500	_	\$17,600	
Cat	ions	\$0	\$0	\$0	\$0	
A 1 8	age	N/A		N/A	N/A	
erj	gion	\$0	\$0	\$0	\$0	
	otal	\$23,950 (	\$22,500	\$19,875	\$17,600	
	<del>luncina, <u>a a a a</u></del>				417,000	
	1542	Black Book		50738122		

Mal Black Book values as of 10/15/2014

	12 Month	24 Month 20	84		The second second	**************************************		
≗ase	NI/A	24 Month 30	Month 3	6 Month	42 Month	48 Month 60	Month E	nd Of Term
	IN/A	N/A	N/A	N/A	N/A	N/A	N/A	AI/A
Or ons	\$0	\$0"	\$0	\$0	\$0	\$0	¢n.	11/A
Mileage	N/A	. N/A	N/A	N/A	N/Δ	N/A	NIA!	N/A
Total	N/A	N/A	N/A	N/A	N/A	B. C.	N/A	N/A
				14/7	iA/M	N/A	N/A	N/A

## E. ck Book Add/Deducts

Auto Trans +300

Chrome Package +150

Hardtop +500

Navigation System +150

Power Windows +450

w/o Top -500

# CERTIFICATE OF TITLE

VIN	
1J86A69168L6308	59

2008

MAKE

MODEL

VEHICLE BODY

TITLE NUMBER

DATE ISSUED

DOMETER MILES ODOMETER TRANS

WRANGLER U JEEP FUEL TYPE

NV005186308

BRANDS 42

ACTUAL MILES

## OWNER(S) NAME AND ADDRESS

FERRARO DANA LYNNE 3317 TRICKLING STREAM CIR LAS VEGAS NV 89117-6716

LIENHOLDER NAME AND ADDRESS

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

		PIZED AGENT
ALAN 187		NOTZEN AZEKI:
		1991 / TELL PALZES IN L
	O 100 1114	, · · · · · · · ·

DATE

## PRINTED NAME OF AGENT AND COMPANY

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

The undersigned hereby certifies the vehicle described in this tide has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer

Printed Full Legal Hame of Buyer

Nevada Driver's License Number or Identification Number

certify to the best of my knowledge the odd

ter reading is not the actual infleage. WARNING: ODOMETER DISCREPANCY.

**ODOMETER PEADING** 

City

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.  $\square$ 

Dealer's License Number \_\_

Signature of Boyer

Printed Full Legal Name of Buyer

CONTROL NO.

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

3714640 (THIS IS NOT A TITLE NO.)

VF-2 (Fev. 8/10)

<b>&gt;</b>	I ALCOHO TO COMPLETE OR PROVIDING A FALSE!	HE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWN STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. IDEA In this title has been transferred to the following buyer(s):	ERSHIP_							
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Nu	ımber 🛘	AND OR						
5	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Nu	mber							
FIRST REASSIGNMENT DEALER ONLY	Address City t certify to the best of my knowledge the odometer reading is the actual mileagen NO TENTHS TENTHS ODOMETER READING	State  State  Zip Code  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 ODOMETE	D NGCOEDA	NOV						
FIRST F	ODOMÉTER READING DE	xempt - Model year over 9 yrs. old.								
	Signature of Selier(s)/Agent/Dealership I am aware of the above odometer certification made by the selier/agent.	Printed Name of Seiller(s)/Agent/Dealership Dealer's License Number	f Sale							
<u> </u>	Signature of Buyer	Printed Full Legal Name of Buyer	<u></u>							
<b>&gt;</b>	FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE FAILURE TO COMPLETE OR PROVIDING A PALSE IN THE PROVIDING A PALSE IN THE PROVIDING A PALSE IN THE PARTY OF THE	HE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWN	ERSHIP.	· <del>VVV</del>						
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Nu	mber 🗆	AND OR						
EN	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Nu	mber							
홅놀	Address City	State Zip Code	· · · · · · · · · · · · · · · · · · ·							
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# ALTERATION OR ERASURE VOIDS THIS TITLE

# **Customer Application**

#### Personal Information

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	(	Co-Applicant Inf	ormation			
Date	·····	State Issued ID Number	Date of Birth	Social Se	curity #	
Last Name		First Name	<u> </u>	Middle Na	ame	
Home Phone		Cell Phonet	<u>.</u>	Email Add	ress (optional)††	/
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internet	Billboard	Postcard	Other		4	

# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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, www.ftc.gov.

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

†Cellular Phone Cails: 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 arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

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

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

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

#### Ability to Repay Verification.

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

THE TIMESES NOT SELECTED.

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

mountaing to (i) you entitlibility of 20ffce of il	u agree that you have told us about any changes you expect within the next 14 noome, and (ii) current and expected gross monthly income and obligations. You above statements, including the Arbitration Provision.  Date
Co-Applicant Signature	

Customer Receip. (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #16 Fort Apach Dana Ferraro 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11569-0130550 04/21/2015 11:54:41 AM LOAN AGREEMENT DATE: 10/15/2014 3:09:12 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$800.00 Jeff Baugh TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$0.00 INTEREST PAID: \$800.00 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$800.00 BALANCE DUE ON LOAN: \$8,870.59 NEXT SCHEDULED DUE DATE: 5/13/2015

Account paid in full by rescission.

Account paid in full.

ited Name

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.

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

Signature

irrazo

Customer Receipt/Repayment Plan Receipt (210 day loan)

Guatomer Neccip	b i tepay iiiei	it i fall 12000:pt (±10 day 10all)
NAME AND ADDRESS OF THE LICENSE	<b>E</b> :	PAYMENT MADE ON BEHALF OF OR BY:  Dana Ferraro
Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147		Dana Perraro
LOAN AGREEMENT IDENTIFICATION NO 11569-0130550	<b>)</b> .	DATE/TIME OF RECEIPT OF PAYMENT: 12/13/2014 12:38:30 PM
LOAN AGREEMENT DATE: 10/15/2014 3:09:12 PM		
If you have multiple loans, this payment wa loan number identified above.	s applied to the	
AMOUNT PAID: \$800.00	AGENT RECEIVI Jeff Baugh	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION	N ·	
PRINCIPAL PAID:	\$0.00	<del></del>
INTEREST PAID:	\$800.00	
CHARGES PAID:	\$0.00	
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$800.00	
BALANCE DUE ON LOAN:	\$8,728.52	
NEXT SCHEDULED DUE DATE:	1/13/2015	
☐ Account paid in full by rescission.		
☐ Account paid in full.		
☐ <b>Title Returned Upon Payment in Fu</b> Vehicle's Title to you.	II. By signing below,	you acknowledge that upon repayment in full, we returned the
□ Repayment Plan Agreement.		
☐ Grace Period Plan Agreement.		
Acknowledgments. By signing below, you represent that the information previously pro-	acknowledge that the vided on the Covere	ne payment information noted above is accurate. You further ed Borrower Identification Statement is still accurate.
Printed Name	Signature	

Customer Receipt/Repayment Plan Receipt (210 day loan) PAYMENT MADE ON BEHALF OF OR BY: ME AND ADDRESS OF THE LICENSEE: Dana Ferraro īm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd, Suite 160 Las Vegas, NV 89147 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 02/11/2015 01:59:44 PM 11569-0130550 LOAN AGREEMENT DATE: 10/15/2014 3:09:12 PM If you have multiple loans, this payment was applied to the loan number identified above. AGENT RECEIVING PAYMENT: AMOUNT PAID: Alexis Dullenkopf \$800.00 TODAY'S PAYMENT ITEMIZATION \$0.00 PRINCIPAL PAID: \$800.00 INTEREST PAID: \$0.00 CHARGES PAID: \$0.00 FEES PAID: \$800.00 TOTAL AMOUNT PAID TODAY: \$8,686.13 BALANCE DUE ON LOAN: 3/14/2015 NEXT SCHEDULED DUE DATE: Account paid in full by rescission. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. -essale

APP 004507

Customer Recapt/Repayment Plan Recapt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #16 Fort Apach Dana Ferraro 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11569-0130550 01/10/2015 01:18:45 PM LOAN AGREEMENT DATE: 10/15/2014 3:09:12 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$800.00 Jeff Baugh TODAY'S PAYMENT ITEMIZATION PRINCIPAL PAID: \$14.97 INTEREST PAID: \$785.03 CHARGES PAID: \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$800.00 BALANCE DUE ON LOAN: \$8,656.07 NEXT SCHEDULED DUE DATE: 2/12/2015 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. :knowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further present that the information previously provided on the Covered Borrower dentification Statement is still accurate. ter (ald

nted Name

Signature

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

Customer Receipt Exte	nsion & r	COOLD A 1 OF OB BY.
JAME AND ADDRESS OF THE LICENSEE:		PAYMENT MADE ON BEHALF OF OR BY: Debra Ferraro
FitleMax of Nevada, Inc. d/b/a TitleMax 3525 S. Fort Apache Rd. Suite 160		3128 Centavo Las Vegas, NV 89117
Las Vegas, NV 89147		DATE/TIME OF RECEIPT OF PAYMENT:
LOAN AGREEMENT IDENTIFICATION NO. 11569-0112912		01/08/2015 16:12:07
LOAN AGREEMENT DATE: 06/27/2014 If you have multiple loans, this payment was	applied to the	01/00/2010 101121
loan number identified above.	AGENT RECEIVE	NC DAYMENT
AMOUNT PAID: \$140.00		

TODAY'S PAYMENT ITE	MIZATION	NEXT PAYMENT INFORMATION				
PRINCIPAL PAID:	\$0.22_	PRINCIPAL:	\$ <u>1398.93</u>			
INTEREST PAID:	\$0.00_	INTEREST:	\$0.00			
		FEES:	\$0.00			
CHARGES PAID:	\$ 139.78	CHARGES:	\$139.75_			
FEES PAID:	\$0.00_	BALANCE DUE ON LOAN:	\$1538.68			
TOTAL AMOUNT PAID TODAY:	\$140.00_	REPAYMENT PLAN MINIMU	JM \$			
		NEXT SCHEDULED DUE D.	ATE:1/23/2015			

Account paid in full by rescission	Little Vehicles Title to M
Account paid in full	trains below, you acknowledge that upon repayment in full, we returned the Venicle's Title to yo
Title Returned Upon Payment in Full. By S	igning below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to yo
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. Yo 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 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 121.55% per annum.

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

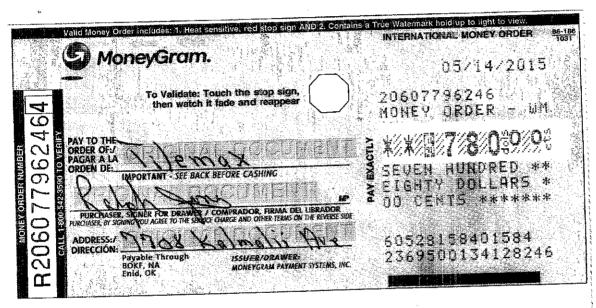
Extension Prepayment. Pursuant to the Loan Agreement, you may pay any extension thereof, in full or in part at any time, without an additional charge fee, before your extended due date listed above.

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 mainta

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 y 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 mem changes.

Signature

Printed Name



:103101864:2060 77962464# 90

Customer Receipt/Repayment Plan Receipt (210 day loan) IAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #16 Fort Apach Dana Ferraro 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 DATE/TIME OF RECEIPT OF PAYMENT: OAN AGREEMENT IDENTIFICATION NO. 11569-0130550 12/13/2014 12:38:30 PM OAN AGREEMENT DATE: 10/15/2014 3:09:12 PM you have multiple loans, this payment was applied to the can number identified above. MOUNT PAID: AGENT RECEIVING PAYMENT: \$800.00 Jeff Baugh **ODAY'S PAYMENT ITEMIZATION** 'RINCIPAL PAID: \$0.00 NTEREST PAID: \$800.00 CHARGES PAID: \$0.00 **FEES PAID:** \$0.00 **OTAL AMOUNT PAID TODAY:** \$800.00 BALANCE DUE ON LOAN: \$8,728.52 JEXT SCHEDULED DUE DATE: 1/13/2015 Account paid in full by rescission. Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement.

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

Ited Name

Signature

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

Customer Receipt/ Extensi	on & Receipt/Repayment Plan Receipt						
	PAYMENT MADE ON RELIAIE OF OD OV.						
TITLEMAX OF NEVADA	I Attorney Marine To a						
3525 S FORT APACHE RD #160	CUSTOMER ADDRESS: 3317 Trickeing St						
LOAN AGREEMENT DENTIFICATION NO. 11569-0130550	DATE/TIME OF RECEIPT OF PAYMENT:						
LOAN AGREEMENT DATE:	,						
If you have multiple loans, this payment was applied to the	12/13/14 , 10:00						
AMOUNT PAID: 60 AGENT RECEIVE	G PAYMENT:						
[ 800 Cl	nRistine Flahering						
TODAY'S PAYMENT ITEMIZATION	NEXT PAYMENT INFORMATION						
PRINCIPAL PAID: \$	Principal: \$						
INTEREST PAID: \$	INTEREST: \$						
CHARGES PAID: \$	FEES: \$						
FEES PAID:	CHARGES: \$						
TOTAL AMOUNT PAID TODAY: \$ 800	BALANCE DUE ON LOAN: \$						
	REPAYMENT PLAN MINDALINI \$						
	NEXT SCHEDULED DUE DATE:						
Account paid in fall by resclesion     Account paid in fall							
Title Reference Uses Personnel in Field. By simples before your pain	owledge that upon repayment in full, we returned the Vehicle's Title to you.						
The payment Plan Agreement	served on the state of the stat						
Loan Agreement Extanded as Provided Below and in Your Loan	Agreement, Which Remains Outstanding.						
Intension. By signing below, you acknowledge that we are extending the loan beyond the Due Date, under the original terms of the Loan Agreement. You acknowledge that pursuant to NRS § 804A.445, we may extend the Loan Agreement for not more than six periods of extension, with each such period not to succeed 50 plays. To extend, you have paid at least the amount of the lineance charges provided in the Loan Agreement. For each extension period, you are 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 chicket, at the end of such extension period. The finance charges disclosed on a yearly basis, as a percentage, are% per amount. One finding the CONDITIONS OF THE LOAN AGREEMENT, WOULDING THE LOAN AGREEMENT, YOU ACKNOWLEDGE AND AGREE THAT THERESS AND CONDITIONS OF THE LOAN AGREEMENT, INCLUDING THE ARBITRATION AGREEMENT, REMAIN IN FULL FORCE AND Igreement.							
te, before your extended due date listed above.  Ecurity interest. You have given us no session of the Title to the session.	extension thereof, in full or in part at any time, without an additional charge or						
ossession of the Title.	e, and granted us a security interest in the Title. We continue to maintain						
inanovaringments. By signing below, you acknowledge that the payment in reviously provided on the Covered Borrower Identification Statement is still a atus as an active duty member of the Anned Forces (Army, Navy, Marine Co langes.	formation noted above is accurate. You further represent that the information occurate. You agree to inform the company and sign a new statement if your rps, Air Force, or Coast Guard), or as a dependent or spouse of such member						
	· ! !						
BARY REVIEW York	200en						

Customer Receip	ot/Repaymer	nt Plan Re🖨ipt (210 day loan)
NAME AND ADDRESS OF THE LICENSE Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147	<u> </u>	PAYMENT MADE ON BEHALF OF OR BY: Dana Ferraro
LOAN AGREEMENT IDENTIFICATION NO 11569-0130550	).	DATE/TIME OF RECEIPT OF PAYMENT: 11/10/2014 11:27:59 AM
LOAN AGREEMENT DATE: 10/15/2014 3:09:12 PM		·
If you have multiple loans, this payment walloan number identified above.	s applied to the	
AMOUNT PAID: \$1,000.00	AGENT RECEIVII Katie McElhaney	NG PAYMENT:
TODAY'S PAYMENT ITEMIZATION		
PRINCIPAL PAID:	\$300.96	
INTEREST PAID:	\$699.04	· 
CHARGES PAID:	\$0.00	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
FEES PAID:	\$0.00	
TOTAL AMOUNT PAID TODAY:	\$1,000.00	
BALANCE DUE ON LOAN:	\$8,671.04	<del>vizannanja</del>
VEXT SCHEDULED DUE DATE:	12/14/2014	<del>.</del>
Repayment Plan Agreement. Grace Period Plan Agreement. :knowledgments. By signing below, you a	cknowledge that the	ou acknowledge that upon repayment in full, we returned the payment information noted above is accurate. You further Borrower Identification Statement is still accurate.
nted Name	Signature	

# Loan Analysis

Caswise Version Fiscal Date User Id

40462

Loan Type Settings:

ACH Autopay: False

Auto Pay Decision Procedure:

Check Scheduled Principal:

Check Principal Procedure:

05/11/2015 235

Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 (702)362-0054

Module Loan Type **Amortizing Type** Loan ID: 11569-013055 Payment Interval NV 210 Day Add-On/No DMV Fee (8.99%) 11569-003304 INS 30 Days Interval Ferraro, Dana Lynne **B**1 **Amortizing** Cust

Loan Origination: Origination Date: Wednesday 10/15/2014 Current Loan Status: Grace Days:0 Deferred Loan Paym Amount Advanced: \$8,972,00 11/14/2014 \$0.00 Normal First Payment Due: Balloon Amount Cash Advance Fee: \$0.00 11/14/2014 First Payment Due Date: Next Due Date: 05/13/2015 Amount: \$0.00 Origination Charge: Extra Interest Days In First Period: n Grace Date: 05/13/2015 Maintence Fees: \$0.00 Second Payment Due Date: 12/14/2014 Amount: \$1,782.05 Minimum Payment: interest Charges: \$3,502,32 Duration Principal Balance: \$8,612.43 Final Payment Due Date: Days Total Amount: \$12,474.32

\$8,870.59 **Total Finance Charges:** \$3.502.32 APR: 0109.3771% **Total Amount Due:** Payment Count:

Set Due Dates On End Of Month: **False** Only Thru Due Date On Payments Made Within Grace Period: False interest... Only Thru Due Date On Deposited Checks or ACH Payments: False

Due Dates Will Skip Holidays:

TeleTrack Approval: Prompt For Check: Balloon Amount Type: Balloon Amount Procedure:

Track Other Lender Information: Tracking ID: Balloon Amount:

Value:

Periodic Fees: Amount Type Flat/Rate Amount Applied Calculation Procedure Early Payoff Rebate Proc. 899 4/21/2015 LoanTitleMax210FeeCalculator LoanInterestProrateCalculator 8.99% Flat INT Rate 8.990000 % N

Late Charges: Default Grace Days: 0 Late Charge Type:

> Payment Tolerance: \$10.00 Pre-Autopay Days:

Late Fee Type: Late Fee Descr.:

Calculation Procedure: False

Check Interest Threshold: Interest Threshold Tolerance: \$0.00 Check Interest Procedure:

Payment Plan: Pmt. Proc: LoanProactiveInterestPaymentAmounts INS Installment Loans

Collateral Settings: Title

Prompt For Check: No Collateral First:

Check Date: Deposit Method:

Collateral Value Protocol: Payment Replacement: Never replace

Flat or Rate:

CollateralDepositDateProc:

Automobile Collateral Serial / License Make Model Number / State Date Check 21 Date To Pick Routing Replaced Deposit Loan Collateral: ΔĪ Deposited Deposit Up Account # **Deposit Rule** ID <u>Value</u> wrangler A-Excellent 1J8GA69168L Title \$12,474.32 jeep 2008 ΠV

Total Pmt. Ending Bal. Interest From To Date #Days Satisfied Payment Schedule: **Principal** Beginning Bal. interest <u>Fees</u> \$975.48 \$7,996.52 10/16/2014 11/14/2014 1 Friday 11/14/2014 30 Days \$8,972.00 \$806.57 \$0.00 \$1,782.05 30 11/10/2014 \$1,063.17 \$1,782.05 \$6,933.35 11/15/2014 12/14/2014 30 12/13/2014 \$0.00 2 Sunday 12/14/2014 30 Days \$7,996.52 \$718.88 01/13/2015 \$6,933.35 \$623.30 \$0.00 \$1,158.75 \$1,782.05 \$5,774.60 12/15/2014 01/13/2015 30 01/10/2015 3 Tuesday 30 Days 30 Days \$1,782.05 \$4,511.68 01/14/2015 02/12/2015 30 02/11/2015 02/12/2015 \$519.13 \$0.00 \$1,262.92 4 Thursday \$5,774,60 \$1,782.05 \$3 135 23 02/13/2015 03/14/2015 30 03/11/2015 \$1,376.45 5 Saturday 03/14/2015 30 Days \$4,511.68 \$405.60 \$0.00 \$0.00 \$1,500.20 \$1,782.05 \$1,635.03 03/15/2015 04/13/2015 30 04/21/2015 6 Monday 04/13/2015 30 Days \$3,135.23 \$281.85 7 Wednesd 05/13/2015 \$1,635.03 \$146.99 \$0.00 \$1,635.03 \$1,782.02 \$0.00 04/14/2015 05/13/2015 30 30: Davs

Transaction	Summary:		Payment	Amount	Principal	Fees	Fees	Credit	New	Pro.	Date	Sale Item
		<u>Type</u>	<b>Amount</b>	Due	<b>Applied</b>	<u>Charged</u>	<u>Paid</u>	Amt.	Due Date #	Rev.	Entered	ID
1 Wednesday	10/15/2014	NEL	\$0.00	\$8,972.00	\$8,972.00	\$0.00	\$0.00	\$0.00		Р	10/15/2014 3:10:08 PM	11569-174813
2 Monday	11/10/2014	PMT	\$1,000.00	(\$300.96)	(\$300.96)	\$699.04	\$699.04	\$0.00	12/14/2014 2	P	11/10/2014 11:28:02 A	11569-181398
3 Friday	11/14/2014	FEE	\$0.00	\$103.94	\$0.00	\$103.94	\$0.00	\$0.00		Р	11/14/2014 7:14:13 PM	
4 Sunday	12/14/2014	FEE	\$0.00	\$779.53	\$0.00	\$779.53	\$0.00	\$0.00		PR	12/12/2014 8:17:27 PM	
5 Saturday	12/13/2014	REV	\$0.00	(\$779.53)	\$0.00	(\$779.53)	\$0.00	\$0.00		Р	12/13/2014 12:04:56 P	
6 Saturday	12/13/2014	PMT	\$800.00	(\$46.46)	\$0.00	\$753.54	\$800.00	\$0.00	01/13/2015 3	P	12/13/2014 12:38:32 P	11569-190807
7 Sunday	12/14/2014	FEE	\$0.00	\$25.98	\$0.00	\$25.98	\$0.00	\$0,00		Р	12/13/2014 4:50:09 PM	
8 Saturday	01/10/2015	PMT	\$800.00	(\$98.43)	(\$14.97)	\$701.57	\$785.03	\$0.00	02/12/2015 4	P	1/10/2015 1:18:51 PM	11569-198347
9 Tuesday	01/13/2015	FEE	\$0.00	\$77.82	\$0.00	\$77.82	\$0.00	\$0.00		P	1/14/2015 8:46:49 AM	
10 Wednesday	02/11/2015	PMT	\$800.00	(\$47.76)	\$0.00	\$752.24	\$800.00	\$0.00	03/14/2015 5	P	2/11/2015 1:59:49 PM	11569-208019
11 Thursday	02/12/2015	FEE	\$0.00	\$25.94	\$0.00	\$25.94	\$0.00	\$0.00		Р	2/12/2015 7:14:06 PM	
12 Wednesday	03/11/2015	PMT	\$800.00	(\$99.64)	(\$43.64)	\$700.36	\$756.36	\$0.00	04/13/2015 6	P	3/11/2015 12:09:20 PM	11569-216295
13 Saturday	03/14/2015	FEE	\$0.00	\$77.43	\$0.00	\$77.43	\$0.00	\$0.00		P	3/14/2015 9:50:06 AM	
15 Monday	04/13/2015	FEE	\$0.00	\$774.26	\$0.00	\$774.26	\$0.00	\$0.00		P	4/13/2015 7:19:46 PM	
16 Tuesday	04/21/2015	PMT	\$800.00	(\$593.53)	\$0.00	\$206.47	\$800,00	\$0.00	05/13/2015 7	' P	4/21/2015 11:54:50 AM	11569-227024
			<b>*</b>	****	<b>****</b>	0.4000 FO	£4040.40	60.00				

\$5000.00 \$8870.59 \$8612.43 \$4898.59 \$4640.43 \$0.00 **Proposal Totals:** 

	Proposal	Fee	Amount		Opera	tion		Fees Per	boi	Fees Applied	Pro.	Date	Sale Item
<u>Detail:</u>	Туре	Type	Түре	<u>Amount</u>	Type	##	<u>Description</u>	<b>Earned</b>	##	From Date To Date	Rev	r. Entered	<b>i</b> D
1 10/15/201	4 NEL		PRI	8972.00	MOD	2	Modify Amount				Р	10/15/2014 3:10:17 PM	11569-174813
2 11/10/201	4 PMT	899	INT	699.04	FEE	3	Apply Fees	11/10/2014	- 1	10/16/2014 11/14/2014	Р	11/10/2014 11:28:11 A	11569-181398
2 11/10/201	4 PMT	٠.	INT	-699.04	PAY	5	Apply Payment				Р	11/10/2014 11:28:11 A	11569-181398
2 11/10/201	4 PMT		PRI	-300.96	PAY	5	Apply Payment				P	11/10/2014 11:28:11 A	11569-181398
3 11/14/201	4 FEE	899	INT	103.94	FEE	6	Apply Fees	11/14/2014	1	11/11/2014 11/14/2014	Р	11/14/2014 7:14:13 PM	
4 12/14/201	4 FEE	899	INT	779.53	FEE	8	Apply Fees	12/14/2014	2	11/15/2014 12/14/2014	PΕ	R 12/12/2014 8:17:27 PM	
5 12/13/201	4 REV		INT	<i>-</i> 779.53	REV	10	Reverse Operation				P	12(13/2014-12:04:59 P	
6 12/13/201	4 PMT	899	INT	753.54	FEE	12	Apply Fees	12/13/2014	2	11/15/201 12/ 4/20	P	2/3/2014 2:38:40P	11569-190807
6_12/13/201	4 PMT		INT	-800.00	_PAY	14	Apply Payment			<u> </u>	_P_	12/13/2014 12:58:40 P	11569-190807

ROA 002920 Page 1 of 2 Installment Loan Analysis (4.0 v1.0) 09.22.2011 Printed: Friday, May 22, 2015 06:16 PM By User: 235

Loan Analysis

Caswise Version Fiscal Date

User Id

40462

Custom Procedures:

05/11/2015

235

Tm Las Vegas Nv #16 Fort Apach 3525 S. Fort Apache Rd. Suite 160 Las Vegas, NV 89147 (702)362-0054

Loan ID:	11569-01	3055	NV 210	Day Add-0	On/No	DM\	/ Fee (8.99%)	Modul	е	Loan Type	Payme	ent Inte	rval Amortizing	Туре
Cust:	11569-00	3304	Ferraro	, Dana Lyn	ine			INS	3	· B1	30 Days	Interva	l Amortizin	g
Detail:	Proposal Type	Fee Type	Amount Type	Amount	Opera Type		Description	Fees Peri Earned	od ##	Fees Ap	•	Pro. Rev.	Date Entered	Sale Iter
7 12/14/201		899	INT	25.98			Apply Fees	12/14/2014	2	12/14/2014 1		Р	12/13/2014 4:50:09 PM	<i>l</i> i
8 01/10/201		899	INT	701.57		17	Apply Fees	01/10/2015	3	12/15/2014 0	1/13/2015	Р	1/10/2015 1:18:58 PM	11569-198
8 01/10/201			INT	-785.03	PAY	19	Apply Payment					P	1/10/2015 1:18:58 PM	11569-19
8 01/10/201	IS PMT		PRI	-14.97	PAY	19	Apply Payment					Р	1/10/2015 1:18:58 PM	11569-19
9 01/13/201	5 FEE	899	INT	77.82	FEE	20	Apply Fees	01/13/2015	3	01/11/2015 0	1/13/2015	Р	1/14/2015 8:46:49 AM	
10 02/11/201	5 PMT	899	INT	752.24	FEE	22	Apply Fees	02/11/2015	4	01/14/2015 0	2/12/2015	Р	2/11/2015 2:00:00 PM	11569-20
10 02/11/201	5 PMT		INT	-800.00	PAY	24	Apply Payment					Р	2/11/2015 2:00:00 PM	11569-20
11 02/12/201	I5 FEE	899	INT	25.94	FEE	25	Apply Fees	02/12/2015	4	02/12/2015 0		Р	2/12/2015 7:14:06 PM	
12 03/11/201	15 PMT	899	INT	700,36	FEE	27	Apply Fees	03/11/2015	5	02/13/2015 0	3/14/2015	Р	3/11/2015 12:09:32 PI	
12 03/11/201	15 PMT		INT	-756.36	PAY	29	Apply Payment					P	3/11/2015 12:09:32 PI	
12 03/11/201	15 PMT		PRI	-43,64	PAY	29	Apply Payment					P	3/11/2015 12:09:32 PI	
13 03/14/201	15 FEE	899	INT	77.43			Apply Fees	03/14/2015	5	03/12/2015 (	-		3/14/2015 9:50:06 AM	
15 04/13/201	15 FEE	899	INT	774.26		32	Apply Fees	04/13/2015	6	03/15/2015 0			4/13/2015 7:19:46 PM	
18 04/21/201	15 P <b>M</b> T	899	INT	206.47	FEE	34	Apply Fees	04/21/2015	7	04/14/2015 (	05/13/2015		4/21/2015 11:55:08 A	
18 04/21/201	15 PMT		INT	-800.00	PAY	36	Apply Payment					Р	4/21/2015 11:55:08 A	M 11569-22
Т	otal Amo	unt D	ue:	\$8870.59										
Refinanc	e Rules:		<u>Override</u>	Refinance	e Setti	ng F	Procedure:						Allow Additional Pr Allow Principal Pay	•
	Consolidate solidate Ot			how Roll F Default Roll		•				on Refinanc Down Refinan			y Extend From Term Extend From Term	
Custom Pi	rocedure	<u>s:</u>		Си	stom	Upd	ate Procedure			<u>Cu</u> :	stom Pro	cess Pr	ocedure	
B1 LRP Re Report E	efinance Lo vent ID: <b>F</b>		yoff	De	ferredl	oan	PayoffProposa	alUpdate210				•		
Custom Pi	rocedure	<u>s:</u>		Cu	stom	Upd	ate Procedure	2		<u>Cu.</u>	stom Pro	cess Pr	ocedure	
B1 NEL No Report E	ew Loan Event ID: 1	TMI												
Custom P	rocedure	s:		Cu	stom	Upd	ate Procedure	2		<u>Cu</u>	stom Pro	cess Pi	rocedure	
B1 PMT D		— ап Рау	ment											
Custom P	rocedure	<u>'s:</u>		Cu	stom	Upd	ate Procedur	<u>e</u>		<u>Cu</u>	stom Pro	cess Pi	rocedure	
B1 POF DO	eferred Pa			De	ferred	_oar	ıPayoffPropos	alUpdate210						
Custom P	rocedure	s:		Cu	ıstom	Upa	ate Procedur	e		Cu	stom Pro	cess Pi	rocedure	
B1 REL R	efinance to		ImentLoan	1										
Custom P				Cı	ıstom	Upa	ate Procedur	<u> </u>		Cu	stom Pro	cess P	rocedure	
	escinded escinded	TRR												

**Custom Process Procedure** 

Custom Update Procedure

# Cash Advance Snapshot Report Filter (Location: 11569 Loan: 11569-0130550 Ordered by Date)

Tm Las Vegas Nv #16 Fort A 3525 S. Fort Apache Rd. Sui Las Vegas, NV 89147 (702)362-0054

1	0/	1	5/	2	0	1	4

ID # Orig. Date	Customer Name T	уре	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
11569-0130550 10/15/2014		B1	\$12,474.32	\$8,972.00	\$4,898.59	\$5,000.00 Amt Paid	\$8,870.59 Due	0
Transaction # Type			Kevi	Principal	Fees			
11569-0130550-1 <b>N</b> EL	10/15/2014 3:	X	-	\$8,972.00	\$0.00	\$0.00	\$8,972.00	
11569-0130550-2 PMT	11/10/2014 1 12/14/201	4 X	-	(\$300.96)	\$699.04	\$1,000.00	(\$300.96)	
11569-0130550-3 FEE	11/14/2014 7:	Х	-	\$0.00	\$103.94	\$0.00	\$103.94	
11569-0130550-4 FEE	12/14/2014	Х	X	\$0.00	\$779.53	\$0.00	\$779.53	
11569-0130550-5 REV	12/13/2014 1	Х	-	\$0.00	( <b>\$7</b> 79.53)	\$0.00	(\$779.53)	
11569-0130550-6 PMT	12/13/2014 1 1/13/2015	X	-	\$0.00	\$753.54	\$800.00	(\$46.46)	
11569-0130550-7 FEE	12/14/2014	Х	_	\$0.00	\$25.98	\$0.00	\$25.98	
11569-0130550-8 PMT	1/10/2015 1:1 2/12/2015	, X	-	(\$14.97)	\$701.57	\$800.00	(\$98.43)	
11569-0130550-9 FEE	1/13/2015	Х	-	\$0.00	\$77.82	\$0.00	\$77.82	
11569-0130550-10 PMT	2/11/2015 1:5 3/14/2015	, X	_	\$0.00	\$752.24	\$800.00	(\$47.76)	
11569-0130550-11 FEE	2/12/2015 7:1	х	_	\$0.00	\$25.94	\$0.00	\$25.94	
11569-0130550-12 PMT	3/11/2015 12: 4/13/2015	i X	_	(\$43.64)	\$700.36	\$800.00	(\$99.64)	
11569-0130550-13 FEE	3/14/2015 9:5	х	-	\$0.00	\$77.43	\$0.00	\$77.43	
11569-0130550-14 LOG	4/13/2015 6:1	X	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0130550-15 FEE	4/13/2015 7:1	X	_	\$0.00	\$7 <b>7</b> 4.26	\$0.00	\$774.26	
11569-0130550-16 LOG	4/14/2015 8:5	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	4/14/2015 10:	x	_	\$0.00	\$0.00	\$0.00	\$0.00	
11569-0130550-17 LOG			-	\$0.00	\$206.47	\$800.00	(\$593.53)	
11569-0130550-18 PMT	4/21/2015 11: 5/13/2015	5 X			·····			O
11569-0130550 Totals:	1			\$8,612.43	\$4,898.59	\$5,000.00	\$8,870.59	v
10/15/2014 Totals: 1			\$12,474.32	\$8,612.43	\$4,898.59	\$5,000.00	\$8,870.59	0

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NRS 604A445 AND NRS 604A 210 GPDA 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? Loan Type: 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)? Is the loan secured? Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147 (Applies to Title Loans Only) 11569-0125164 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: SHIMON TAVDIDISHVILI DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit If so, what is the collateral? 2000 PLYMOUTH PROWLER 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? N Has the loan been extended or renewed? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan \$10,000.00 VIOLATIONS/TECHNICAL EXCEPTIONS/OTHER COMMENTS \$6,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 4/6/2015 NO \$4,373.64 Finance Title Loans NO How many times? S Total Number of **Payments** YES Paystub 6&1 Purpose of loan: N If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add't periods; D/D & High Int Loans - 90 days 2053.38/2053.36 YES **Z** Payment Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value: Examiner: TD APR Quoted Date: 5/26/2015 N/A NO 121.55% Other: Are receipts filed? N/A N/A N/A Is the APR correct? YES \$20,789.00 YES YES

Revised 10-15-2008

Confidential

APP 004518 ROA 002924

## Title Loan Agreement

Number: 11560-0105164

Date:

2000

**Plymouth** 

9/8/2014

						11000 0120107
Customer & Co-C	Sustomer Information	ACCOUNT NUMBER	R: 11569-0125	164		
FIRST NAME Shimon	LAST NAME Tavdidishvili	*	CO-CUSTOMER FIRE	ST NAME	CO-CUSTOM	ER LAST NAME
CCN	DRIVERSLIC	STATE ID. NO	CO-CUSTOMER SSN CO-CUSTOMER		OMER'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 2974 Azure Bay St			CO-CUSTOMER STR	REET ADDRESS		
City Las Vegas	STATE NV	ZIP CODE 89117	CO-CUSTOMER CIT	Y co-cus	TOMER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF	BIRTH	CO-CUSTOMER HOI	ME PHONE	CO-CUSTO	MER DATE OF BIRTH
	cle & Licensee rmation	LICENSEE'S HOURS Monday to Friday 9:00	OF OPERATION: O A.M. to 7:00 P.M., Sat	urday 10:00 A.M. to	4:00 P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Ir	nc. d/b/a TitleMax	LICENSEE PHON (702)362-0054				•
LICENSEE STREET / 3525 S. Fort Apache F		!	LICENSEE CITY Las Vegas	LICENSEE S	· · · · · -	ICENSEE ZIP CODE 9147
VEHICLE IDENTIFICA 1P3EW65G3YV60411	ATION NUMBER (VIN)	LiCE 0000	ENSE PLATE 00			
VEHICLE YEAR	VEHICLE MAK	E VEHICLE N	MODEL COL	ΛP		

Ferms. In this Title Loan Agreement ("Loan Agreement"), "customer," "you," and "your" mean the customer who signed it. "Licensee", "we", "us" and "our" nean 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" neans the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Prowler

RED

rem, 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 igreed in writing \$10,000.00 ("Principal Amount"), which includes any filing fee listed below plus interest on the unpaid principal balance of this Loan igreement at the daily rate of 0.333% from the date of this Loan Agreement until 04/06/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to nake 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 iddress 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 fill 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 in the Motor fehicle 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 bove.

#### FEDERAL TRUTH-IN-LENDING DISCLOSUPTS

# ANNUAL PERCENTAGE RATE

The cost of your credit as a vearly rate.

121.545 %

## **FINANCE CHARGE**

The dollar amount the credit will cost you.

\$4,373.64

#### **Amount Financed**

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

\$10,000.00

#### **Total of Payments**

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

\$14.373.64

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$2,053.38	10/8/2014 and each 30 days thereafter	
11	\$2,053.36	4/6/2015	

Security:

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

Filing Fee:

\$20.00

Prepayment

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

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

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

Calculation of Interest, Application of Payments and Security Interest.

We use the simple interest method to calculate the interest. We calculated the simple interest assuming you will pay on the scheduled Payment Dates. If you make your payments on the dates set forth in the Payment Schedule, the Finance Charge box above discloses the total amount of interest you will owe us under this Loan Agreement. Payments are calculated to atably 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, it 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 my 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 indivance 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 ou 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 leferment 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 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 defar on the loan, we must offer a Repayment Plan to before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

Repayment Plan. If you default and are entitled to enter into a Repayment Plan, we will offer you a "Repayment Plan." We will give you the opportunity to enter into a Repayment Plan for 30 days after such default. The minimum term of the "Repayment Plan" is 90 days. We may require you to make an initial payment of not more than 20 percent of the total amount due under the terms of the Repayment Plan. We shall not except as otherwise provided by this NRS 604A, charge any other amount to you, including, without limitation, any amount or charge payable directly or indirectly by you and imposed directly or ndirectly 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 oan 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 mmediately 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 orth 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 nay waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. lowever, 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 epayment 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 uil 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 he 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 epossession 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 ransfer 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: (!) the amount of the oan obligation, including, without limitation, the aggregate amount of the interest, charges and fees negotiated and agreed to by us and you as permitted. ess 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 rerein are cumulative, not exclusive.

Soverning Law and Assignment. Nevada law governs this Loan Agreement, except the Federal Arbitration Act ("FAA") governs the Waiver of Jury Inal 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.

MAIVER 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") or 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:

For purposes of this Waiver of Jury Trial and Arbitration Provision (hereinafter the "Arbitration Provision"), the words "dispute" and "disputes" are given the roadest 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 tate law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement (including the Arbitration Provision), the nformation you gave us before entering into this Loan Agreement, and/or any past agreement or agreements between you and us,; (c) all counterclaims, ross-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 laim you owe us; (g) all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, nanagers, members, parent company or affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages ind/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 epresentative 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 ersonal information about you.

800) 804-5368. APP 00452 Tage 3 of 5 THY.TB. NV. Install mem-loan agreement. 2.04.2014

- 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 DISEQUE 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 sinding 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.
- I. 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, rou 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 erms of this Loan Agreement and the Arbitration Provision, including the prohibition on class arbitration. The party receiving notice of arbitration will respond n 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 wenty (20) days in writing by certified mail return receipt requested of your decision to select an arbitration organization or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select an arbitration organization. The parties to such dispute will be governed by the rules and procedures of such arbitration organization listed above.
- 5. Regardless of who demands arbitration, we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, nearing 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 nonor 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 nother place as shall be ordered by the arbitrator. The arbitrator may lecide, 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.
- 3. 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 urisdiction. 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 njunctive relief, or to seek or obtain any other traditional equitable relief which does not claim money damages from a court having jurisdiction. The nstitution and maintenance by you or us of any action set forth in this Paragraph 6 shall not constitute a waiver of the right to submit any dispute to arbitration, including any counterclaim asserted.
- 7. This Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final non-appealable udgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the State of Nevada.

- 3. This Arbitration Provision is binding upon and benefits you, your respective heirs, successors and signs. The Arbitration Provision is binding upon and benefits us, our successors and assigns, and lated third parties. The Arbitration Provision continuation, full force and effect, even if your obligations have been prepaid, paid or discharged through bankruptcy. The Arbitration Provision survives any termination, amendment, expiration or performance of any ransaction between you and us and continues in full force and effect unless you and we otherwise agree in writing.
- 3. 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 not 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 elief 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 /ehicle. You agree that you have the ability to repay this Loan Agreement, based upon your current and expected income, obligations, and amployment. 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.

FittleMax of Nevada, Inc. d/b/aTitleMax  JHMU  Zustomer's Signature	0%, 5, [4 Date	its Authorized Agent	9-8-19 Date
2o-Customer's Signature	Date		

#### Affidavit

-	Affid	avit
	STATE OF NEVADA	
-	COUNTY OF Clark	•
I	Fitle Loan Agreement No.: 11569-0125164 Date: 09-08-2014	
Γ	Customer Name: Shimon Tavdidishvili	Licensee Name: TitleMax of Nevada, Inc. d/b/a Titlemax
	Address: 2974 Azure Bay St	Address:
	Las Vegas, NV 89117 Co-Borrower Name:	3525 S. Fort Apache Rd #160
	Address:	Las Vegas, NV 89147
L	AND THE PROPERTY OF THE PROPER	
	Vehicle Information: VIN: 1P3EW65G3YV604119 License Plate State and No: Color: Red Year: 200	0 Make: Plymotum Model: Prowler
r 2	n this Affidavit ("Affidavit"), the words "affiant," customer," "yetlicensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. degistered, licensed, and operating in accordance with Nevada law and Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) ehicle identified above. The word "Title" means a certificate of title dentifies the legal owner of a vehicle or any similar document issued	ou" and "your" mean the customer who has signed it. The word d/b/a Titlemax, a provider of title loan services and regulated by the Nevada Financial Institutions Division, 406 E 5) 684-1830, Fax: (775) 684-1845. The word "Vehicle" means the or ownership issued pursuant to the laws of the State of Nevada that pursuant to the laws of another jurisdiction.
1	ursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair our application information regarding current and expected income,	market value. Pursuant to N.R.S. 604A.450-2, we have reviewed obligations and employment.
ŧ	ursuant to N.R.S. 604A.450-3, you are required to give us an affidavene and correct information concerning the customer's income, obliquistomer has the ability to repay the title loan.	vit which states: (a) The customer has provided the licensee with gations, employment and ownership of the vehicle; and (b) The
7	The undersigned, Shimon Tavdidishvili, 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	ETH NOT.
	Customer Signature: 4000	TANASAVILLE
	Co-Borrower Signature:	

Ahility	to Pav	Summary

Loan Number	11569-
Customer Name	Shimon Tevdidishvili
Is Customer a Covered Borrower	No
Requested Loan Amount	00:086,62
Title Fee	\$20
MLV Amount	\$10,000
Gross Monthly income	\$6,000.00
Current and Expected Monthly Obligations	\$2,000.00
Other TitleMax Loan Payment	\$0.00
Rate Match/Rate for Other TitleMax Loan	9.99%
Add-On to Current Loan or Multi-Car	Multi-Car
Residual Monthly Income	\$4,000.00

#### 210 INSTALLMENT LOAN BREAKDOWN

\$ 10,020
\$ 10,020
9,99%
\$ 10,000.00
\$ 9,980.00
\$ 20
\$ 10,000
\$ \$ \$ \$

Amortized Loan Payment	\$2.053.38
Total Payback Amount	\$14,373.65
Minimum Payment to Extend	» \$999.00
Grace Period Plan # of Months (0% Interest)	. 7
Grace Period Plan Payment (0%)	* \$1,428.57

#### CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Multi-Car 9.

Tier	San and the san an	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%

# CERTIFICATE OF TITLE

1P3EW65G3YV604119

YEAR MAKE 2000 PLYM

MODEL PROWLER VERICLE BODY --PCA

TITLE NUMBER NV006990299

DATE ISSUED 06/03/2014 VEHICLE COLOR ODOMETER MILES

FUEL TYPE

SALES TAX PD

EMPTY WIT GROSS WT 2775 5999

GVWR

ODOMETER BRAND

EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS TAVOIDISHVILI SHIMON

8171 DELPHI CT LAS VEGAS NV 89117

LIENHOLDER NAME AND ADDRESS

TITLEWAY OF NEVADA INC DBA TITLEWAX

3525 S FORT APACHE RD 160

LAS VEGAS NV 89147

LIENGOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY BELEASED.

SIGNATURE OF AUTHORIZED AGENT

TitleMax of Nevada, Inc. 198/A TitleMax

PRINTED NAME OF AGENT AND COMPANY 3525 South Fort Appelle Road #160



LAND STATE THE MILEAGE IN COMMECTION WITH THE TRANSFER OF OWNERSHIP FAILURE TO

Printed Full Legal Name of Boyer

Printed Full Legal Name of Buyer

Nevada Orivar's License Number or identification Sumbar

ODOMETER READING

Signature of Seller(s)/Ageat/Declership

Printed Name of Seller(s)/Agent/Dealership

Printed Full Legal Name of Buyer

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

CONTROL NO.

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 SROWN.

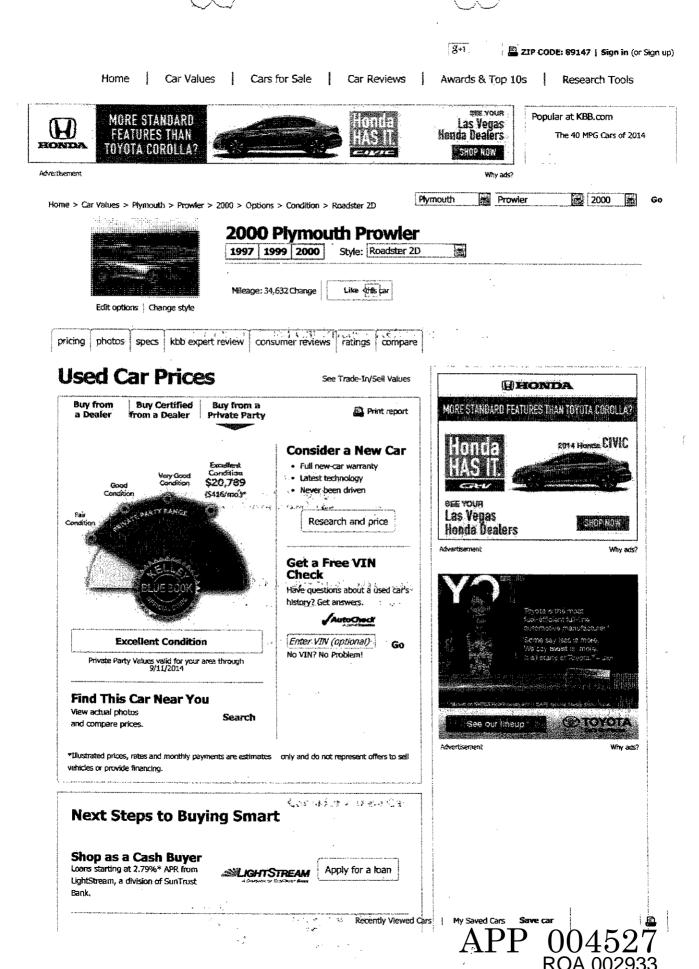
193776*8C* 

VP-2 (Rev. 6/10)

THIS IS NOT A TITLE

STATE OF NEVADA

TERATION OR ERASURE VOIDS THIS TITLE



### Contact Information

## 9/8/2014

Company: Titlemax (314391)

Telephone: 702-638-2292

Contact: Nathan K

Fax: 855-611-8934

E-Mail: laura.farris@titlemax.biz

Notes

## Vehicle Info For 2000 Plymouth Prowler 2D Roadster

MSRP: \$42,800

Fin Adv: \$0

Equip Ret: \$43,500

Tire Size: 225/45R17

Base HP: 253 @ 6400

Taxable HP: 34.3

Model Number: PRPS27 Price Includes: AC

VIN: 1P3EW65GY

UVC: 2000700074

MPG: 15/21

Weight: 2838

Fuel Type: Gas

End of Term 0

Months:

Wheelbase: 113.0

Adj. State: National

Mileage: 0

Mileage Cat: E

Cylinders: 6

Transmission: A

Drive Train: RWD

End of Term 0

Mileage:

Wholesale Black Book values as of 9/8/2014

	X-CL	Clean	Average	Rough
Base	N/A	N/A	N/A	N/A
Options	N/A	N/A	N/A	N/A
Mileage	N/A	N/A	N/A	N/A
Region	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A

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

ſ	X-CL	Clean	Average	Rough
Base	N/A	N/A	N/A	, N/A
Options	N/A	N/A	N/A	N/A
Mileage	N/A	N/A	N/A	N/A
Region	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A

Retail Black Book values as of 9/8/2014

## IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Case No. 74335

Electronically Filed Apr 19 2018 09:32 a.m. Elizabeth A. Brown Clerk of Supreme Court

Respondent(s),

v.

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

Appellant(s).

District Court No. A-16-743134-J

## APPELLANT'S APPENDIX

## **VOLUME 19 of 75**

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

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

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

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

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

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

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

DOCUMENT	VOL.	BATES NO.
Order Granting in Part and Denying in Part	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		

## GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: 02/20/2015

Account Number: 10569-0145917

Customer Name:

Yosleiby Rodriguez-diaz

Address:

3642 Boulder Hwy Apt311 Las Vegas, NV 89121

Co-Borrower Name:

Address:

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

Address: 3391 E. Tropicana Ave., Suite 1

Las Vegas, NV 89121

Vehicle Information:1999 TOYOTA 4 Runner JT3HN86R3X0218389

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/12/2015 ("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 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	\$527.64	2/11/2015
2	\$527.64	3/13/2015
3	\$527.64	4/12/2015
4	\$527.64	5/12/2015
5	\$527.64	6/11/2015
6	\$527.64	7/11/2015
7	\$527.64	8/10/2015
8	\$502.86	9/9/2015
9	\$502.86	10/9/2015
10	\$502.86	11/8/2015
11	\$502.86	12/8/2015
12	\$502.86	1/7/2016
13	\$502.86	2/6/2016
14	\$502.84	3/7/2016
The total amount paid after making all payments under the under the under the Grace Period Payments Deferment Agreement:	\$7,213.48	·

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 Defenment 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 chargles, 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

Cuddiner's Signature Date

Co-Borrower's Signature

Date

### Affidavit

STATE OF NE	EVADA
COUNTY OF_	Clark
-	

Title Loan Agreement No.: 10569-0145 7 Date: 01/12/2015

Customer Name: Yosleiby Rodriguez-Diaz

Address: 3642 Boulder Hwy. Apt.311 Las Vegas, NV 89121

Co-Borrower Name:

Address:

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

3391 E Tropicana Ave #1

Las Vegas, NV 89121

Vehicle Information: VIN: J13HN86R3X0218389

Color: Light Year: 1999 License Plate State and No: 792-XZR

Model: 4Runner Make: Toyota

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, Yosleiby Rodriguez-Diaz , 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.

Co-Borrower Signature:

## STATE OF NEVAD

LE DEPARTMENT OF MOTOR VEHICLES

## CERTIFICATE OF TITLE

JT3HN86R3X0218389

YFAR 1999 MAKE TOYT

**4RUNNER SR** 

VEHICLE BODY T4W

TITLE NUMBER NV007663054

DATE ISSUED 03/30/2015 ODOMETER MILES

FUEL TYPE SALES TAX PD G

EMPTY WT

**GROSS WT** 

**GVWR** 

VEHICLE COLOR

ODOMETER BRAND EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS RODRIGUÉZ-DIAZ YOSLEIBY 5070 BLANTON DR LAS VEGAS NV 89122-6669

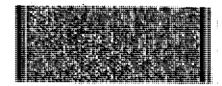
LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA INC DBA TITLEMAX 3391 E TROPICANA AVE STE 1 LAS VEGAS NV 89121-7368

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

SIGNATURE OF AUTHORIZED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY



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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

AND

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 adometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

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

Exempt - Model year over 9 years old. ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

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

CONTROL NO.

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.

24531680

VP-2 (Rev. 8/10)

(THIS IS NOT A TITLE NO.)

Printed Full Legal Name of Buyer

Contact Information

1/12/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

Notes

Joseph Jo

## Vehicle info For 1999 Toyota 4Runner SR5 4D Utility 4X4 V6

MSRP: \$27,368

VIN: JT3HN86R3X0218389

Adj. State: National

Fin Adv: \$4,425

UVC: 1999900013

Mileage: 0

Equip Ret: \$29,371

MPG: 17/20

Mileage Cat: D

Tire Size: 225/75R15

Weight: 5250

Cylinders: 6

Base HP: 183 @ 4800

Fuel Type: Gas Wheelbase: 105.3 Transmission: A

Taxable HP: 33.6

End of Term n

End of Term 0

Model Number: 8665

Drive Train: 4WD

Months:

Mileage:

Price Includes: AT AC

Wholesale Black Book values as of 1/12/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$4,475	\$3,550	\$2,575
Options	N/A	\$0	\$0	\$0
	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,475	\$3,550	<b>(</b> \$2,575

Trade In Black Book values as of 1/12/2015

Andrew Control of the	X-CL	Clean	Average	Rough
Base	N/A	\$4,530	\$3,605	\$2,470
	N/A	\$0	\$0	\$0
Mileage	Annual Control of the	N/A]	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,530	\$3,605	\$2,470

Retail Black Book values as of 1/12/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$6,600	<b>\$5,</b> 325	\$4,050
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,600	\$5,325	\$4,050

Residual Black Book values as of 1/12/2015

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

## Black Book Add/Deducts

Leather +100

Power Sunroof +100

w/o Auto Trans -300

w/o Factory Air -100

Recibo/Recibo de Plan de Pago (Préstan. de 210 días) PAGO HECHO A NOMBRE DE O POR: NOMBRE Y DOMICILIO DEL TITULAR: Yosleiby Rodriguez-diaz Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 FECHA/HORA QUE SE RECIBIÓ EL PAGO: NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: n2/20/2015 05:01:37 PM 10569-0145917 FECHA DEL CONTRATO DE PRÉSTAMO: 1/12/2015 6:05:44 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho. AGÉNTE QUE RECIBIÓ EL PAGO: MONTO PAGADO: Bridget Urena \$700.00 DESGLOCE DEL PAGO DE HOY: \$14.06 PAGADO HACIA EL CAPITAL: \$685.94 PAGADO HACIA LOS INTERESES: \$0.00 PAGADO HACIA LOS CARGOS: \$0.00 PAGO HACIA LOS HONORARIOS: \$700.00 MONTO TOTAL DEL PAGO DE HOY: \$3,505.94 SALDO DEL PRESTAMO: 3/13/2015 PRÓXIMA FECHA DE VENCIMIENTO: Cuenta cancelada por rescisión Cuenta cancelada por completo Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, entregamos a usted el Titulo del Vehículo. Contrato de Plan de Pago Contrato de Plan de Plazo de Gracia Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedicho. Además afirma que la información previamente dada en la Declaración de Identificación del Prestatario Cubierto sigue siendo correcta.

> 2/20/2015 Firma

Recibo/Recibu J	ie Pian de P	'ago (Prestan.⊋de 210 dias) 🦠	
NOMBRE Y DOMICILIO DEL TITULAR: Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121		PAGO HECHO A NOMBRE DE O POR: Yosleiby Rodriguez-diaz	
NO. DE IDENTIFICACIÓN DEL CONTRATO 10569-0145917	DE PRESTAMO:	FECHA /HORA QUE SE RECIBIÓ EL PAGO: 02/20/2015 05:01:37 PM	
FECHA DEL CONTRATO DE PRÉSTAMO: 1/12/2015 6:05:44 PM			45
Si tiene varios préstamos, este pago se apli identificado por el número antedicho.	có al préstamo		
MONTO PAGADO: \$700.00	AGENTE QUE R Bridget Urena	ECIBIÓ EL PAGO:	
DESGLOCE DEL PAGO DE HOY:			•
PAGADO HACIA EL CAPITAL:	\$14.06	· · · · · · · · · · · · · · · · · · ·	
PAGADO HACIA LOS INTERESES:	\$685.94		×
PAGADO HACIA LOS CARGOS:	\$0.00	<del></del>	
PAGO HACIA LOS HONORARIOS:	\$0.00		
MONTO TOTAL DEL PAGO DE HOY:	<u> </u>		
SALDO DEL PRESTAMO:	\$3,505.94	<del></del>	
PRÓXIMA FECHA DE VENCIMIENTO:	3/13/2015		-
Cuenta cancelada por rescisión	1		; #
Cuenta cancelada por completo			
	nta. Al firmar a cont ulo.	tinuación, usted reconoce que al cancelar la cuenta	por completo.
☐ Contrato de Plan de Pago			!
Contrato de Plan de Plazo de Gracía			i.
		a exactitud de los detalles del pago antedicho. Adel ión del Prestatario Cubierto sigue siendo correcta.	
Yosler By Rodaiques		2/20/2015	1
Nombre en Letra de Molde		Firma	

Title wax de Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 (702)880-0707 3/24/2015

Yosleiby Rodriguez-diaz 3642 Boulder Hwy Apt311 Las Vegas, NV 89121

En Referencia a: Oportunidad de Participar en un Plan de Pago Estimado Cliente:

El 1/12/2015 6:05:44 PM usted firmo un Contrato de Prestamo Sobre Vehiculo ("Contrato de Prestamo") con TitleMax de Nevada, Inc. d/b/a TitleMax, y, si aplica, el firmo un Contrato de Prorroga de Pagos en Periodo de Gracia con TitleMax de Nevada, Inc. d/b/a TitleMax. El 3/14/2015 ("Fecha de Mora") usted no cumplio con sus obligaciones segun el Contrato de Prestamo y, si aplica, el Contrato de Prorroga de Pagos en Periodo de Gracias. Antes de intentar cobrar el saldo pendiente al tomar posesion del Vehiculo, le estamos ofreciendo la oportunidad de participar en una ENMIENDA escrita AL CONTRATO DE PRESTAMO SOBRE VEHICULO PARA ESTABLECER UN PLAN DE PAGO ("Plan de Pago").

Usted tiene la oportunidad de participar en un Plan de Pago con un plazo de por lo menos 90 días a partir de la Fecha de Mora.

Date:

02/20/2015

Am⊸

3642 Boulder Hum Apt 311 Lus Vogas, NV 29121

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

El monto total debido, si acepta el Plan de rago, que se vence er o antes del 4/13/2015 sera \$613.30.

Segun las condiciones de cualquier Plan de Pago y en cumplimiento con la Ley Estatal de Nevada: (1) debe aceptar el Plan de Pago a mas tardar 30 dias despues de la fecha de la mora, al menos que le concedamos un plazo adicional; (2) permitiremos que el periodo para pago se extienda a por lo menos 90 dias a partir de la fecha de la mora, al menos que usted acuerde a un plazo mas corto; y (3) pudieramos exigirle que haga un pago inicial de no mas del 20 porciento del saldo total segun el Plan de Pago.

APP 004294
ROA 10009-70109-17

Si usted acepta un Plan de Pagos, nosotros honraremos las condiciones y no cobraremos ninguna otra cantidad como parte o condición de, aceptar el Plan de Pago. Dichas cantidades incluyen, pero no se limitan a: (1) cualquier interés, sin importar que nombre se le de, que no sea el interés cobrado según el contrato de préstamo original a un taza que no exceda la taza cobrada durante el plazo original del contrato; o (2) cualquier costo de apertura, costos de levantamiento, costos de cobranzas, costos de transacción, costos de negociación, costos de manejo, costos de procesamiento, costos de atraso, costos de la mora o cualquier otro costo sin importar que nombre se le de.

Adicionalmente, si usted acepta participar en un Plan de Pago, honraremos las condiciones del Plan de Pago, y al menos que la Ley de Nevada autorice lo contrario nosotros (1) no aceptaremos ninguna garantía o avalo adicional de su parte como condición para participar en un Plan de Pago; (2) no le venderemos ningún seguro (3) no le exigiremos comprar ningún seguro o ningún otro mueble o servicio para poder participar en un Plan de Pago; (4) no le haremos ningún otro préstamo, al menos que usted esté procurando obtener varios préstamos que no exceden el límite prescrito según la Ley Estatal de Nevada; (5) no intentaremos cobrar el saldo pendiente durante el plazo del Plan de Pago al tomar posesión del vehículo al menos que el Plan de Pago entre en un estado de mora (6) ni intentaremos cobrar una cantidad mayor a la que debe según el plan de pago.

Nosotros prepararemos un Plan de Pagos escrito y le daremos a usted una copia del mismo.

Por favor regrese a nuestro local para firmar un Plan de Pago.

Atentamente.

Gerente de Vienda, TitleMax de Nevada, Inc. d/b/a TitleMax

Aunque no hayamos iniciado una demanda, en cumplimiento con la Ley Estatal de Nevada, se nos exige proveerle con la siguiente NOTIFICACIÓN DE DEUDA:

(1) El monto de la deuda es \$4,066.52; (2) TitleMax de Nevada, Inc. d/b/a TitleMax es el nombre del acreedor a quien se le debe la deuda; (3) nosotros consideraremos la deuda valida al menos que usted dispute la deuda o parte de la misma, en un periodo de 30 dias a partir de la fecha en la que recibio la notificacion; (4) si usted nos notifica por escrito dentro del periodo de treinta dias de que disputa la deuda en si, o parte de la misma, nosotros obtendremos verificacion de la deuda o una copia del fallo en su contra y dicha copia de la verificacion o fallo le sera enviada por correo; y (5) al recibir su notificacion escrita en el periodo de treinta dias, nosotros le proveeremos con el nombre y domicilio de acreedor original, si es que es distinto al acreedor presente.

Este es un intento de cobrar una deuda y toda información obtenida se utilizará con ese propósito.

TitleMax of Nevada, Inc. 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 702-880-0707

4/27/2015

## NOTICE OF OUR PLAN TO SELL PROPERTY

Rodriguez-Diaz, Yosleiby 3642 Boulder Hwy Apt 311 Las Vegas, NV 89121

10569-0145917 Subject: Title Loan Agreement -

VIN: JT3HN86R3X0218389 1999 Toyota, 4runner We have your because you broke promises in our agreement.

VIN: JT3HN86R3X0218389 1999 Toyota, 4runner We will sell

A sale could include a lease or license. 5/4/2015 at private sale sometime after

The money that we get from the sale (after paying our costs) will reduce the total amount unpaid on your account(s) with us. If we get less money than the total amount unpaid, you will not still owe us the difference. If we get more money than the total amount unpaid, you will get the extra money, unless we must pay it to someone else.

You can get the property back at any time before we sell it by paying us the full amount unpaid on your accounts (s) (not just the past due payments), including our expenses. To learn the exact amount you must 702-880-0707. pay, call us at

If you want us to explain to you in writing how we have figured the amount unpaid on your account(s), you or write us at 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 702-880-0707 may call us at and request a written explanation. We will not charge you for the explanation.

If you need more information about the sale call us at 702-880-0707 or write us at 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121.

We are sending this notice to the following other people who have an interest in 1999 Toyota, 4runner VIN: JT3HN86R3X0218389 or who owe money under your agreement:

Sincerely

Store Manager

POSTAL  This Certificate of Mailing This form may be used to		Certificate (	Of Mailing	
From:		itleMa	- 40	
	Las Veg	opicana Av Jas, NV 891	e #1	50 S
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3643 Las	2 boude Vegus	y thyppip		A STATE OF THE STA
PS Form <b>3817</b> , Apri	il 2007 PSN 7530-0	2-000-9065		

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	PP (	) 4299 OA 002705

# Cash Advance Snapshot Report Filter ( Location: 10569 Loan: 10569-0145917 Ordered by Date)

Tm Las Vegas Nv #6 Tropic 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121 (702)880-0707

01/12/2015

# Orig. Date	Customer Name Type		Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT:
569-0145917 01/12/2015	Rodriguez-diaz, Yosleib A8		\$5, <b>920.69</b>	\$3,520.00	\$1,579.36	\$700.00	\$4,399.36	
Transaction # Type	Trans. Date New Due Date		V7	Principal	Fees	Amt Paid	Due	
10569-0145917-1 NEL	1/12/2015 6:0	Х -		\$3,520.00	\$0.00	\$0.00	\$3,520.00	
10569-0145917-2 FEE	2/11/2015 7:0	Х -		\$0.00	\$527.65	\$0.00	\$527.65	
10569-0145917-3 LOG	2/12/2015 1:0	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-4 LOG	2/13/2015 11:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-5 LOG	2/14/2015 2:2	Χ -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-6 LOG	2/16/2015 11:	Х -		\$0.00	\$0.00	\$0.00	: \$0.00	
10569-0145917-7 LOG	2/16/2015 11:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-8 LOG	2/19/2015 4:1	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-9 PMT	2/20/2015 5:0 3/13/2015	Х -		(\$14.06)	\$158.29	\$700.00	(\$541.71)	
10569-0145917-10 FEE	3/13/2015 7:3	Х -		\$0.00	\$367.88	\$0.00	\$367.88	
10569-0145917-11 LOG	3/16/2015 12:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-12 LOG	3/17/2015 1:0	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-13 LOG	3/18/2015 3:1	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-14 LOG	3/19/2015 3:4	Χ -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-15 LOG	3/20/2015 11:	X -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-16 LOG	3/23/2015 5:0	х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-17 LOG	3/25/2015 2:3	х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-18 LOG	3/26/2015 12:	x -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-19 LOG	3/27/2015 11:	X -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-19 LOG		X -		\$0.00	\$0.00	\$0.00	\$0.00	
	3/28/2015 3:2				•		-	
10569-0145917-21 LOG	3/30/2015 3:4	, ,		\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	
10569-0145917-22 LOG	4/1/2015 3:16	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-23 LOG	4/2/2015 11:2	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-24 LOG	4/2/2015 3:16	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-25 LOG	4/3/2015 9:36	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-26 LOG	4/4/2015 2:43	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-27 LOG	4/6/2015 11:3	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-28 LOG	4/6/2015 7:06	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-29 LOG	4/8/2015 11:1	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-30 LOG	4/9/2015 10:5	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-31 LOG	4/9/2015 2:25	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-32 LOG	4/10/2015 12:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-33 LOG	4/11/2015 3:2	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-34 FEE	4/12/2015	Х -		\$0.00	\$525.54	\$0.00	\$525.54	
10569-0145917-35 LOG	4/13/2015 11:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-36 LOG	4/13/2015 11:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-37 LOG	4/14/2015 12:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-38 LOG	4/15/2015 3:1	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-39 LOG	4/17/2015 10:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-40 LOG	4/18/2015 12:	Х -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-41 LOG	4/20/2015 1:4	X -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-42 LOG	4/20/2015 4:0	X -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-43 LOG	4/21/2015 5:1	x -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-44 LOG	4/22/2015 9:5	X -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-45 LOG	4/22/2015 1:1	x -		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0145917-46 LOG	4/23/2015 2:5	^ - X -		\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	
10569-0145917-46 LOG	4/24/2015 11:	X -		\$0.00	\$0.00 \$0.00		7	
10569-0145917-47 LOG 10569-0145917 Totals:	4/24/2015 11: 1				\$0.00 \$1,579.38	\$0.00 \$700.00	\$0.00	
10302"0140811 1U(d(S)	*			<b>\$</b> 3,505.94	\$1,018.30	\$100.VU	\$4,39,9.36	
				ž.				
2/2015 Totals: 1			\$5,920.69	\$3,505.94	\$1,579.36	\$700.00	\$4,399	.36

## Customer Application

## Personal Information

Date / State Issue	d ID Number	Date	Social Security #	
01-12-13	neva va	No hoods	Middle Name	-
Last Name	First Name YOSleuby	Rodriquez	Email Address (optional)††	
Home Phone	ng.	BO	Marine Control of the	
Best time to call?  SPM — RPM	Which number do you prefer that	none		
SPM_XPM				
Physical Address (Street Number & Name)	The Third	<u> </u>	Apt # 3/1	•
9642 8	oulder Huly	Zip 🚱 G		· · · · · · · · · · · · · · · · · · ·
city Las vegas	Nei	vada Zip 891	<u>CL</u>	1
Mailing Address (If different from trysical address)	Same	77.5		
City	State	Zip		
and the second s	والمستورة والمست	A STATE OF THE PARTY OF THE PAR		
	Source C	of Income		<del>;</del>
	Employer Address /	Street Number & Name)		
4078111111			Current and Expected Work Shi	ft
Pay Frequency: (check one)		1 1	Gross Monthly Monthly	
☐ 1 * & 15 * of month ☐ 15 * & end of mo	nth Biweekly (every 2 weeks)		income Obligatio	
☐ Weekly, ☐ Monthly (last day) ☐ Monthli ☐ Self-Eniployed	A (Tardah) (3 MOMBHA (2 day)	1/20/15	OSPO OIPIE	
	d at he reposted	If you do not wish to have it co	nsidered as a basis for repaying this ou	ngauon.
*Alimony, child support or separate mainter Alimony, child support, or separate mainten	nance income need not be revealed ance received under.   court order	u written agreement ora	i understanding.	
Are you currently in bankruptcy? a yes t	no			1.
		eferences		
Business Name NV Eng	ray Phon	°#(702) 402-E	5555	<u> </u>
Address (Street Number & Name)	City	State	Zip	
And the state of t	Phor	1e# @ 77 81 0 1	A20	
Business Name South Wes		877-860-6	Zip	
Address (Street Number & Name)	City <b>U</b>			
Experience of the second secon		References City State Zp	5	<del>!</del>
Act	ress (Street Monder & Name)	City State Zip		

## Co-Applicant Information

Date	State Issued ID Number	Date of Birth	Social Security	#	
Last Name	First Name		Middle Name		
	Cell Phone <sup>†</sup>		Email Address	(optional)††	
Home Phone		الم من خوطه ما			
Best time to call?	Which number do y	ou prefer that we calf : Cell Phone			
Physical Address (Street Number & Name)			Apt #	<b>!</b>	
City		State Zip	County	······································	
Mailing Address (If different from physical address)					
City		State Zip			
Employer * (Source of Income)	Emp	oloyer Address (Street No			
City	State	Zij	) Time at	Job?	
Work Phone #	Job Title	Supervisor			
		Next Payda		nd Expected	Work Shift
Pay Frequency: (check one) □ 1 <sup>or</sup> & 15 <sup>th</sup> of month □ 15 <sup>th</sup> & end of month □ Biwee □ Weekly □ Monthly (last day) □ Monthly (1 <sup>st</sup> day)	ekly (every 2 weeks)	de action and security of the	Gross Monthly Income	Gross Monthly Obligations	
☐ Self-Employed		Lagrandis Providence	\$	S	
*Alimony, child support or separate maintenance income Alimony, child support, or separate maintenance received Are you currently in bankruptcy?   yes   no	heed not be revealed if you inder: court order court	do not wish to have it itten agreement o	considered as a to oral understandin	oasis for repayi g.	ng this obligation.
How did you hear about us? (Circle one.)	-		,		Garage Command
Friend/Referral Name of referrer?	Saw Store	Television	Yellow F	'ages	(Repeat Customer
Internet Billboard	Postcard	Other:			

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

#Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Bliley Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6:1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128 bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect Submit a request inrough the link in any email we send of write to the address round in this disclosure. If you writing address, telephone number, or any information you 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 ASREE 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 004303

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

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

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

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

Ability to Repay Verification.

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

By signing below and submitting this	Customer Application, you are ve	rifying that all of the information	in this Customer Application is
By adduing helow and apprunting and	January inform	office, ampleyment or source of	income, and current and

accurate and correct, including the personal references, contact information, employment or source of income, and current and

Co-Applicant Signature

A - 94

				Confidential	Col		5-2008	Revised 10-15-2008
					nt \$4,238.60	604A.210 and 604A.445. Grace Period Payments Deferment Agreement \$4,238.60	5. Grace Period Payme	604A.210 and 604A.44
	and the second	<b>S</b> .	THER COMMENTS	EXCEPTIONS/O	CAL	VIOLATIONS/		
Are receipts filed? YES	57.	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?
0 (2f)? YES	to NRS 604A.41	lefaults, pursuant	plan if the customer defaults, pursuant to NRS 604A.410 (2f)?	o a REPAYMENT	ortunity to enter into	Does the written loan agreement include a disclosure regarding the opportunity to enter into a REPAYMENT	greement include a disc	Does the written loan a
		YES	604A.410 (2e)?	ursuant to NRS 60	RE-PAY the loan, $p$	written loan agreement disclose the right of the customer to PRE-PAY the loan, pursuant to NRS	greement disclose the ri	Does the written loan a
		YES	14A.410 (2d)?	nursuant to NRS 66	ESCIND the loan, p	Does the written loan agreement disclose the right of the customer to RESCIND the loan, pursuant to NRS 604A.410 (2d)?	greement disclose the ri	Does the written loan a
	NO	.445 (2)?	pursuant to NRS 604A.445 (2)?	L	d for more than six a	Has the title loan been extended for more than six additional periods,		(Applies to Title Loans Only)  NRS 604.445(2)
· · · · · · · · · · · · · · · · · · ·	A CONTRACTOR OF THE CONTRACTOR			ays? NO	tle loan exceed 30 da	Does the original term of the title loan exceed 30 days?		(Applies to Title Loans Only) NRS 604A.445(1)
\$6,925.00	Fair Market Value:	NO Fair	ring the loan?	of the vehicle secu	he 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		-	ed 35 days?	of the HIL not exce	Does the original term of the HIL not exceed 35 days?	h-Int Loans) 4.408(1)	(Applies High-Int Loans) NRS 604A.408(1)
	N/A	onthly income?	ver's expected gross monthly income?	25% of the borrow	ent amount exceed	Does the monthly payment amount exceed 25% of the borrow	High-Interest Loans Only) NRS 604A.425(1b)	(Applies to High-Interest) NRS 6044.425(1b)
	N/A	-		t exceed 35 days?	of the D/D Loan not exceed 35 days?	Does the original term	D/D Loans) 4.408(1)	(Applies to D/D Loans) NRS 604A.408(1)
	N/A	y income?	expected gross monthly income?	of the customer's	sit loan exceed 25%	Does the deferred deposit loan exceed 25% of the customer's	red Deposit Only) 1.425(la)	(Applies to Deferred Deposit Only) NRS 604A.425(1a)
	✓ Other:	☐ Affidavit	? YES Paystub	Was the borrower's income verified?	Was the borrower	/ income? \$1,082	What is the borrower's expected gross monthly income?	What is the borrower's
and perfected YES	e title, is it filed	If secured by a vehicle title, is it filed and perfected?	If se	L	' Hyundai Elantra Gl	If so, what is the collateral? 2007 Hyundai Elantra GL	YES If so, wha	Is the loan secured?
ΡF		Purpose of loan: Cash	Purpose o	Title Loans	High-Int Loans	Hig	Deferred Deposit	Loan Type:
YES	194.55%	\$3,465.55	7	\$1,465.55	8/12/2015	\$2,000.00	1/14/2015	10569-0146239
Is the APR COMPATE !	APR Quoted	Payment Amount	Total Number of Payments	Finance Charge	Maturity Date	Amount of Loan	Origination Date	Account Number
Lam 43	Examiner: Kelvin Lam	Exa			Las Vegas, NV 89030		Name & Address: Irma Beverly 1705 Yale Street #122,	Borrower Name & Address:
06	Exam as of: <u>5/15/2015</u>	Exan			gas, NV 89121	3391 E Tropicana Avenue, Suite 1, Las Vegas, NV 89121	3391 E Tropicana Av	Licensee Address:
)15	Exam Start  Date: 5/15/2015	Exa:					Titlemax	Licensee Name & DBA:
	1		SHEET	VIEW WORKS	604A LOAN REVIEW WORKS			

Title	Loan	Agreement
1100		1191001110111

1/14/2015

VEHICLE YEAR

2007

VEHICLE MAKE

Hyundai

Date. 1/14/2013	J								i dullibel.	0000-0140200
Customer & Co-C	Customer li	nformation	ACCOUNT NU	MBER:	10569-0146239					
FIRST NAME		LAST NAME Beverly			CO-CUSTOMER FIRST N	NAME	Ē (	CO-CUSTOM	ER LAST NAME	
SSN	DI N	RIVERS LIC./ST O.	ATE ID. NO		CO-CUSTOMER SSN		CO-CUSTOMER	R'S DRIVERS	LIC./STATE ID.	NO.
STREET ADDRESS 1705 Yale St. #122					CO-CUSTOMER STREET	T ADI	DRESS			
City North Las Vegas	STATE NV	Ξ	ZIP CODE 89030		CO-CUSTOMER CITY		CO-CUSTOM	ER STATE	CO-CUSTO	VER ZIP CODE
HOME BHONE		DATE OF BI	RTH		CO-CUSTOMER HOME I	PHON	NE	CO-CUSTO	MER DATE OF	BIRTH
Motor Vehic Info	cie & Licer rmation	nsee			OF OPERATION: A.M. to 7:00 P.M., Saturda	ay 10:	:00 A.M. to 4:00	P.M., Closed	Sunday	
LICENSEE NAME TitleMax of Nevada, Ir	nc. d/b/a Tit	tleMax	LICENSEE (702)880-07		E NUMBER					
LICENSEE STREET A 3391 E. Tropicana Av					ICENSEE CITY as Vegas	N, Fi	CENSEE STATE V		ICENSEE ZIP ( 9121	ODE
VEHICLE IDENTIFICA KMHDU46D57U0357		MBER (VIN)		LICEI 754U	NSE PLATE DK					

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

Elantra

COLOR

RED

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 08/12/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. 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.

10500 0140000

### FEDERAL TRUTH-IN-LENDING DISCLOSURES

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

## **FINANCE CHARGE**

The dollar amount the credit will cost you.

### **Amount Financed**

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

## Total of Payments

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

194.545 %

\$1,465.55

\$2,000.00

\$3,465.55

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due	
6	\$495.08	2/13/2015 and each 30 days thereafter	
1	\$495.07	8/12/2015	
		,	

Security:

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

Filing Fee:

\$ 0.00

Prepayment:

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

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

Itemization of Amount Financed of \$2,000.00

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

2. Amount paid on your account: \$0.00

3. Amount paid to public officials: \$0.00

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

Calculation of Interest, Application of Payments and Security Interest.

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

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

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment into 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 by your obligation to pay simple interest under this Loan Agreement remains unchanged. Other than the interest and fees originally provided for in this Loan Agreement, we do not charge you any additional fees or interest for entering into a Grace Period Payments Deferment Agreement.

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

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

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

Governing Law and Assignment.

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

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

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

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

 $\stackrel{\text{00)}}{\mathrm{APP}} \stackrel{\text{004-5368}}{\mathrm{PP}} \stackrel{\text{00430-69}}{\mathrm{COMP}} \stackrel{\text{3 of 5}}{\mathrm{COMP}} \stackrel{\text{3 of 5}}{\mathrm{COMP}}$ 

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

APPRINT IN 12 1 Page 4 of 5 ROA 002716

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax

Customer's Signature

Date

Its Authorized Agent

Jate '

Co-Customer's Signature

Date

### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 10569-0146239

Customer Name: Ima Beverly Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1

Las Vegas, NV 89121

1705 Yale St. #122 Vehicle Information: 2007 Hyundai Elantra KMHDU46D57U0357 North Las Vegas, NV 89030

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) 486-4(120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. The word "Motor Vehicle" means the vehicle identified above. The word "Title" means a certificate of title or ownership to the Motor Vehicle.

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 01/14/2015 ("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.

#### Grace Periods Payments Deferment Schedule

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$319.80	2/13/2015
2	\$319.80	3/15/2015
3	\$319.80	4/14/2015
4	\$319.80	5/14/2015
5	\$319.80	6/13/2015
6	\$319.80	7/13/2015
7	\$319.80	8/12/2015
8	\$285.71	9/11/2015
9	\$285.71	10/11/2015
10	\$285.71	11/10/2015
11	\$285.71	12/10/2015
12	\$285.71	1/9/2016
13	\$285.71	2/8/2016
14	\$285.74	3/9/2016
The total amount paid after making all payments under the	\$4,238.60	
under the terms of the Grace Period Payments Deferment Agreement:	ę · ·	

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

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

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

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

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

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

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

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

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

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

Part State

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

Part State

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

Part State

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

Customer's Signature

Date

#### Affidavit

Alluz	1716
STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 10569-0146239 Date: 01/14/2015	
Customer Name: Irma Jean Beverly Address: 1705 Yale St. #122 North Las Vegas, NV 89030 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u> Address:  3391 E. Tropicana Ave. Ste. #1  Las Vegas, NV 89121
Vehicle Information: VIN: KMHDU46D5/U025//3 License Plate State and No: 754UDK Color: Red Year: 2007	7 Make: Hyundai Model: Elantra GLS
In this Affidavit ("Affidavit"), the words "affiant," customer," "yo "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d. registered, licensed, and operating in accordance with Nevada law at 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's fair in	or ownership issued pursuant to the laws of the State of Nevada that pursuant to the laws of another jurisdiction.
your application information regarding current and expected income, or	bligations and employment.
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidavi true and correct information concerning the customer's income, obligacustomer has the ability to repay the title loan.	
The undersigned, Ima Jean Beverly, being first duly swom, states	as follows:
<ol> <li>You have provided us with true and correct information co the vehicle; and</li> </ol>	oncerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SAYE	TH NOT.
Customer Signature:	a Beerly

Co-Borrower Signature:



DEPARTMENT OF MOTOR VEHICLES

### CERTIFICATE OF TITLE

KMHDU46D57U025773 DATE ISSUED

10/10/2014

VEHICLE COLOR

ODOMETER MILES 9037 ODOMETER BRAND

ACTUAL MILES

YEAR

MAKE 2007 HYUN FUEL TYPE SALES TAX PD. G

MODEL **ELANTRA GL** 

TITLE NUMBER VEHICLE BODY NV007295397 P4D GROSS WT **GVWR** EMPTY WT

2723 BRANDS

OWNER(S) NAME AND ADDRESS BEVERLY IRMA JEAN 3060 S DECATUR BLVD APT L4 LAS VEGAS NV 89102-7107

LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA INC DBA TITLEMAX 3391 E TROPICANA AVE 1 LAS VEGAS NV 89121

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

SIGNATURE OF AUTHORIZED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY



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

Printed Full Legal Name of Buyer

Nevada Driver's License Number of Identification Number

Printed Full Legal Name of Buyer

Signature of Seller(s)/Agent/Dealership

certify to the best of my knowledge the odometer to

I mileage: WARNING: ODOMETER DISCREPANCY.

ODOMETER READING

Printed Name of Seller(s)/Agent/Dealership

t am aware of the above odometer certification made by the seller/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.

21915640

(THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

	FIR HOT TO COMPET	EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. TE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. ereby certifies the vehicle described in this title has been transferred to the following buyer(s):	
$\neg$	Abyr.		□ AND
-	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	OR
	Ž.	Nevada Driver's License Number or Identification Number	
	Printed Full Legal Name of Buyer		
갋		City State Zip Code	
DEALER ONLY	I certify to the best of my knowledge the orth	ometer reading is the actual mileage of the vehicle unless one of the following statements is checked.	
[ [ [	460	NO The mileage stated is in excess of its mechanical limits.	PANCÝ
Ξŀ		TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCRET	
	ODOMETER READING		
-	Signature of Seller(s)/Agent/Dealership	Printed Name of Seller(s)/Agent/Dealership	
	I am aware of the above odometer certificat	ion made by the seller/agent. Dealer's License Number Date of Sale	
ļ	(6.4)	To Day of Day	
ĺ	Signature of Buyer	Printed Full Legal Name of Buyer	
<b>&gt;</b>		EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.  ETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.  Dereby certifies the vehicle described in this title has been transferred to the following buyer(s):	
$\dashv$			☐ AND
ŀ	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	□ OR
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	
DEALER ONLY	Finded to Legar ratio of boys.	<b>`</b>	
갋	Address	City State Zip Code	
8	I certify to the best of my knowledge the of	ometer reading is the actual mileage of the vehicle unless one of the following statements is checked.	
<b>E</b>	No.	NO The mileage stated is in excess of its mechanical limits.	PANCY
DEALER ONLY		TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCHE	
	ODOMETER READING		
5 }	Signature of Seller(s)/Agent/Dealership	Printed Name of Seller(s)/Agent/Dealership  Dealer's License Number  Date of Sale	
	Signature of Seller(s)/Agent/Dealership	tion made by the seller/agent. Dealer's License Number Date of Sale	
1	Signature of Buyer	Printed Full Legal Name of Buyer	
<b>&gt;</b>	FEDERAL AND STATE LAW	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP, ETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. thereby certifies the vehicle described in this title has been transferred to the following buyer(s):	-
$\neg$			☐ AND
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Number	☐ OR
	<u></u>	Nevada Driver's License Number or Identification Number	
-	Printed Full Legal Name of Buyer	HEVANOL DIVISION OF TEXTS OF T	
<u> </u>		City State Zip Code	
5 2	Address	City State  Complete reading is the actual mileage of the vehicle unless one of the following statements is checked.	
0 E	Certify to the best of the knowledge the o	The mileane stated is in excess of its mechanical limits	EDANCY
# 14		TENTHS The odometer reading is not the actual mileage. WARNING: ODOMETER DISCRETE DI	ILL WALL
DEALER ONLY	ODOMETER READING	2	
Ξ	/	Printed, Name of Seller(s)/Agent/Dealership	-
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certific		
	Signature of Buyer	Printed Full Legal Name of Buyer	
		LIENHOLDER TO BE RECORDED	
		FEIN	
LIEN	Printed Full Legal Name of Lienholder_	± C	-
_	_	(IT NO INERNOISE WHILE INCINE)	
	Address Street	City State Zip Code	

ALTERATION OR ERASURE VOIDS THIS TITLE

### **Contact Information**

### 1/14/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

#### Notes

Fig. 1. Consideration of the contract of the c	

### Vehicle Info For 2007 Hyundai Elantra GLS 4D Sedan

MSRP: \$14,395

Fin Adv: \$4,800

Equip Ret: \$16,799

Tire Size: 195/65H15

Base HP: 138 @ 6000

Taxable HP: 17.9

Model Number: 43404

VIN: KMHDU46D7

UVC: 2007380009

MPG: 28/36

Weight: 2747

Fuel Type: Gas

Wheelbase: 104.3

End of Term 0 Months:

Adj. State: National

Mileage: 0

Mileage Cat B

Cylinders: 4

Transmission: A

Drive Train: FWD

End of Term 0

Mileage:

Price Includes: AT AC

### Wholesale Black Book values as of 1/14/2015

	X-ÇL	Clean	Average	Rough
Base	N/A	\$4,850	\$3,750	\$2,800
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,850	\$3,750	<b>\$2,80</b> 0

### Trade In Black Book values as of 1/14/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$4,960	\$3,860	\$2,685
Options	N/A	\$0	\$0	\$0
Mileage	N/A]	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$4,960	\$3,860	\$2,685

Retail Black Book values as of 1/14/2015

······································	X-CL	Clean	Average	Rough
Base	N/A	\$6,925	\$5,475	\$4,125
Options	N/A	\$0	\$0	\$0
Mileage	N/A]	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$6,925	\$5,475	\$4,125

### Residual Black Book values as of 1/14/2015

	12 Month	24 Month	30 Month	36 Month	42 Month	48 Month	60 Month	End Of Term
Base	N/A							
Options	¢Λ	\$0	\$0	\$0	\$0	\$0	\$0	N/A
1 '	N/A							
Mileage			N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	. N/A	N/A	T INC	14//			

### Black Book Add/Deducts

Power Sunroof +350 w/o Auto Trans -600 w/o Factory Air -700

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

NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121		PAYMENT MADE ON BEHALF OF OR BY: Irma Beverly	
LOAN AGREEMENT IDENTIFICATION NO 10569-0146239		DATE/TIME OF RECEIPT OF PAYMENT: 03/20/2015 05:51:43 PM	
LOAN AGREEMENT DATE: 1/14/2015 1:52:58 PM	!		
If you have multiple loans, this payment was loan number identified above.	applied to the	<u>;</u>	
AMOUNT PAID: \$320.00	AGENT RECEIVI Bridget Urena	NG PAYMENT:	
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00		,
INTEREST PAID:	\$320.00	<del></del>	
CHARGES PAID:	\$0.00		
FEES PAID:	\$0.00	· .	
TOTAL AMOUNT PAID TODAY:	\$320.00		*:
BALANCE DUE ON LOAN:	\$2,372.90		
NEXT SCHEDULED DUE DATE:	3/15/2015		i i
<ul> <li>☐ Account paid in full by rescission.</li> <li>☐ Account paid in full.</li> <li>☐ Title Returned Upon Payment in Full.</li> </ul>	I. By signing below,	you acknowledge that upon repayment in full, w	e returned the
Vehicle's Title to you.  ☐ Repayment Plan Agreement.			
☐ Grace Period Plan Agreement.			,
<b>Acknowledgments.</b> By signing below, you represent that the information previously pro-	acknowledge that the vided on the Covere	ne payment information noted above is accurate and Borrower Identification Statement is still accur	You further rate.
TRMA BEUERK	Signature	ra Beel	

TitleN of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 (702)880-0707 2/25/2015

rma Beverly 1705 Yale St. #122 North Las Vegas, NV 89030

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

Dear Customer:

On 1/14/2015 1:52:58 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on N/A you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 2/14/2015 ("Date of Default")you defaulted on your payment obligations under the Loan Agreement and, if applicable, the Grace Period Payments Deferment Agreement. Before we attempt to collect the outstanding balance by repossessing the Vehicle, we are offering you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

To enter into a Repayment Plan you must follow these procedures by 3/16/2015 : (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 \$489.54. The total of payments or the remaining balance on the original transaction is \$2,447.72. You made the following payment(s) on the loan:

The total amount due if you enter into a Repayment Plan on or before 3/16/2015 will be \$489 54.

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. Je will honor the terms and we will it. 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 state into the Repayment Plan; (4) make any other loan to

insurance or any other goods or services you, unless you are seeking multiple loan attempt to collect the outstanding balance Vehicle unless you default on the Repayn than the amount owed under the terms of

We will prepare the written Repayment P

Please return to our location in order to e

Sincerely,

This Certificate of Mailing provides evidence that mell has been presented to USPS® for mailing the fill may be used for domestic and international mail.

From: TitleMax

3391 E Tropicana Ave #1

Las Vegas, NV 89121

To: IVMA DVW/III

TO: IVMA DV

General Manager, TitleMax of Nevada, Inc. 4/b/a TitleMax

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

(1) The amount of the debt is \$2,447.72; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

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

Titlel of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 (702)880-0707 3/27/2015

Irma Beverly 1705 Yale St. #122 North Las Vegas, NV 89030

Re: Opportunity to Enter into a Repayment Plan

Dear Customer:

On 1/14/2015 1:52:58 PM you entered a Title Loan Agreement ("Loan Agreement") with TitleMax of Nevada, Inc. d/b/a TitleMax, and, if applicable, on 03/20/2015 you entered a Grace Period Payments Deferment Agreement with TitleMax of Nevada, Inc. d/b/a TitleMax. On 3/16/2015 ("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 offening you an opportunity to enter into a written AMENDMENT OF THE TITLE LOAN AGREEMENT TO ESTABLISH A REPAYMENT PLAN ("Repayment Plan").

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

o enter into a Repayment Plan you must follow these procedures by 4/15/2015 : (1) return to the ocation 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 ayment of \$440.47. The total of payments or the remaining balance on the original transaction is 2,202.34. You made the following payment(s) on the local

Date:

03/20/2015

Amoι

This Certificate of Mailing
This Certificate of Mailing
This Certificate of Mailing
This form and the provides evidence that mail has been presented to USPS® for meiling.
This form mail be blead for domestic and international mail.

From:

TitleMax

3391 E Tropicana Ave #1

Las Vegas, NV 89121

To:

Irma Beverny

1705 Aust + #132

North as vegas, NV - 80030

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

total amount due if you enter into a Repayn

ler the terms of any Repayment Plan and

ayment Plan not later than 30 days after the date or default, unless we allow a longer period; (2) we allow the period for repayment to extend at least 90 days after the date of default, unless you agree shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of total amount due under the Repayment Plan.

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

If you enter into a Repayment Place Je will honor the terms and we will 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

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

> (1) The amount of the debt is \$2,202.34; (2) TitleMax of Nevada, Inc. d/b/a TitleMax (2) is the name of the creditor to whom the debt is owed; (3) unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us; (4) if you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to the you by us; and (5) upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

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

# Cash Advance Snapshot Report Filter ( Location: 10569 Loan: 10569-0146239 Ordered by Date)

Tm Las Vegas Nv #6 Tropic 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121 (702)880-0707

01	11	4	12	01	5

# Orig. Date	Customer Name	Type	Coll. Value	Advanced	Fees.	Paid	Amt. Due	EXT's
69-0146239 01/14/2015	Beverly, irma Jean	B9	\$3,465.55	\$2,000.00	\$959.40	\$320.00	\$2,639.40	0
Transaction # Type	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	Due Date Pro?	WeAL	Principal	Fees	Amt Paid	Due	
10569-0146239-1 NEL	1/14/2015 1:5	X	-	\$2,000.00	\$0.00	\$0.00	\$2,000.00	
10569-0146239-2 FEE	2/13/2015 7:3	X	-	\$0.00	\$319.80	\$0.00	\$319.80	
10569-0146239-3 LOG	2/14/2015 2:0	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-4 LOG	2/16/2015 3:1	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-5 LOG	3/2/2015 12:0	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-6 LOG	3/12/2015 12:	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-7 FEE	3/15/2015	X	-	\$0.00	\$31 <b>9</b> .80	\$0.00	\$319.80	
10569-0146239-8 LOG	3/16/2015 6:4	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-9 LOG	3/17/2015 12:	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-10 LOG	3/20/2015 4:0	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-11 PMT	3/20/2015 5:5 3/15/2		-	\$0.00	\$53.30	\$320.00	(\$266.70)	
10569-0146239-12 LOG	3/23/2015 4:1	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-13 LOG	4/1/2015 1:50	X	•	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-14 LOG	4/2/2015 11:1	X	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-15 LOG	4/2/2015 3:06	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-16 LOG	4/3/2015 9:31	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-17 LOG	4/3/2015 10:0	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-18 LOG	4/8/2015 2:35	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-19 FEE	<b>4/14/2015 7</b> :1	Х	-	\$0.00	\$266.50	\$0.00	\$266.50	
10569-0146239-20 LOG	4/24/2015 11:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-21 LOG	4/25/2015 1:3	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-22 LOG	4/27/2015 5:4	Х	<b>-</b>	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-23 LOG	4/28/2015 9:2	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-24 LOG	4/29/2015 1:5	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-25 LOG	4/30/2015 12:	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-26 LOG	4/30/2015 6:0	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-27 LOG	5/4/2015 11:4	Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-28 LOG	5/4/2015 12:5	Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10569-0146239-29 LOG	5/4/2015 4:03	X	_	\$0.00	\$0.00	\$0.00	\$0.00	200
10569-0146239 Totals:	1		THE STATE OF THE S	\$2,000.00	\$959.40	\$320.00	\$2,639.40	ð
				>			2,1	
4/2015 Totals: 1			\$3,465.55	\$2,000.00	\$959.40	\$320.00	\$2,639.40	0

Sustomer Application

Social Security   Lies Name   Survey   First Name   Tell M. M.	MALENA	DD -	Personal Inform	ation		
List Name   Developer   First Name   TRM   Middle Name			Poto	£ Diet.	Social Security	
Home Phone  Dest time to call?  At A	Last Name	First Name -	T Q10 M			
Best time to call?  ARY  Physical Address screen Number & Nenne)  Physical Address screen Number & Nenne)  Apt #  City	Home Phone		LKMH		1 < 9 4	an++
Horne Phone   Horne Phone   Apt #	Best time to call?	Which number	do you prefer that we call			
State   Zip   County	Any toma					
State   Zip   County	Physical Address Atrast Number & Name					
Mailing Address (it afferent from physical exclusion)  Source of Income  Employer * (Source of Income		1249.5	944 57			
Source of Income  Employer * (Source of Income  Employer * (Source of Income  Employer * (Source of Income  It Address (Street Number & Name)  City  Work Phone # Title Supervisor  Next Payday Current and Expected Work Shift  Gross Gross Gross Gross Gross Gross Monthly (Income Obligatio Income Incom	LAS Vegas	NU	State	Zip 8916	County	
Source of Income  Employer * Source of Ver Address (Street Number & Name)  City    Zip		ddress) NL				
Employer * (Source of City   Zip   Time at Job?	City		State	Zip		
Employer * (Source of City Zip Time at Job?  Werk Phone # Tittle Supervisor  Pay Frequency: (check one)    1 ** & 15 ** of month   15 ** & end of month   Biweekly (every 2 weeks)						
City   Zip   Time at Job?	Employer * re					
Work Phone # Title Supervisor    Pay Frequency: (check one)			er Address (Street Number	er & Name)		-
Pay Frequency: (cneex one)    1=& 15 for firmonth   15 for & end of month   Biweekly (every 2 weeks)   1=& 15 for firmonth   15 for & end of month   Biweekly (every 2 weeks)   Weekly   Monthly (last day)   Monthly (1 day)   Monthly (3 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   coral understanding.  *Credit References  Business Name   The exist a most and court and c	•		Zīp ·		Time at Job?	
Pay Frequency: (check one)    1 = & 15 ** of month   15 ** & end of month   Biweekly (every 2 weeks)   Weekly   Monthly (last day)   Monthly (1 ** day)   Monthly (3 ** 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.  *Credit References  Business Name   Merrica   Monthly   City   As U = 9.85  State   WU.   Zip 89196  Address (street Number & Name)   City   As U = 9.85  Address (street Number & Name)   City   As U = 9.85  Address (street Number & Name)   City   As U = 9.85  Address (street Number & Name)   City   As U = 9.85  Address (street Number & Name)   City   As U = 9.85  Address (street Number & Name)   City   As U = 9.85  Address (street Number & Name)   City   As U = 9.85  Address (street Number & Name)   City   State   City   State   City   State   City   City	Work Phone #	Title		Supervisor		
1 % 2 15 m of month   15 m & end of month   Biweekly (every 2 weeks)   3 m / Monthly (last day)   Monthly (last	Pay Frequency: (check one)			I - C		Work Shift
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 or oral understanding.  *Credit References  Business Name  The 4 1 Ca dense Answer City and Cit				No.	nthly Monthly	,,
*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 and understanding.  Are you currently in bankruptcy? a yes and  Credit References  Business Name A exista day and		Monthly (1st day) D Monte	nly (3™ day)	(e) and I	615/2	
Address (Street Number & Name)	*Alimony, child support or separate n	raintenance income need )	not be revealed if you do n	1 .	ار الوقائلية ا	ß.
Credit References  Business Name A the tica dustranc Phone # 702-367 9616  Address (Street Number & Name)  State Nu. Zip 89146  Business Name Address (Street Number & Name)  Address (Street Number & Name)  City Las U = 945  Phone # 772 5 4 0-6542  Address (Street Number & Name)  City Las	Alimony, child support, or separate ma	aintenance received under	□ court order □ written	agreement o oral un	derstanding.	yang dan oxangadori.
Address (Street Number & Name)  Business Name   Phone # 702-367 9616  Address (Street Number & Name)   City Las U = 925   Strate NU. Zip 89146  Business Name   John   Je I h surance   Phone # 772 540-6542  Address (Street Number & Name)   City Las U = 925   Strate NU. Zip 73184	3	:	Credit Referen	*es	- · · · · · · · · · · · · · · · · · · ·	
State NU. Zip 89146  Business Name ( ) & be   i   = I h sur an ce   Phone # 72 540-6542  Address (Street Number & Name) City State ( ) State ( ) Zip 73184		duscus	Dhone #		1	
Address (Street Number & Name)   City   State   Address (Street Number & Name)   City   State   K   Zip 73184	Address (Street Number & Name)	City JAS USG		State it / /	Zip 00 14	
Address (Street Number & Name) City State K Zip 73184	Business Name	1	<del></del>			<del>*************************************</del>
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	Co-Applicant Inform	nation	~	
Date		te of Birth	Social Security #	
Last Name	First Name		Middle Name	
Home Phone	Cell Phone <sup>†</sup>		Email Address (optional)††	:
Best time to call?	Which number do you pr	efer that we call? Cell Phone		: .
Physical Address (Street Number & Name)		,	Apt#	:
City	St	ate Zip	County	:
Mailing Address (# different from physical address)		<u> </u>		
City		State Zip		
Employer * (Source of Income)	Employer	Address (street Num	ber & Name)	-
City	State	Zip	Time at Job?	anger special
Work Phone #	Job Title	Supervisor		
Pay Frequency: (g/keck one)		Next Payday	Current and Expected Gross Gross	Work Shift
☐ 1= & 15 of month ☐ 15 & end of month ☐ Biwe		:	Monthly Monthly Income Obligations	s     .
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 <sup>st</sup> day) ☐ Self-Employed	in Moritally (3 - day)		\$ \$	
*Alimony, child support or separate maintenance incom Alimony, child support, or separate maintenance receive Are you currently in bankruptcy?   yes	e need not be revealed if you do no d under:   court order  written	t wish to have it congreement on	onsidered as a basis for repa al understanding.	ying this obligation.
How did you hear about us? (Circle one.)				
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages	Repeat Customer
internet Billboard	Postcard	Other:		

### ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <a href="http://www.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 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 FO	 		<i>8</i>		
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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

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expected gross monthly income and obligations. You agree that you have tol months relating to (i) your employment or source of income, and (ii) current are agree that you have read and understood all the above statements, included	nd expected gross monthly income and obligations.	14 <b>You</b>
Applicant Signature	1-14-13 Date	
Co-Applicant Signature	Date	

A - 95

What is the borrower's expected gross monthly income? Is the loan secured? BAC 604A 160A AND NRS 604A 410 ENGLISH SPANISH TRANSLATION 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)? Loan Type PAYMENTS MADE PLUS BALANCE DUE EXCEEDS TOTAL AMOUNT Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 3391 E. TROPICANA AVENUE SUITE 1, LAS VEGAS NV 89121 Licensee Name & (Applies to Title Loans Only) 10569-0106634 (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: MARIO GONZALEZ NRS 604A 425(1b) DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX YES Origination Date Deferred Deposit Sass If so, what is the collateral? 2008 DODG RAM 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? Z Has the loan been extended or renewed? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days?  $\overline{}$ Amount of Loan 100x 00x \$8,020.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$6,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 6/22/2014 NO Charge \$801.20 Finance Title Loans Z How many times? 4 Total Number of Payments YES 6&1 Paystub Purpose of loan: Extensions: Title-6 add'l periods; D/D & High Int Loans - 90 days If secured by a vehicle title, is it filed and perfected? YES YES NO \$8,821.20 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: TD Fair Market Value APR Quoted Date: 5/18/2015 Z ۷ 121.55% Other: Are receipts filed? N/A N/A N/A Is the APR correct? YES YES \$20,100.00 YES YES

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Confidential

No 10569-0106634	$\bigcirc$ co	NTRATO DE PI	RÉSTAMO S	OBRE \	/EHÍCUL	<u>_</u>		Fecha: 5/23/		
NOMBRE DEL THULAR:		TULAR:		CIUDAD		) AI	OO	CODIGO PO		ELÉFONO:
TitleMax of Nevada, Inc. d/b/a TitleMax	3391 E. Tropicana A	ve. Suite 1		Las Veg	as	NV		89121		702)880-0707
CLIENTE: NOMBRE Gonzalez, Mario Alberto	NUMERO DE IDEN FOTOGRAFICA	TIFICACIÓN	TIPO DE I FOTOGRA State Issu	FICA		,	AGEN FOTO Neva	GRAFICA	A DE LA IDE	NTIFICACIÓN
DOMICILIO:			CIUDAD		ESTADO	)		GO POSTAL	N22	
3451 E Reno Ave			Las Vegas		ΝV		89120			
TELEFONO CASA	TELEFONO MOVIL		FECHA DI 6/3/1970	E NACIM	IENTO					
CLIENTE: NUMBRE	NÚMERO DE IDEN FOTOGRÁFICA	TIFICACIÓN	TIPO DE II FOTOGRA	DENTIFICA FICA	CACIÓN			NCIA EMISOR OGRĀFICA	A DE LA IDI	NTIFICACIÓN
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TELEFONO - CAŜA	TELÉFONO - MÓVI	L	FECHA D	E NACIN	IIENTO				1	
<b>VEHICULO:</b> MARCA DODGE	MODELO RAM	AÑO 2008	NUMERO 1D7HA18			IÓN DE	L VEH	ÍCULO(VIN)	PLACA I 683-LSN	E CIRCULACIÓN

TERMINOS. En este Contrato de Préstamo sobre Vehículo ("Contrato de Préstamo), las palabras "cliente", usted", y "su" se refieren al cliente que lo firma. Las palabras "Titular", "nosotros", y "nuestro" se refieren a TitleMax of Nevada, Inc. d/b/a TitleMax, un prestamista sobre vehículos autorizado y regulado por la División de Instituciones Financieras de Nevada, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Teléfono: (775) 684-1830, Fax: (775) 684-1845. La palabra "Vehículo" se refiere a el vehículo ya identificado. La palabra "Titulo" se refiere al certificado de titulo o propiedad del vehículo ya identificado.

COSTOS Y PAGO. Según este Contrato de Préstamo, usted nos concede posesión del Titulo que le pertenece legalmente a usted. Usted promete pagamos puntualmente la cantidad del total de pagos escrito a continuación, en efectivo, el 6/22/2014 ("Fecha de Vencimiento"), el cual incluye \$801.20 en costos, con el rendimiento de Tasa de Interés Anual a continuación. En consideración de su entrega de titulo, su promesa de pago puntual y el acordar a este Contrato de Préstamo, nosotros acordamos proveerle un préstamo de \$8,020.00, el cual incluye el honorario de presentación mencionado a continuación, para entablar el gravamen mobiliario sobre el vehículo. Cobraremos costos adicionales a dicha cantidad por cualquier periodo de extensión y usted acuerda pagar dichos costos, mas el capital, al concluir dicho periodo de extensión. Si un pago se vence en un domingo, un día feriado legal o cualquier otra fecha en la que no tenemos horano de atención, entonces abonaremos cualquier pago el siquiente día laboral, como si hubiese sido recibido en la fecha de vencimiento programada.

INTERES EN LA GARATÍA. Se requiere que usted nos conceda la posesión del Título del vehículo previamente descrito y usted nos concede un interés sobre dicho titulo como garantía. Nosotros mantendremos posesión del Titulo durante este Contrato de Préstamo.

REVELACIONES EN CUMPLIMIENTO DE LA LEY FEDERAL DE VERACIDAD EN LOS PRESTAMOS

TAZA DE COSTOS DE FINANCIAMIENTO La candidad total que le costara e PORCENTANIAL El costo de su credito como taza anual.

\$801.20

Cantidad Financiada La cantidad de crédito que se le concede a usted o a su nombre.

\$8,020.00

Monto Total de Pagos

La cantidad que usted habrá pagado al concluir todos los pagos programados. \$8,821.20

Horario de Pago:

Un pago en la cantidad de \$8,821.20 que se vence el Sunday, June 22, 2014.

Usted nos concede interés sobre el Título del Vehículo como garantía.

Honorano de Presentación\$20.00

Si cancela por completo antes del vencimiento pudiese tener el derecho a un reembolso por parte del costo de financiamiento. Prepago:

Véase las condiciones a continuación y en el reverso de este Contrato de Préstamo para información adicional sobre falta de pagos, mora, y reembolsos por prepagos.

#### Desglose de la Cantidad Financiada \$8,020.00

- Cantidad que se le entregó a usted directamente: \$8,000.00
- Cantidad que se ha pagado en su cuenta:

\$0.00 \$20.00

Cantidad pagada a agentes públicos: , a su πombre: Cantidad pagada a

\$0.00

DERECHO DEL CLIENTE DE REVOCAR EL PRÉSTAMO Y DE PREPAGO. Según la ley del estado de Nevada, usted tiene el derecho de revocar este préstamo. Usted puede revocarlo antes de concluir el siguiente día laboral, en la ubicación donde se inició el préstamo. No se le cobrará nada por revocar el préstamo. Para revocar el préstamo debe entregamos la cantidad de dinero equivalente al valor nominal del mismo, menos el honorano cobrado para iniciar el préstamo. Si revoca el préstamo, entonces le devolveremos el Titulo, y reembolsaremos cualquier cantidad cobrada. A partir de entonces, también podrá pagamos por completo d parcialmente en cualquier momento, antes de la fecha de vencimiento, sin ningún costo adicional, pero no recibirá un descuento en los costos de financiamiento.

EXTENSIÓN. Usted está de acuerdo de que podemos extender el préstamo más allá de la fecha de vencimiento. Usted reconoce que según NRS § 604A.445, nosotros podemos extender este préstamo por un máximo de seis periodos de extensión. Por cualquier periodo de extensión usted incurrirá los costos antedichos, y acuerda pagar

dichas cantidades, más el capital, al concluir el periodo de extensión.

LA MORA, TOMAR LA POSESIÓN DE VEHÍCULO Y EL INTERES POS-MORA. Si usted no paga puntualmente, entonces podemos retenerle en estado de mora según este Contrato de Préstamo. Si se le retiene en estado de mora, dicho estado ocurrirá de inmediato, el día después de la fecha en la que no se cumplió la politique ción de este Contrato de Préstamo. Atención a la siguiente revelación: Si el cliente entra en estado de mora, el mismo tendrá la oportunidad, dentro de 30 días de la fecha de mora, de aceptar un plan de pago con un termino mínimo de 90 días, y el Titular tiene que ofrecer el plan de pago al cliente antes de recuperar la posesión del vehículo por falta de pago. Por lo tanto, usted tiene la oportunidad de aceptar un Plan de Pago con un termino de por lo menos 90 días a partir de la fecha de la mora. Si usted entra en estado de mora en este Contrato de Préstamo o en alguna extensión, o en el Plan de Pago, entonces pudiésemos procurar la recuperación de la posesión y venta del vehículo junto con cualquier otro recurso permitido por la ley de Nevada. Si comete a fraude para obtener un Préstamo sobre Vehículo o si transfiere el interés del vehículo ilícitamente a terceros, entonces pudiésemos entablar un demanda en la vía ordinaria en contra del cliente procurando todo o parte, de lo siguiente: (a) La cantidad comprometida en el préstamo, incluyendo pero no limitándose a, la cantidad completa de intereses, costos y honoranos negociados y acordados por usted y nosotros, según se permita, menos cualquier pago que usted haya hecho; (b) honorarios y costos razonables de abogados; y (c) cualquier otro desagravio legal o equitativo que el juez o árbitro considere adecuado.

LEY GOBERNANTE Y ASIGNACION. Este Contrato de Préstamo es gobernado por la ley estatal de Nevada, con la excepción de la renuncia a juicio con jurado, la cual es

gobernada por la Ley Federal de Arbitraje. Podemos asignar o transferir este Contrato de Préstamo o cualquiera de nuestros derechos.

DECLARACIÓN JURADA. Usted reconoce y acuerda que nos entregó una declaración jurada afirmando que: a) El cliente le proveyó al titular con información fiel y exacta con referencia a ingresos, obligaciones, empleo y titulandad del vehículo; y (b) El cliente tiene la capacidad de pagar el préstamo sobre vehículo.

DISPOSICIÓN DE ARBITRAJE Y RENUNCIA A JUIÇIO CON JURADO. El arbitraje es un proceso en el que personas en una disputa: ((a) renuncian su derecho a entablar una demanda y proceder a in juzgado y celebrar un juicio con jurado para re el a misma; y (b) en vez, por mutuo acuerdo presentan sus disputas a una tercero neutral (ui "rbitro") para que tome la decisión. Cada parte de "isputa tienen la oportunidad de presentar pruebas al árbitro. La revelación previa al arbitraje pudiera ser limitada. Las diligencias de Arbitraje son privadas y menos formales que juicios en juzgados. El rer la misma; v (b) en vez, por mutuo acuerdo isputa tienen la oportunidad de presentar pruebas árbitro emitirá una decisión final y vinculante que resuelva la disputa la cual pudiese ser ejecutable como fallo judicial. Los jueces rara vez anulan las decisiones de árbitros. POR LO TANTO, USTED RECONOCE Y ACUERDA A LO SIGUIENTE:

1. En el transcurso de esta Disposición de Arbitraje y Renuncia a Juicio Con Jurado (de aquí en adelante "Disposición de Arbitraje"), las palabras "disputas" y "disputas" serán concedidas el significado mas amplio e incluye, sin limitación (a) todo reclamo, disputa o controversia que surja de, o este relacionado directa o indirectamente a, la rúbrica de esta Disposición de Arbitraje, la validez y el alcance de la misma y cualquier reclamo o intento de desestimarla; (b) todo reclamo Estatal o Federal, disputas o controversias que surjan de, o estén relacionados a este Contrato de Préstamo (incluyendo la Disposición de Arbitraje), y la información que nos proveyó antes de involucrarse en este Contrato de Préstamo; (c) todo contra reclamo, reconvención y reclamos por terceros; (d) reclamos por derecho consuetudinario, basado en contrato, agravio, fraude, u otro agravio intencional; (e) todo reclamo que se base en contravención de leyes, reglamentos o la constitución Estatal o Federal; (f) todo reclamo acertado por nosotros en contra de usted, incluyendo reclamos de indemnización monetana de cobranzas de cualquier cantidad que afirmemos que usted nos deba; (g) todo reclamo acertado por usted individualmente en contra nuestra y/o nuestros empleados, agentes, directores, oficiales, accionistas, gobernadores, gerentes, miembros, empresa matriz o entidades afiliadas (de aquí en adelante refendos colectivamente como "terceros relacionados"), incluyendo reclamos por indemnización monetana y/o pena monetana y mandatos judiciales; (h) todo reclamo acertado a su nombre por terceros; (i) todo reclamo acertado por usted como abogado particular general, como representante y miembro de un grupo de personas, o en cualquier otra forma de representación en contra nuestra y/o terceros relacionados (de aquí en adelante referidos como "Reclamos Representados"); y/o (j) todo reclamo que surja de, o relacionado directa o indirectamente a, la divulgación de información personal suya, a cualquier personal no-publico, hecha por nosotros o por terceros.

Usted reconoce y acuerda que al aceptar esta Disposición de Arbitraje:

USTED ESTÁ RENUNCIANDO A SU DERECHO A UN JUICIO CON JURADO PARA RESOLVER TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS:

USTED ESTÁ RENUNCIANDO A SU DERECHO A QUE TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS SEA RESULETA EN UN JUZGADO QUE NO SEA DE RECLAMOS DE MENOR CUANTÍA; Y

USTED ESTA RENUNCIANDO A SU DERECHO DE FUNGIR COMO REPRESENTANTE DE, ABOGADO PARTICULAR GENERAL. OTRA CAPACIDAD DE REPRESENTANTE, Y/O PARTICIPAR COMO MIEMBRO DE UN GRUPO DE RECLAMANTES, EN DEMANDA PRESENTADA EN NUESTRA CONTRA Y/O EN CONTRA DE TERCEROS RELACIONADOS.

Con la excepción de lo dispuesto en el Párrafo 6 a continuación, todas las disputas, incluyendo todo Reclamo Representativo en nuestra contra y/o en POR CONSIGUIENTE, contra de Terceros Relacionados deberán ser resueltos únicamente por arbitraje vinculante a nivel individual con usted. CUALQUIER OTRA CAPACIDAD DE REPRESENTANTE, Y/O PARTICIPAR COMO MIEMBRO DE UN GRUPO DE RECLAMANTES, EN TODA DEMANDA PRESENTADA EN NUESTRA CONTRA Y/O EN CONTRA DE TERCEROS RELACIONADOS.

- 4. Cualquier parte a la disputa, incluyendo terceros relacionados, pueden enviar a la parte contraria una notificación por escrito, por correo certificado con acuse de recibo, de su intención de arbitrar, afirmando el tema de la disputa, junto con el desagravio solicitado, aun si una demanda ya a sido entablada. Sin importar quien exige el arbitraje, usted tendrá el derecho de elegir cualquier a de las dos organizaciones de administracion de arbitraje a continuación. The American Arbitration Association (1-800-778-7879) http://www.adr.org, JAMS (1-800-352-5267) http://www.jamsadr.com: Sin embargo, las partes pueden acordar elegir un árbitro local que sea abogado, juez jubilado o árbitro registrado y de buena reputación en la asociación de árbitros y arbitre según dichas normas de Arbitraje. Si las asociaciones antedichas no están disponibles y las partes no logran acordar por un sustituto, entonces cualquiera de las partes pueden peticionar al juez en cumplimiento se las sección 5 de la Ley Federal de Arbitraje, 9U.S.C. Secciones 1-16 para elegir una organización de árbitros, con tal de que dicha organización ejecute las condiciones del Contrato de Préstamo y la Disposición de Arbitraje, incluyendo la prohibición de Arbitraje en grupo. La parte que recibió la notificación de Arbitraje responderá por escrito, por correo certificado con acuso de recibio, dentro de un periodo de veinte (20) días. Si usted exige un arbitraje, tiene que informamos en su notificación la organización que haya elegido o si es su deseo elegir un árbitro local. Si son los terceros relacionados o nosotros los que exigimos el arbitraje, usted debe notificamos dentro de un periodo de veinte (20) días, por escrito, por correo certificado con acuse de recibo, cual organización ha elegido o si es su deseo elegir un arbitro local. Si usted no nos notifica, entonces tendremos nosotros el derecho de elegir la organización de Arbitraje. Las partes en dicha disputa serán gobernadas por las reglas y procedimientos de la organización de Arbitraje aplicable a disputas de clientes, con tal que dichas reglas y procedimientos no contradigan las condiciones explícitas de este Contrato de Préstamo o la Disposición de Arbitraje, incluyendo las limitaciones para el árbitro a continuación. Usted puede obtener una copra de las reglas y procedimientos al comunicarse con las organizaciones antedichas.
- 5. Sin importar quien exija el Arbitraje, nosotros le adelantarernos su porción de los costos asociados con el mismo, incluyendo los honorarios de presentación, administrativos, y los honorarios del árbitro ("Costos de Arbitraje"). Durante el arbitraje, cada parte cubrirá sus propios costos y honorarios de abogado y testigos periciales. El árbitro aplicará la ley sustancial pertinente consistente con el FAA, y reglas de prescripción, y cumplirá peticiones de privacidad reconocidos por la ley. El arbitraje se celebrará en el condado donde usted resida, o en el condado en el que se firmó el Contrato de Préstamo, o en algún otro lugar según lo ordene el árbitro. El árbitro puede tomar su decisión, con o sin una audiencia, sobre cualquier petición que sea sustancialmente similar a una petición de sobreseimiento por falta de afirmar un reclamo o un petición de sentencia sumana. Al conducir la diligencia de arbitraje, el arbitro no deberá aplicar ninguna regla federal o estatal probatoria o de diligencias en la vía ordinana. Si la ley o las reglas que aplican lo permite, el árbitro puede conceder indemnización por derecho y/o honoranos y costos razonables de abogado. Si el árbitro resuelve la disputa a su favor o le concede indemnización, entonces usted no será responsable de reembolsarnos por su porción de los Costos de Arbitraje, y nosotros le reembolsarnos por cualquier Costos de Arbitraje que haya ya pagado usted. Si el árbitro no resuelve la disputa a su favor, ni le concede indemnización, entonces el árbitro le [exigirá, puede exigirle, no le exigirál reembolsamos por su porción de los Costos de Arbitraje que le adelantamos, con tal que supere la cantidad que hubiese sido tazado como costos judiciales si la disputa hubiese sido resuelta por un juzgado estatal, menos los Costos de Arbitraje que usted ya haya ya pagado. A petición puntual de cualquiera de las partes, el árbitro proveerá una explicación por escrito de la concesión de indemnización. Dicha concesión puede ser presentada ante cualquier juzgado con jurisdicción.
- 6. Todas las partes, incluyendo los terceros relacionados, retienen el derecho de procurar un failo en el tribunal de menor cuantía por disputas dentro del alcance de dicho tribunal. Cualquier disputa, que no pueda ser adjudicada dentro de la competencia de un tribunal de menor cuantía, deberá ser resuelta por medio de arbitraje vinculante. Toda recurso del fallo en el tribunal de menor cuantía debe ser resuelto por medio de arbitraje vinculante. Además, ninguna parte de esta Disposición de Arbitraje limita el derecho nuestro y suyo de (a) ejecutar en contra del vehículo al ejercer cualquier autoridad que el Contrato de Préstamo o la ley aplicable, (b) de ejercer recursos de auto ayuda tal como el compensar o recuperar la posesión, o (c) obtener recursos provisionales o auxiliares tal como la confiscación previa al fallo, la acción de reivindicar la devolución del mueble, la acción de reivindicar la devolución del mueble más daños y prejuicios, o el mandato judicial, o obtener una pena no monetaria la cual no exige daños y prejuicios de un juzgado competente. La entablación, sea suya o nuestra de cualquiera de esta acciones mencionadas en el Párrafo 6, no constituirá una renuncia al derecho de presentar la disputa para arbitraje, incluyendo cualquier contradernanda acertada.

7. Esta Disposición de Arbitraje se hace en cumplimiento de una transacción involucrando comercio interestatal y será gobernada por el FAA. Si por alguna razón la decisión final, sin recurso, de un juez con jurisdicción sobre esta transacción determina que el FAA no aplica a la misma, entonces nuestro acuendo de Arbitraje será gobernado por la ley de arbitrajes del estado de Nevada.

8. Esta Disposición de Arbitraje es vinculante y le beneficia a usted, sus presentes herederos, sucesores y designados. La Disposición de Arbitraje es vinculante y nos beneficia a nosotros, nuestros sucesores y designados, y terceros relacionados. La Disposición de Arbitraje continua en plena vigencia, aun si sus obligaciones hayan sido

extendidas, aplazadas, renovadas, pre-pagadas, pro-pagadas, pro-pagada Contrato de Préstamo se pierde, destruye o roba. La pisposición de Arbitraje perdura cualquier terminación, enm. da, caducación o ejecutar de toda transacción entre usted y nosotros y continua en plena vigencia al menos que tanto usted como nosotros acordamos lo contrario por escrito. 9. PROCESSO PARA OPTAR POR NO. Usted puede elegir optar por no aceptar esta Disposición de Arbitraje únicamente al seguir el proceso a continuación. Si usted desea no estar sujeto a la Disposición de Arbitraje, entonces debe notificamos por escrito dentro de sesenta (60) días naturales a partir de la fecha de este Contrato de Préstamo y todo plan de Pago, extensión, aplazamiento o renovación de el mismo al siguiente domicilio: Atención: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Su notificación por escrito debe incluir su nombre, domicilio, número de cuenta, la fecha de este Contrato de Préstamo, y su declaración de que opta por no aceptar la Disposición de Arbitraje. Si elige optar por no, entonces su decisión aplicará únicamente al presente contrato de préstamo. RECONOCIMIENTOS FINALES. Este Contrato de Préstamo contiene una Renuncia a Juicio con Jurado y Disposición de Arbitraje vinculantes Al firmar este Contrato se Préstamo usted reconoce que el mismo fue rellenado antes de haberlo firmado y que usted a recibió una copia completa del mismo. Usted acuerda que la información que nos proveyó a nosotros antes de aceptar comprometerse a este Contrato de Préstamo es exacta. También Garantiza que no es deudor en ninguna diligencia de quiebra ni tiene la intención de presentar una petición de desagravio por cualquiera de los capítulos del Código Estadounidense de Quiebra. Esta de acuerdo que la cantidad del préstamo no excede el valor del mercado del vehículo. Usted acuerda que tiene los medios para pagar este Contrato de Préstamo, basándose en su presentes ingresos obligaciones y empleo. Además reconoce que usted a leido, entendido y acordado a tidas las condiciones en este Contrato de Préstamo incluyendo la renuncia a un Juicio con Jurado y la Disposición de Arbitraje. FitleMax of Nevada, Inc. d/b/a TitleMax Firma del Cliente: Firma del Cliente: Fecha

Todo comentario o pregunta puede dirigirse a la Línea de Comentarios del Cliente al siguiente numero telefónico gratuito: 1-800-804-5368

ESTE DOCUMENTO ESTA SUJETO A LA GARANTÍA A FAVOR DE, Y PROMETIDO COMO AVAL A, WELLS FARGO BANK, NATIONAL ASSOCIATION,

STATE OF NEVADA COUNTY OF Clark  Title Loan Agreement No.: 10569-01000 74 Date: 5-23-2014	avit	
Customer Name: Mario Alberto Gonzalez Address: 3451 E Reno Ave Las Vegas, NV 89120 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a Address:  3391 E Tropicana  Las Vegas, NV 89121	TitleMax
Vehicle Information: VIN: 1D/HA18248J160/28 License Plate State and No: 683-LSN Color: White Year: 200	08 Make: Dodge Model: Ram	
In this Affidavit ("Affidavit"), the words "affiant," customer," "y "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. or registered, licensed, and operating in accordance with Nevada law a 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775 vehicle identified above. The word "Title" means a certificate of title identifies the legal owner of a vehicle or any similar document issued	d/b/a Internax  and regulated by the Nevada Financial Institutions 1  5) 684-1830, Fax: (775) 684-1845. The word "Vel- e or ownership issued pursuant to the laws of the State	Division 406 I
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. Pursuant to N.R.S. 604A.450-2, we hobligations and employment.	ave reviewed
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidature and correct information concerning the customer's income, obliques customer has the ability to repay the title loan.	vit which states: (a) The customer has provided the ligations, employment and ownership of the vehicle; a	icensee with nd (b) The
The undersigned, Mario Gonzalez, being first duly sworn, state	es as follows:	
1. You have provided us with true and correct information of	concerning your income, obligations, employment ar	nd ownership of

FURTHER, AFFIANT SAYETH NOT.

Co-Borrower Signature:

the vehicle; and

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

# Recibo/ Exterisión & Recibo/Recibo de la an de Pago

NOMBRE Y DOMICILO DEL TITULAR: TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121  NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO 10569-0106634 FECHA DEL CONTRATO DE PRÉSTAMO: 05/23/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.  MONTO PAGADO: PAGO HECHO EN NOMBRE DE O POR: Gonzalez, Mario Alberto  3451 E Reno Ave Las Vegas, NV 89120  FECHA /HORA QUE SE RECIBIÓ DEL PAGO:  12/01/2014 12:30 PM  AGENTE QUE RECIBIÓ EL PAGO: Janie Chavez (068)	Kecinol Pyreligio			
NO. DE IDENTIFICACION DEL CONTRATO DE TRESTAMO: 10569-0106634  FECHA DEL CONTRATO DE PRÉSTAMO: 05/23/2014 Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.  MONTO PAGADO: AGENTE QUE RECIBIÓ EL PAGO:	TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121		3451 E Reno Ave Las Vegas, NV 89120	
MONTO PAGADO:  AGENTE QUE RECIBIO EL PAGO:	10569-0106634  FECHA DEL CONTRATO DE PRÉSTAMO: 05/23/2014 Si tiene varios préstamos, este pago se aplic	ó al préstamo	12/01/2014 12:30 PM	
	MONTO PAGADO:			,

		THE PROPERTY OF THE PROPERTY O	O PAGO	
DESGLOCE DEL PAGO DE HOY	-	INFORMACIÓN DEL PRÓXIM	UPAGO	
	62.32	CAPITAL:	\$6	320.88
PAGADO HACIA LOS INTERESES: \$	0.00	INTERESES:	\$	0.00_
PAGADO HACIA LOS CARGOS: \$	637.68	HONORARIOS:	\$	0.00
		CARGOS:	\$	631.46
PAGO HACIA LOS HONORARIOS: \$	0.00	SALDO DEL PRESTAMO:	\$	952.34
MONTO TOTAL DEL PAGO DE HOY: \$	700.00	PAGO MINIMO DEL PLAN:	\$	
		PRÓXIMA FECHA DE VENCIMIEN	TO: <u>12/</u>	19/2014
		<u> </u>		1

Cuenta cancelada por rescisión
Cuenta cancelada por completo
Cuenta cancelada por completo
Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Titulo del vehículo.

Contrato de Plan de Pago
 Extensión del Contrato de Préstamo Según lo Dispuesto a Continuación y en el Contrato de Préstamo, el Cual Sigue Pendiente.

Extensión. Al firmar a continuación, usted acepta que el préstamo se extended más allá de la Fecha de Vencimiento, según las condiciones del Contrato de Préstamo original. Usted reconoce que según lo dispuesto en NRS § 604A.445, podemos extender el Contrato de Préstamo por no mas de seis periodos de extensión, cada uno de los cuales no puede superar los 30 días. Para la extensión usted a pagado por lo menos los costos de financiamiento dispuestos en el Contrato de Préstamo. Por cada periodo de extensión, usted ha acordado pagar los costos de financiamiento dispuestos en el Contrato de Préstamo y a pagar dichos costos además del capital pendiente al concluir dicha extensión. Los costos de financiamiento revelados, a base anual, por porcentaje son de 121.55% por año.

Revelaciones del Contrato de Préstamo. DADO QUE ESTO ES UNICAMENTE UNA EXTENSIÓN DEL CONTRATO DE PRÉSTAMO, USTED RECONOCE Y ACUERDA QUE LOS TERMINOS Y CONDICIONES DEL CONTRATO DE PRESTAMO, INCLUYENDO LA <u>DISPOSICIÓN DE ARBITRAJE</u>, CONTINUA EN PLENO VIGOR. Además reconoce que las condiciones del Contrato de Préstamo permanecen ejecutables incluyendo pero sin limitarse a la Disposición de Arbitraje.

incluyendo, pero sin limitarse a la Disposición de Arbitraje.

Prepago de la Extensión. Según el Contrato de Préstamo, usted puede pagar cualquier extensión del mismo, por completo o en parte, en cualquier Prepago de la Extensión.

momento sin ningún costo o honorario adicional, antes de la fecha extendida de vencimiento antedicha.

Garantía. Usted nos a dado en posesión el Titulo de su vehículo y nos concedió interés en el mismo como garantía. El Titulo continua en nuestra posesión

Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedichos. Además afirma que la información reviamente dada en Declaración de Identificación del Prestatario Cubierto sigue siendo correcta. Usted acuerda informarle a la compañía y firmar una eva declaración si cambia su estado como miembro de servicio activo en las Fuerzas Armadas (Ejercito, Armada Marina, Cuerpo Marino, Fuerzas as, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

in Letrarde Moke

Firma A BanzaAPP 00433

tomer Receipt-SPA-V.1.0-05.15.2012

# Recibo/ Exte Lión & Recibo/Recibo de Lan de Pago

MCCIDOI FACE 210	5 9 200 2 200 2	
NOMBRE Y DOMICILO DEL TITULAR: TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121	PAGO HECHO EN NOMBRE DE O POR: Gonzalez, Mario Alberto 3451 E Reno Ave Las Vegas, NV 89120	
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRES 10569-0106634 FECHA DEL CONTRATO DE PRÉSTAMO: 05/23/2014 Si tiene varios préstamos, este pago se aplic identificado por el número antedicho.	11/04/2014 04:01 P <b>M</b>	,
MONTO PAGADO: 1000.00	AGENTE QUE RECIBIÓ EL PAGO: Delmy Rivera (231)	
DESGLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO PAGO	

DESGLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO PAG	)
PAGADO HACIA EL CAPITAL: \$ 329.41	CAPITAL: \$	6383.20
PAGADO HACIA LOS INTERESES: \$ 0.00	INTERESES: \$	0.00
PAGADO HACIA LOS CARGOS: \$ 670.59	HONORARIOS: \$	0.00
	CARGOS: \$	637.68
PAGO HAĈIA LOS HONORARIOS: \$0.00_	SALDO DEL PRESTAMO: \$	7020.88
MONTO TOTAL DEL PAGO DE HOY: \$ 1000.00	PAGO MINIMO DEL PLAN: \$	
	PRÓXIMA FECHA DE VENCIMIENTO:1	1/19/2014

Cuenta cancelada por rescisión Cuenta cancelada por completo Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a usted el Titulo del vehículo.

Extensión del Contrato de Préstamo Según lo Dispuesto a Continuación y en el Contrato de Préstamo, el Cual Sigue Pendiente.

Extensión. Al firmar a continuación, usted acepta que el préstamo se extended más allá de la Fecha de Vencimiento, según las condiciones del Contrato de Prestamo original. Usted reconoce que según lo dispuesto en NRS § 604A.445, podemos extender el Contrato de Prestamo por no mas de seis periodos de extensión, cada uno de los cuales no puede superar los 30 días. Para la extensión usted a pagado por lo menos los costos de financiamiento dispuestos en el Contrato de Préstamo. Por cada periodo de extensión, usted ha acordado pagar los costos de financiamiento dispuestos en el Contrato de Préstamo y a pagar dichos costos además del capital pendiente al concluir dicha extensión. Los costos de financiamiento revelados, a base anual, por porcentaje son de 121.55% por año.

Revelaciones del Contrato de Préstamo. DADO QUE ESTO ES UNICAMENTE UNA EXTENSIÓN DEL CONTRATO DE PRÉSTAMO, USTED RECONOCE Y ACUERDA QUE LOS TERMINOS Y CONDICIONES DEL CONTRATO DE PRESTAMO, INCLUYENDO LA DISPOSICIÓN DE ARBITRAJE, CONTINUA EN PLENO VIGOR. Además reconoce que las condiciones del Contrato de Préstamo permanecen ejecutables incluyendo, pero sin limitarse a la Disposición de Arbitraje.

Prepago de la Extensión. Según el Contrato de Préstamo, usted puede pagar cualquier extensión del mismo, por completo o en parte, en cualquier momento sin ningún costo o honorario adicional, antes de la fecha extendida de vencimiento antedicha.

Garantía. Usted nos a dado en posesión el Titulo de su vehículo y nos concedió interés en el mismo como garantía. El Titulo continua en nuestra

Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedichos. Además afirma que la información previamente dada en Declaración de Identificación del Prestatario Cubierto sigue siendo correcta. Usted acuerda informarle a la compañía y firmar una nueva declaración si cambia su estado como miembro de servicio activo en las Fuerzas Armadas (Ejercito, Armada Marina, Cuerpo Marino, Fuerzas

Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro

Firma Nombre en Letra de Molde

TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 (702)880-0707

10/30/2014 Mario Alberto Gonzalez 3451 E Reno Ave Las Vegas, NV 89120

En Referencia a: Oportunidad de Participar en un Plan de Pago

Estimado Mario Alberto Gonzalez

El 05/23/2014 aceptó un Contrato de Préstamo Sobre Vehículo ("Contrato de Préstamo") número 10569-0106634 con TitleMax of Nevada, Inc. Ello/21/2014 ("Fecha de Mora") usted no cumplió con sus obligaciones. Antes de intentar cobrar el saldo pendiente al tomar posesión del Vehículo, le estamos ofreciendo la oportunidad de participar en una ENMIENDA AL

Contrato de Préstamo sobre Vehículo PARA ESTABLECER UN PLAN DE PAGO("Plan de Pago") escrita.

Usted tiene la oportunidad de participar en un Plan de Pago con un plazo de por lo menos 90 días a partir de la Fecha de Mora.

Para participar en un Plan de Pago debe seguir el siguiente procedimiento antes del: 11/20/2014: (1) regresar a la ubicación donde firmo el Contrato de Préstamo (2) leer y firmar el Plan de Pago que preparemos; y (3) hacer un pago inicial de \$1,476.64. El total de pagos o saldo restante de la transacción original es \$7,383.20. A continuación está(n) el/los pago(s) que ha hecho hacia el préstamo:

Monto\$ Fecha Monto\$ 09/03/2014 \$1,500.00 07/26/2014 \$1,000.00 06/23/2014 \$780.00 09/26/2014

El monto total debido, si acepta el Plan de Pago, que se vence el o antes del 11/20/2014 será \$5,906.56.

Según las condiciones de cualquier Plan de Pago y en cumplimiento con la Ley Estatal de Nevada: (1) debe aceptar el Plan de Pago a más tardar 30 días después de la fecha de la mora, al menos que le concedamos un plazo adicional; (2) permitiremos que el periodo para pago se extienda a por lo menos 90 días a partir de la fecha de la mora, al menos que usted acuerde a un plazo mas corto; y (3) pudiéramos exigirle que haga un pago inicial de no mas del 20 porciento del saldo total según el Plan de Pago.

Si usted acepta un Plan de Pagos, nosotros honraremos las condiciones y no cobraremos ninguna otra cantidad como parte o condición de, aceptar el Plan de Pago. Dichas cantidades incluyen, pero no se limitan a: (1) cualquier interés, sin importar que nombre se le de, que no sea el interés cobrado según el contrato de préstamo original a un taza que no exceda la taza cobrada durante el plazo original del contrato; o (2) cualquier costo de apertura, costos de levantamiento, costos de cobranzas, costos de transacción, costos de negociación, costos de manejo, costos de procesamiento, costos de atraso, costos de la mora o cualquier otro costo sin importar que nombre se le de.

Adicionalmente, si usted acepta participar en un Plan de Pago, honraremos las condiciones del Plan de Pago, y al menos que la Ley de Nevada autorice lo contrario nosotros no (1) aceptaremos ninguna garantía o avalo adicional de su parte para que participe en un Plan de Pago; (2) le venderemos ningún seguro (3) le exigiremos comprar ningún seguro o ningún otro mueble o servicio para poder participar en un Plan de Pago; (4) hacerle ningún otro préstamo, al menos que usted esté procurando obtener varios préstamos que no exceden el límite prescrito según la Ley Estatal de Nevada; (5) intentaremos cobrar el saldo pendiente durante el plazo del Plan de Pago al tomar posesión del vehículo al menos que el Plan de Pago entre en un estado de mora ni (6) intentaremos cobrar una cantidad mayor a la que debe según el plan de pago.

Nosotros prepararemos un Plan de Pagos escrito y le daremos a usted una copia del mismo.

Por favor regrese a nuestra ubicación para aceptar un Plan de Pago.

Atentamente,

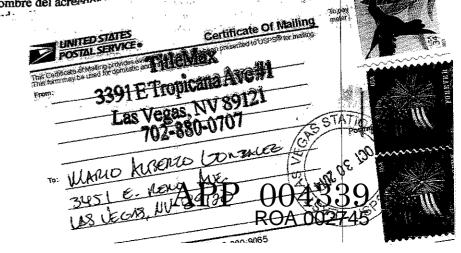
TitleMaxof Nevada, Inc. d/b/a TitleMax

PODEMOS DAR INFORMACIÓN DE SU CUENTA A LAS AGENCIAS CREDITICIAS. PAGOS TARDÍOS, ATRASADOS O MORAS EN SU CUENTA PUDIESEN APARECER EN SU REPORTE CREDITICIO

Aunque no hayamos iniciado una demanda, en cumplimiento con la Ley Estatal de Nevada, se nos es

(1) El monto de la deuda es \$7,383.20; (2) El nombre del acreedo-Nevada, Inc.; (3) nosotros consideraremos la dendi un periodo de 30 días a partir de la fecha e del periodo de treinta días de que disputa la deuda o una copia del fallo en su contra y d recibir su notificación escrita en el periodo acreedor original, si es que es distinto al acr

Este es un intento de cobrar una deuda y toda infic



Monto\$

\$1,000.00

	0 Dani	ha/Basiha da sian da l	Paga	
Recibo/ Extex 310  NOMBRE Y DOMICILO DEL TITULAR:	n & Reci	bo/Recibo de rian de		
TitleMax of Nevada, Inc. d/b/a TitleMax		Gonzalez, Mario Alberto		
3391 E. Tropicana Ave., Suit Las Vegas, NV 89121		3451 E Reno Ave Las Vegas, NV 89120		
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRES 10569-0106634	STAMO	FECHA /HORA QUE SE RECIBIÓ	DEL PAGO :	
FECHA DEL CONTRATO DE PRÉSTAMO: 05/23/2014		09/26/2014 06:18 PM		
Si tiene varios préstamos, este pago se aplicidentificado por el número antedicho.	ó al préstamo			
MONTO PAGADO:	AGENTE QUI	E RECIBIÓ EL PAGO:		
780.00	Delmy Rivera	(231)		
DESGLOCE DEL PAGO DE HOY		INFORMACIÓN DEL PRÓXI	MO PAGO	
PAGADO HACIA EL CAPITAL: \$	99.47	CAPITAL:	\$ 67	12.61
PAGADO HACIA LOS INTERESES: \$	0.00_	INTERESES:	\$	0.00
PAGADO HACIA LOS CARGOS: \$	680.53	HONORARIOS:	\$	0.00
ર સ		CARGOS:	s 6	70.59
PAGO HACIA LOS HONORARIOS: \$	0.00			
1	i.	SALDO DEL PRESTAMO:	\$73	83.20
MONTO TOTAL DEL PAGO DE HOY: \$	780,00	PAGO MINIMO DEL PLAN:	\$	4
		PRÓXIMA FECHA DE VENCIMIE	NTO: <u>10/20</u>	V2014
usted el Titulo del vehículo.	Al firmar a continu	uación, usted reconoce que al cancelar la cuer	nta por completo,	le entregamos
Extensión del Contrato de Préstamo Seg	ún lo Dispuesto	a Continuación y en el Contrato de Préstar	no, el Cual Sigue	Pendiente.
Extensión. Al firmar a continuación, usted acepta qu	ie el préstamo se	extended más allá de la Fecha de Vencim	iento, según las o	condiciones de
Contrato de Préstamo original. Usted reconoce que se seis periodos de extensión, cada uno de los cuales r	gun 10 dispuesto e 10 nuede superar	en NRS § 604A.445, podernos extender el Col los 30 días. Para la extensión usted a pac	ado por lo meno	s los costos d
inanciamiento dispuestos en el Contrato de Préstan	no. Por cada pe	riodo de extensión, usted ha acordado pag	gar los costos de	tinanciamient
lispuestos en el Contrato de Préstamo y a pagar	dichos costos a	además del capital pendiente al concluir d	licha extensión.	Los costos o
inanciamiento revelados, a base anual, por porcen Revelaciones del Contrato de Préstamo. DADO C	DUE ESTO ES UI	NICAMENTE UNA EXTENSIÓN DEL CONT	RATO DE PRÉS	TAMO, USTE
RECONOCE Y ACHERDA QUE LOS TERMINOS Y	CONDICIONES	DEL CONTRATO DE PRESTAMO, INCLU	YENDO LA <u>DIS</u>	POSICION D
<u>arbitraje,</u> continua en pleno vigor. Ader	nás reconoce qu	ue las condiciones del Contrato de Prés	tamo permanece	an ejecutable
incluyendo, pero sin limitarse a la Disposición de A Prepago de la Extensión. Según el Contrato de Prés	<b>.mitraje.</b> stamo justed nuer	de pagar cualquier extensión del mismo por	completo o en pa	nte, en cualqui
nomento sin ningún costo o honorario adicional, antes	de la fecha extend	dida de vencimiento antedicha.		
Garantía. Usted nos a dado en posesión el Titulo de	su vehículo y no	os concedió interés en el mismo como garar	ntía. El Titulo con	tinua en nuest

nueva declaración si cambia su estado como miembro de servicio activo en las Fuerzas Armadas (Ejercito, Armada Marina, Cuerpo Marino, Fuerzas Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

APP 004340

Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedichos. Además afirma que la información previamente dada en Declaración de Identificación del Prestatario Cubierto sigue siendo correcta. Usted acuerda informarle a la compañía y firmar una

posesión.

### Recibo/ Exte sión & Recibo/Recibo de lan de Pago

A		<u> </u>	
NOMBRE Y DOMICILO DEL TITULAR: TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121		PAGO HECHO EN NOMBRE DE O POR: Gonzalez, Mario Alberto 3451 E Reno Ave Las Vegas, NV 89120	
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRES 10569-0106634	STAMO	FECHA /HORA QUE SE RECIBIÓ DEL PAGO :	
FECHA DEL CONTRATO DE PRÉSTAMO; 05/23/2014 Si tiene varios préstamos, este pago se aplicidentificado por el número antedicho.	có al pr <del>é</del> stamo	09/03/2014 06:23 PM	
MONTO PAGADO: 1000.00	AGENTE QUE Bridget Urena	RECIBIÓ EL PAGO: (625)	v
		• •	l

DESGLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO PAGO	
PAGADO HACIA EL CAPITAL: \$ 290.46	CAPITAL: \$	812.08
PAGADO HACIA LOS INTERESES: \$ 0.00	INTERESES: \$	0.00
PAGADO HACIA LOS CARGOS: \$ 709.54	HONORARIOS: \$	0.00
PAGO HACIA LOS HONORARIOS: \$0.00	CARGOS: \$	680.53
PAGO HACIA LOS HONORARIOS. \$	SALDO DEL PRESTAMO: \$	7492.61
MONTO TOTAL DEL PAGO DE HOY: \$1000.00	PAGO MINIMO DEL PLAN: \$	
	PRÓXIMA FECHA DE VENCIMIENTO: 9/	20/2014

Cuenta cancelada por rescisión

Cuenta cancelada por completo Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, le entregamos a 

usted el Titulo del vehículo.

Contrato de Plan de Pago

Extensión del Contrato de Préstamo Según lo Dispuesto a Continuación y en el Contrato de Préstamo, el Cual Sigue Pendiente. ۲,

Extensión. Al firmar a continuación, usted acepta que el préstamo se extended más allá de la Fecha de Vencimiento, según las condiciones del Contrato de Préstamo original. Usted reconoce que según lo dispuesto en NRS § 604A.445, podemos extender el Contrato de Préstamo por no mas de seis periodos de extensión, cada uno de los cuales no puede superar los 30 días. Para la extensión usted a pagado por lo menos los costos de financiamiento dispuestos en el Contrato de Préstamo. Por cada periodo de extensión, usted ha acordado pagar los costos de financiamiento dispuestos en el Contrato de Préstamo y a pagar dichos costos además del capital pendiente al concluir dicha extensión. Los costos de financiamiento revelados, a base anual, por porcentaje son de 121.55% por año.

Revelaciones del Contrato de Préstamo. DADO QUE ESTO ES UNICAMENTE UNA EXTENSIÓN DEL CONTRATO DE PRÉSTAMO, USTED RECONOCE Y ACUERDA QUE LOS TERMINOS Y CONDICIONES DEL CONTRATO DE PRESTAMO, INCLUYENDO LA DISPOSICIÓN DE ARBITRAJE, CONTINUA EN PLENO VIGOR. Además reconoce que las condiciones del Contrato de Préstamo permanecen ejecutables

incluyendo, pero sin limitarse a la Disposición de Arbitraje.

Prepago de la Extensión. Según el Contrato de Préstamo, usted puede pagar cualquier extensión del mismo, por completo o en parte, en cualquier momento sin ningún costo o honorario adicional, antes de la fecha extendida de vencimiento antedicha.

Garantía. Usted nos a dado en posesión el Titulo de su vehículo y nos concedió interés en el mismo como garantía. El Titulo continua en nuestra

posesión.

Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedichos. Además afirma que la información previamente dada en Declaración de Identificación del Prestatario Cubierto sigue siendo correcta. Usted acuerda informarle a la compañía y firmar una nueva declaración si cambia su estado como miembro de servicio activo en las Fuerzas Armadas (Ejercito, Armada Marina, Cuerpo Marino, Fuerzas Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

Vombre en Letra de Molde

TM-NV-Customer Receipt-SPA-V.1.0-05.15.2012

### Recibo/ Exte ión & Recibo/Recibo de an de Pago

NOMBRE Y DOMICILO DEL TITULAR: TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121		PAGO HECHO EN NOMBRE DE O POR: Gonzalez, Mario Alberto 3451 E Reno Ave Las Vegas, NV 89120		
NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO 10569-0106634		FECHA /HORA QUE SE RECIBIÓ DEL PAGO :	-	
FECHA DEL CONTRATO DE PRÉSTAMO: 05/23/2014		07/26/2014 01:45 PM		
Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho.				
MONTO PAGADO:	AGENTE QUE RECIBIÓ EL PAGO:			
1500.00	0 Iris Marroquin (607)			

DESGLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO	PAGO	
PAGADO HACIA EL CAPITAL: \$ 718.66	CAPITAL:	\$ 7102. <del>!</del>	54
PAGADO HACIA LOS INTERESES: \$ 0.00	INTERESES:	\$ 0.0	00
PAGADO HACIA LOS CARGOS: \$ 781.34	HONORARIOS:	\$0.	00_
*	CARGOS:	\$ 709.	.54_
PAGO HACÍA LOS HONORARIOS: \$0.00_	SALDO DEL PRESTAMO:	\$ <u>78</u> 12.	.08
MONTO TOTAL DEL PAGO DE HOY: \$ 1500.00	PAGO MINIMO DEL PLAN:	\$	
	PRÓXIMA FECHA DE VENCIMIENTO	D: <u>8/21/20</u>	014

Cuenta cancelada por rescisión Cuenta cancelada por completo 

Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, e entregamos a 

usted el Titulo del vehículo. Contrato de Plan de Pago

Extensión del Contrato de Préstamo Según lo Dispuesto a Continuación y en el Contrato de Préstamo, el Cual Sigue Pendiente.

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incluyendo, pero sin limitarse a la Disposición de Arbitraje.

Prepago de la Extensión. Según el Contrato de Préstamo, usted puede pagar cualquier extensión del mismo, por completo o en parte, en cualquier momento sin ningún costo o honorario adicional, antes de la fecha extendida de vencimiento antedicha.

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Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedichos. Además afirma que la información previamente dada en Declaración de Identificación del Prestatario Cubierto sigue siendo correcta. Ústed acuerda informarle a la compañía y firmar una nueva declaración si cambia su estado como miembro de servicio activo en las Fuerzas Armadas (Ejercito, Armada Manna, Cuerpo Marino, Fuerzas Aéreas, o Guarda Costas), o como dependiente del mismo o pareja de tal miembro.

### Personal Information

Date State Issued ID	Number Date of	f Birth	Social Security #	
3/1/14	-	Social Security #		
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APP 004343 ROA 0092749

Co	-Applicant In	format	ion					
Date Sta	te Issued ID Number	sued ID Number Date of Birth		S	Social Security #			
Last Name	First Name			N	liddle Name	)		- AND AND THE STATE OF THE STAT
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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, <a href="https://www.ftc.gov">www.ftc.gov</a>.

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

ROA 002750

†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 faise.

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

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

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

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

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

Ability to Repay Verification.

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

By signing below and submitting this Customer Application, you are verifying that all of the information in this Customer Application is accurate and correct, including the personal references, contact information, employment or April 1975 and current and 1975 and 1

in a series of the series of t		
months relating to (i) your employment or source of income, and (ii) current and expect	ed gross monthly income and obligations.	You
agree that you have read and understood all the above statements, including the	Arbitration Provision.	
Applicant Signature	3/1/14 Date	

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

Date

Co-Applicant Signature

3.10569-0106634

Customer Name: Gonzalez, Mario Alberto

Address:

3451 E Reno Ave Las Vegas, NV 89120 (702)277-8422

Co-Borrower Name:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1

Las Vegas, NV 89121 Vehicle Information: 2008, White , DODGE , RAM, 1D7HA18248J160728 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 of the Nevada Revised Statutes. We are regulated by the Nevada Department of Business & Industry, Financial Institutions Division. The vehicle identified above 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 to the Office of the Commissioner to handle concerns or complaints of customers is (866) 858-8951. 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 True means a cerunicate of true or ownership to the venicle identified above.

The Title Loan Agreement. This Repayment Plan Agreement amends and modifies the Title Loan Agreement you signed on 05/23/2014

Agreement of the data of data o 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. Agreement ), to work out a payment plan. Tou have the opportunity within 30 days of the date of default on the Loan Agreement to enter this 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

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 Separate payments due on the menous one pales sectoral pelow. Therefore, you agree to pay us in cash the amount owing on the dates sectoral 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 \$6320.34 under 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 \$6320.34 under 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 \$6320.34 under 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 \$6320.34 under the Amenued Payment Schedule set form below. By signing below, you agree to make an initial payment or \$0.00 and to pay a total or \$0.20.34 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 an amount that is greater than the amount owed. We will not attempt to collect an amount that is greater than the amount owed. 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 below that the collect the outstanding 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 2/18/2015 Periodic Payments \$790.04 3/20/2015 1st Scheduled Payment \$790.04 4/19/2015 2nd Scheduled Payment \$790.04 5/19/2015 3rd Scheduled Payment \$790.04 6/18/2015 4th Scheduled Payment \$790.04 7/18/2015 5th Scheduled Payment \$790.04 8/17/2015 6th Scheduled Payment \$790.04 9/16/2015 7th Scheduled Payment \$790.06

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

EFFECT.

Prepayment. You have the right to rescind this Repayment Plan. You may rescind on or before the close of business on the next day of business at the location where the Repayment Plan was initiated. To rescind, you must deliver to us the total amount due under the Repayment Plan, less any amount you location where the Repayment Plan was initiated. To rescind, then we will not charge you any amount for rescinding. You may also pay us in full at any time, aid to you to initiate the Repayment Plan. If you rescind, then we will not charge you any amount due under the terms of the Repayment Plan in full, paid to you to initiate the Repayment Plan. If you pay the total amount due under the terms of the Repayment Plan in full, 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 at 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 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 including all amounts negotiated and agreed to herein, then we will apply all partial prepayments to the outstanding balance amount owing. Unless your next scheduled payment in make 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 is your final payment owing, such partial prepayment does not relieve you of your obligation to make 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 is your final payment owing, such partial prepayment does not relieve you of your obligation to make your next scheduled payment in your final payment owing. Such partial prepayment has a payment owing and the payment owing and the payment owing and the p Tou will be in default under this repayment clair agreement if you default, then we may seek repossession and sale of the Vehicle as well as any other remarks bloude law allows. If we average allowed law allows if we average allowed law allows if we average allowed law allowed law allows. remedy Nevada law allows. If we exercise our remedies, then in accordance with the limitations and rights under the Arbitration Agreement we may bring remetry mevaluation 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, 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, and 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, and 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, and 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, and 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 loan obligation including, without limitation in the aggregate amount of the loan obligation including agreed by your (b) respectively and agreed to be used to 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;

Post Maturity Interest. Additionally, we may charge and collect interest accrued after the expiration of the initial loan period or after any extension or programment also that is allowed vibilities in large and collect interest accrued the primary of the initial loan period or after any extension or programment also that is allowed vibilities at an appropriate. 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 pened, 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.

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

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

Recibo/ Externión & Recib	o/Recibo de Can de Pago
NOMBRE Y DOMICILO DEL TITULAR: TitleMax of Nevada, Inc. d/b/a TitleMax	PAGO HECHO EN NOMBRE DE O POR: Gonzalez, Mario Alberto
3391 E. Tropicana Ave., Suit Las Vegas, NV 89121	3451 E Reno Ave Las Vegas, NV 89120
10569-0106634	FECHA /HORA QUE SE RECIBIÓ DEL PAGO :
FECHA DEL CONTRATO DE PRÉSTAMO:	: 01/19/2015 05:47 PM
Si tiene varios préstamos, este pago se aplicó al préstamo	
MONTO PAGADO: AGENTE QUE	l l
632.00 Bridget Urena	No an analysis of the state of
DESCLOCE DEL PAGO DE HOY	INFORMACIÓN DEL PRÓXIMO PAGO
PAGADO HACIA EL CAPITAL: \$ 0.54	CAPITAL: \$ 6820.34
PAGADO HACIA LOS INTERESES: \$0.00_	INTERESÉS: \$0.00_
PAGADO HACIA LOS CARGOS: \$ 631.46	HONORARIOS: \$0.00_
0.00	CARGOS: \$ 0.00
AGENTE QUE RECIBIÓ EL PAGO: Bridget Urena (625)  ESGLOCE DEL PAGO DE HOY  AGADO HACIA EL CAPITAL: \$ 0.54 CAPITAL: \$ 6820.34  AGADO HACIA LOS INTERESES: \$ 0.00 INTERESÉS: \$ 0.00 CARGOS:  AGADO HACIA LOS CARGOS: \$ 631.46 HONORARIOS: \$ 0.00 CARGOS:	
	₹ -
Cuenta cancelada por completo Titulo Entregado al Cancelar la Cuenta. Al firmar a continu usted el Titulo del vehículo.  Contrato de Plan de Pago Extensión del Contrato de Préstamo Según lo Dispuesto Extensión. Al firmar a continuación, usted acepta que el préstamo se Contrato de Préstamo original. Usted reconoce que según lo dispuesto seis periodos de extensión, cada uno de los cuales no puede supera financiamiento dispuestos en el Contrato de Préstamo. Por cada pe dispuestos en el Contrato de Préstamo y a pagar dichos costos financiamiento revelados, a base anual, por porcentaje son de 121. Revelaciones del Contrato de Préstamo. DADO QUE ESTO ES L RECONOCE Y ACUERDA QUE LOS TERMINOS Y CONDICIONES ARBITRAJE, CONTINUA EN PLENO VIGOR. Además reconoce d incluyendo, pero sin limitarse a la Disposición de Arbitraje. Prepago de la Extensión. Según el Contrato de Préstamo, usted pue raomento sin ningún costo o honorario adicional, antes de la fecha exte Garantía. Usted nos a dado en posesión el Titulo de su vehículo y l posesión, Reconocimientos. Al firmar a continuación, usted reconoce la exa	a Continuación y en el Contrato de Préstamo, el Cual Sigue Pendiente.  el extended más aliá de la Fecha de Vencimiento, según las condiciones del en NRS § 604A.445, podemos extender el Contrato de Préstamo por no mas de rios 30 días. Para la extensión usted a pagado por lo menos los costos de eriodo de extensión, usted ha acordado pagar los costos de financiamiento además del capital pendiente al concluir dicha extensión.  Los costos de 55% por año.  INICAMENTE UNA EXTENSIÓN DEL CONTRATO DE PRESTAMO, USTED DEL CONTRATO DE PRESTAMO, INCLUYENDO LA DISPOSICIÓN DE que las condiciones del Contrato de Préstamo permanecen ejecutables ede pagar cualquier extensión del mismo, por completo o en parte, en cualquier endida de vencimiento antedicha.  nos concedió interés en el mismo como garantía. El Titulo continua en nuestra cititud de los detalles del pago antedichos. Además afirma que la información ilerto sigue siendo correcta. Usted acuerda informarle a la compañía y firmar una divo en las Fuerzas Armadas (Ejercito, Armada Marina, Cuerpo Marino, Fuerzas
150-9V-Customer Receipt-SPA-V.1.0-05.15.2012	ROA 002754

TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 (702)880-3707

12/29/2014 Mario Alberto Gonzalez 3451 E Reno Ave Las Vegas, NV 89120

En Referencia a: Oportunidad de Participar en un Plan de Pago

Estimado Mario Alberto Gonzalez

El 05/23/2014 aceptó un Contrato de Préstamo Sobre Vehículo ("Contrato de Préstamo") número 10569-0106634 con TitleMax of Nevada, Inc. Eli 2/20/2014 ("Fecha de Mora") usted no cumplió con sus obligaciones. Antes de intentar cobrar el saldo pendiente al tomar posesión del Vehículo, le estamos ofreciendo la oportunidad de participar en una ENMIENDA AL Contrato de Préstamo sobre Vehículo PARA ESTABLECER UN PLAN DE PAGO("Plan de Pago") escrita.

Usted tiene la oportunidad de participar en un Plan de Pago con un plazo de por lo menos 90 días a partir de la Fecha de Mora.

Para participar en un Plan de Pago debe seguir el siguiente procedimiento antes del: 01/19/2015: (1) regresar a la ubicación donde firmo el Contrato de Préstamo (2) leer y firmar el Plan de Pago que preparemos; y (3) hacer un pago inicial de \$1,390.47. El total de pagos o saldo restante de la transacción original es \$6,952.34. A continuación está(n) el/los pago(s) que ha hecho hacia el préstamo:

Fecha:	Monto\$	<u>F</u> echa:	Monto\$	Fecha:	Monto\$
06/23/2014	\$1.000.00	07/26/2014	\$1,500.00	09/03/2014	\$1,000.00
09/26/2014	\$780.00	11/04/2014	\$1,000.00	12/01/2014	\$700.00

El monto total debido, si acepta el Plan de ≥ago, que se vence el o antes del 01/19/2015 será \$5,561.87.

Según las condiciones de cualquier Plan de Pago y en cumplimiento con la Ley Estatal de Nevada: (1) debe aceptar el Plan de Pago a más tardar 30 días después de la fecha de la mora, al menos que le concedamos un plazo adicional; (2) permitiremos que el periodo para pago se extienda a por lo menos 90 días a partir de la fecha de la mora, al menos que usted acuerde a un plazo más corto; y (3) pudiéramos exigirle que haga un pago inicial de no mas del 20 perciento del saldo total según el Plan de Pago.

Si usted acepta un Plan de Pagos, nosotros honraremos las condiciones y no cobraremos ninguna otra cantidad como parte o condición de, aceptar el Plan de Pago. Dichas cantidades incluyen, pero no se limitan a: (1) cualquier interés, sin importar que nombre se le de, que no sea el interés cobrado según el contrato de préstatno original a un taza que no exceda la taza cobrada durante el plazo original del contrato; o (2) cualquier costo de apertura, costos de levantamiento, costos de cobranzas, costos de transacción, costos de negociación, costos de manejo, costos de procesamiento, costos de atraso, costos de la mora o cualquier otro costo sin importar que nombre se le de.

Adicionalmente, si usted acepta participar en un Plan de Pago, honraremos las condiciones del Plan de Pago, y al menos que la Ley de Nevada autórice lo contrario nosotros no (1) aceptaremos ninguna garantía o avalo adicional de su parte para que participe en un Plan de Pago; (2) le venderemos ningún seguro (3) le exigiremos comprar ningún seguro o ningún otro mueble o servicio para poder participar en un Plan de Pago; (4) hacerle ningún otro préstamo, al menos que usted esté procurando obtener varios prestamos que no exceden el límite prescrito según la Ley Estatal de Nevada; (5) intentaremos cobrar el saldo pendiente durante el plazo del Plan de Pago al tomar posesión del vehículo al menos que el Plan de Pago entre en un estado de mora ni (6) intentaremos cobrar una cantidad mayor a la que debe según el plan de pago.

Nosotros prepararemos un Plan de Pagos escrito y le daremos a usted una copia del mismo.

Por favor regrese a nuestra ubicación para aceptar un Plan de Pago.

Atentamente,

Gerente de Tienda, TitleMax of Nevada, Inc. d/b/a TitleMax

PODEMOS DAR INFORMACIÓN DE SU CUENTA A LAS AGENCIAS CREDITICIAS. PAGOS TARDÍOS, ATRASADOS O MORAS EN SU CUENTA PUDIESEN APARECER EN SU REPORTE CREDITICIO.

Aunque no hayamos iniciado una demanda, en cumplimiento con la Ley Estatal de Nevada, se nos evico

(1) El monto de la deuda es \$6,952.34; (2) El nombre del acreedor o Nevada, Inc.; (3) nosotros consideraremos la deuda un periodo de 30 días a partir de la fecha e del periodo de treinta días de que disputa la deuda o una copia del faile en su contra y que recibir su notificación escrita en el periodo acreedor original, si es que es distinto al acreedor original. Si es que es distinto al acreedor original.

Este es un intento de cobrar una deuda y toda inte



TitleMax of Nevada, Inc. d/b/a TitleMax 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 (702)880-0707

12/1/2014 Mario Alberto Gonzalez 3451 E Reno Ave Las Vegas, NV 89120

Re: Opportunity to Enter into a Repayment Plan

Dear Mario Alberto Gonzalez

On 5/23/2014 4:12:42 PM you entered into Title Loan Agreement ("Loan Agreement") number 10569-0106634 with Title Max of Nevada, Inc. On 11/20/2014 ("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 12/20/2014: (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 \$1,404.18. The total of payments or the remaining balance on the original transaction is \$7,020.88. You made the following payment(s) on the loan:

Date:	Amount\$
06/23/2014	\$1,000.00
07/26/2014	\$1,500.00
09/03/2014	\$1,000.00
09/26/2014	\$780.00
11/04/2014	00.000.12

The total amount due if you enter into a Repayment Plan on or before 12/20/2014 will be \$5,616.70.

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 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.

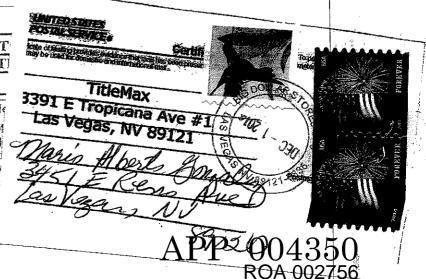
Simere's.

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

WE MAY REPORT INFORMATION ABOUT PAYMENTS, MISSED PAYMENTS, OR OT REFLECTED IN YOUR CREDIT REPORT.

Ale on how have not pursued legal action, pursuant to Ne (1) The amount of the debt is \$7,020.88; (2) TitleM is the name of the creditor to whom the debt is owed dispute the validity of the debt, or any portion thered in writing within the thirty-day period that the debt, the debt or a copy of a judgment against you and a c us; and (5) upon your written request within the thir ariginal creditor, if different from the current cre

I his is an attempt to collect a debt an



#### Contact Information

5/23/2014

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

#### Notes

#### Vehicle Info For 2008 Dodge Ram 1500 SLT Quad Cab

MSRP: \$30,110

VIN: 1D7HA18248J160728

Adj. State: National

Fin Adv: \$17,550 Equip Ret: \$34,125 UVC: 2008240571

Mileage: 0

Equip Ret: \$34,125 Tire Size: 275/60R20 MPG: 14/19

Mileage Cat: D

Base HP: 235 @ 4400

Weight: 6650 Fuel Type: Gas Cylinders: 8 Transmission: A

Taxable HP: 49.2

Wheelbase: 160.5

Drive Train: RWD

Model Number: DR1H42

End of Term  $_{
m O}$ 

End of Term Mileage: 0

Price Includes: AT AC 8CY

Months: 0

Milea

#### Wholesale Black Book values as of 5/23/2014 (daily)

•	X-CL	Clean	Average	Rough
Base	\$17,825	\$16,225	\$12,625	\$9,925
Options	\$600	\$600	\$600	\$600
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$18,425	\$16,825	\$13,225	\$10,525

#### Trade In Black Book values as of 5/23/2014 (daily)

	X-CL	Clean	Average	Rough
Base	N/A	\$16,415	\$13,055	\$9,375
Options	N/A	\$600	\$600	\$600
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$17,015	\$13,655	\$9,975

#### Retail Black Book values as of 5/23/2014 (daily)

	X-CL	Clean	Average	Rough
Base	\$21,350 (	\$19,500	\$15,500	\$12,175

	X-CL	Clean	Average	Rough
Options	\$600	\$600	\$600	\$600
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$21,950	\$20,100	\$16,100	\$12,775

#### Residual Black Book values as of 5/23/2014 (daily)

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

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

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

### Cash Advance Snapshot Report

Filter (Location: 10569 Loan: 10569-0106634 Ordered by Date)

Tm Las Vegas Nv #6 Tropic 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121 (702)880-0707

05/23/2014										
ID# Orig. Date	Customer Nan			Co	oll. Value	Advanced \$8,020.00	Fees. \$4,912.34	Paid \$12,932.34	Amt. Due \$0.00	EXT's 6
10569-0106634 05/23/2014		rio Alberto 2 <i>New Du<u>e Date</u></i>	Pro?	Rev7	\$0.00	96,020.00 Principal	\$4,912.34 Fees	Amt Paid	Due	
Transaction # Typ 10569-0106634-1 NE		6/22/2014	X	-		\$8,020.00	\$801.20	\$0.00	\$8,821.20	
10569-0106634-2 LO		0/22/2014	X	_		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-3 EX		7/22/2014	X	_		(\$198.80)	\$781.34	\$1,000.00	(\$218.66)	
10569-0106634-4 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-5 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-6 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-7 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-8 EX		8/21/2014	Х	-		(\$718.66)	\$709.54	\$1,500.00	(\$790.46)	
10569-0106634-9 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-10 LO			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-11 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-12 LO			X	-		\$0.00	\$0.00	. \$0.00	\$0.00	
10569-0106634-13 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-14 EX		9/20/2014	Х	-		(\$290.46)	\$680.53	\$1,000.00	(\$319.47)	
10569-0106634-15 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-16 LO			Х	-		\$0.00	\$0.00	\$0.00	₹0. <b>0</b> 0	
10569-0106634-17 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-18 LO	G 9/26/2014 12:		Х	-		\$0.00	- \$0.00	\$0.00	\$0.00	
10569-0106634-19 EX	T 9/26/2014 6:1	10/20/2014	Х	-		(\$99.47)	\$670.59	\$780.00	(\$109.41)	
10569-0106634-20 LO	G 9/26/2014 6:2		X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-21 LO	G 10/21/2014 1	•	Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-22 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-23 LO			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-24 LO	G 10/27/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-25 LO	G 10/27/2014 3:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-26 LC	G 10/27/2014 6:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-27 LC	G 10/28/2014 4:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-28 LC	G 10/29/2014 9:		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-29 LC	G 10/30/2014 1		Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-30 LC			Х	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-31 EX			Х	-		(\$329.41)	\$637.68	\$1,000.0 <b>0</b>	(\$362.32) \$0.00	
10569-0106634-32 LC			Х	-		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
10569-0106634-33 LC			Х	~		\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	
10569-0106634-34 LC			Х	-		\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	
10569-0106634-35 LC			X	-		\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-36 LC			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-37 LC		10110/0014	X	-		(\$62.32)	\$631.46	\$700.00	(\$68.54	
10569-0106634-38 EX			X	-		\$0.00	\$0.00	•	\$0.00	•
10569-0106634-39 LC			X	-		\$0.00	\$0.00	\$0.00	\$0.00	
10569-0106634-40 LC			X	-		\$0.00	\$0.00	· · · · · · · · · · · · · · · · · · ·	\$0.00	
10569-0106634-41 LC			X	-		\$0.00	\$0.00		\$0.00	
10569-0106634-42 LC			X			\$0.00	\$0.00		\$0.00	
10569-0106634-43 LC			X	-		\$0.00	\$0.00		\$0.00	
10569-0106634-44 LC			x	-		\$0.00	\$0.00		\$0.00	
10569-0106634-45 LC			x	_		\$0.00	\$0.00		,\$0.00	
10569-0106634-46 LC 10569-0106634-47 LC			x	_		\$0.00	\$0.00		\$0.00	
			x	_		\$0.00	\$0.00		\$0.00	
10569-0106634-48 LC			X	_		\$0.00	\$0.00		\$0.0	
10569-0106634-49 LC			X	_		\$0.00	\$0.00		\$0.0	
10569-0106634-50 LC 10569-0106634-51 LC			x	_		\$0.00	\$0.00		\$0.0	
10569-0106634-51 LC			x	_		\$0.00	\$0.00		\$0.0	
10569-0105634-52 LC 10569-0105634-53 LC			x	_		\$0.00	\$0.00		\$0.0	
10569-0105634-53 LC			x	_		\$0.00	\$0.00		\$0.0	
10569-0106634-55 LC			X	_		\$0.00	\$0.00		\$0.0	
10569-0106634-56 LC			x	_		\$0.00	\$0.00		\$0.0	
10569-0106634-57 LC			x	_		\$0.00	\$0.00		\$0.0	
10569-0106634-58 P/			X	_		(\$0.54)	\$0.00		(\$632.00	0)
10569-0106634-59 DI			X	-		(\$6,320.34)	\$0.00		(\$6,320.34	
10000 0 100004 00 DI	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•	- `					0046		

ROA 002759

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05/23/2014	Customer Name Type Coll. Valu	e Advanced	Fees.	Paid	Amt. Due	EXT's
ID# Orig. Date	Customer Name 1700	C Maranosa	<del> </del>	\$12,932,34		0
10569-0106634 05/23/2014	Gonzalez, Mario Alberto 2 Trans, Date New Due Date Pro? Rev?	Princlpal	Fees	Amt Paid	Due	
Transaction # Type 10569-0106634 Totals:	Trans, Date New Due Date Pro/ Rev/ 1	\$0.00	\$4,912.34	\$12,932.34	\$0.00	6
05/23/2014 Totals: 1	\$0.0	00 \$0.00	\$4,912.34	\$12,932.34	\$0.00	6

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# Cash Advance Snapshot Report

Filter (Location: 10569 Loan: 10569-0141991 Ordered by Date)

Tm Las Vegas Nv #6 Tropic 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121 (702)880-0707

<u>2/19/2014</u>	O :- D-40	Customer Nam	е Туре		Coll. Value	Advanced	Fees.	Paid		XT's
#	Orig. Date 12/19/2014				\$5,887.03	\$3,500.00	\$2,098.59	\$1,575.00	\$4,023.59	C
569-0141991) Transacti			New Due Date	Pro? P	Rev?	Principal Principal	Fees	Amt Paid	Due	
10569-01				X	<b>-</b>	\$3,500.00	\$0.00	\$0.00	\$3,500.00	
10569-01				Х	-	\$0.00	\$524.65	\$0.00	\$524.65	
10569-01				Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-01				Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-01				Х	_	\$0.00	\$0.00	\$0.00	\$0.00	
10569-01		-	2/17/ <b>2</b> 015	Х	_	\$0.00	<b>\$52.46</b>	\$525.00	(\$472.54)	
10569-01				Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
10569-01				Х		\$0.00	\$472.18	\$0.00	\$472.18	
10569-01				Х	₩	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-10 LO			Х	-	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-10 LON 419 <b>91-1</b> 1 PM		3/19/2015	х	-	\$0.00	\$34.98	\$525.00	(\$490.02)	
	41991-12 LO		G/ 10/ - 0 · ·	Х	_	\$0.0Ö	\$0.00	\$0.00	\$0.00	
	41991-12 EO			Х	_	\$0.00	\$489.67	\$0.00	\$489.67	
	41991-13 FE			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-14 LO	and the second s		X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-15 LO			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-10 LO			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-17 LO			X	_	\$0.00	\$0.00	\$0.00	\$0.00	
				x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-19 LO			x	-	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-20 LO			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-21 LO			X	_	\$0.00	\$209.86	\$525.00	(\$315.14)	
	41991-22 PM			X	_	\$0.00	\$314.79	\$0.00	\$314.79	
	41991-23 FE			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-24 LO	_		x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-25 LO			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	141 <b>9</b> 91-26 LO			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-27 LO			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	141991-28 LO			x	_	\$0.00	\$0.00	\$0.00	\$0.00	
	41991-29 LO			x	-	\$0.00	\$0.00	\$0.00	\$0.00	
	141991-30 LO			X	_	\$0.00	\$0.00	\$0.00	∮\$O. <b>0</b> 0	
Manager	141991-31 LO					\$3,500.00	\$2,098.59	\$1,575.00	\$4,023.59	
10569-0	141991 Totals	1				÷	A3	• •		
					<b>#</b> # # # # # # # # # # # # # # # # # #	£2 E00 00	\$2.098.59	\$1,575.00	\$4,023.59	
2/19/2014 To	tals: 1				\$5,887.03	\$3,500.00	<b>⊅∠,∪50.</b> 38	φ1,575.00	<b>₽</b> =,0£0.00	

# Sustomer Application

### Personal Information

State Issu						
TARREST I MINTER INC.	f B		ffieh MA	Social Sec	urity #	-10-01
12/19/14				Middle Na	ne di P	
Name Travez-verdin	First Name Lu	is and		Email Add	ress (ontional)tt	- 1 · 1
o Chone	Cell Phone®	K				
time to call?	Which number do	you prefer that we cal	113			
Anutine	Home Phon	e cell Phone				i
				l A	pt # 22 7	i i
sical Address (Street Number & Name) 68	185 W. lo	ne Mour	itain		County A L C	
	<u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>	State	Zip 80	108	M-2	.A
Loc vegas  ling Address (if different from physical address)						:
iling Address (if different from physical accrets)		State	Zip			:
<del>y</del>					<u> </u>	
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		Source of Inc	ome			
priover * Source of Income).	Emplo	yer Address (Street Nu	miper & Name,			
					3	
	_			Gross Monthly	Gross Monthly	
ey Frequency: (check one) ! 1% & 15™ of month □ 15™ & end of r	nonth Biweekly (eve	ery 2 weeks)		Income	Obligatio	
i Weekly ☐ Monthly (last day) ☐ Mon	thly (1s day) 🛚 Month	ly (3 <sup>rd</sup> day)		e i Con	ns $\gamma$ $\delta$	
Self-Employed			12/22/14	1800	\$ 7	- this obligation
			i2/22/14 so not wish to have it	considered as a	\$ 7 basis for repay	ing this obligation.
Alimony, child support or separate main	itenance income need n		i2/22/14 do not wish to have it ditten agreement = 0	considered as a prai understand	\$ 7 basis for repaying.	ing this obligation.
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Alimony, child support or separate main	itenance income need n	ct be revealed if you court order a wri		considered as a crail understand	s o basis for repaying.	ing this obligation.
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Alimony, child support or separate main timony, child support, or separate maint re you currently in bankrupto?   Susiness Name  USIS Forg On address (Street Number & Name)	cenance income need notenance received under	ct be revealed if you court order a write cour	ences State		ĭip	ing this obligation.

APP 004358 ROA 0027644

$\sim$	Co-Applicant Inf	ormation		
	State Issued ID Number	Date of Birth	Social Security #	
ate	First Name		Middle Name	
ast Name			Email Address (optional)t†	
lome Phone	Cell Phone <sup>†</sup>			
Best time to call?	Which number do	you prefer that we call' e □ Cell Phone	· //	
	G (10mo i ma			
			Apt#	
Physical Address (Street Number & Name)		I State   Zip	County	
City		1		
Mailing Address (if different from physical address)				
City		State Zip		
Employer * (Source of Income)	En	nployer Address (Street I	Number & Name)	·
	State	Z	ip Time at Job?	
City	T Job Title	Supervis	or	
Work Phone #	Job tide	Next Payo	day Current and Expected	Work Shift
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Gross Gross Monthly Monthly	
Pay Frequency. (check one)  □ 1 <sup>st</sup> & 15 <sup>th</sup> & end of month □ Biw	eekly (every 2 weeks)	1	Income Obligation	ns
☐ Weekly ☐ Monthly (last day) ☐ Monthly (1 * day	i) Li Wienard (2 113)		\$ \$	
Self-Employed   Self-Employed     *Alimony: child support or separate maintenance incol   *Alimony: child support or separate maintenance received.	that he revealed if yo	u do not wish to have	it considered as a basis for rep	aying this obligation.
*Alimony, child support or separate maintenance incol	red under:   court order   'ed under:	written agreement	oral understanding	
Are voll cultantly in Dankiupicy:				i
How did you hear about us? (Circle one.)  Friend/Referral Name of referrer?	rerAn lupersaw store	Television	Yellow Pages	Repeat Customer
	D	Other:		
internet Billboard	Postcard			

# 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 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 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 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 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 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 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 sex, marital status, age (provided the applicant's income derives from any public sex, marital status, age (provided the applicant's income derives from any public sex, marital status, age (provided the applicant's income derives from any public sex, marital status, age (provided the applicant's income derives from any public sex, marital status, age (provided the applicant's income derives from any public sex, marital status, age (provided the applicant's income derives from any public sex, marital status, age (provided the applicant's income derives from any public sex, marital status, age (provided the applicant's income derives from any public sex, marital status, a

#Consent to E-mail Communications and Electronic Disclosures. You are not required to provide your email address. If you provided your email address and authorized us to send emails to you ("Your Consent"), then you are requesting to receive emails from us. This includes disclosures and solicitations. You further consent to the use and acceptance of electronic records, and electronic disclosures. This Consent to E-mail Communications and Electronic Disclosures informs you of your rights when receiving legally required disclosures, notices, and any other information from us. By providing Your Consent, you acknowledge receipt of this disclosure. You consent to the use of electronic records, and disclosures. The emails and disclosures we may send, may include for example, disclosures or notices under state or federal law, including those pursuant to the Equal Credit Opportunity Act, Truth in Lending Act, Gramm-Leach-Billey Act, and other disclosures or notices under applicable federal, state or local laws or regulations, or any other notices, information, or solicitations we may send. You may request a paper copy of any emailed disclosures by submitting a request through the link found within the emails. You may also send a written request to TitleMax, P. O. Box 8323, Savannah, GA 31412. We will provide such paper copies to you at no charge. We will retain all Disclosures as required by applicable law. Your Consent only applies to emails we send and receive. You consent to electronically receiving disclosures relating to transactions, accounts, and other emails electronically. Before deciding to obtain electronic disclosures, you acknowledge that you considered whether you have the required hardware and software capabilities. To access and retain Disclosures electronically, you will need to use the following computer software and hardware: a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 6.1 or later versions or Mozilla Firefox 2.0 or later versions. The specific Internet Browser must also support at least 128-bit encryption. To read some documents, you will need a PDF file reader like Adobe® Acrobat Reader. If these requirements change and a material risk arises that you won't receive Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, download, or print the Disclosures. You may withdraw Your Consent at any time. If you want to withdraw Your Consent, submit a request through the link in any email we send, or write to the address found in this disclosure. If you withdraw Your Consent, such withdrawal will not affect the legal effectiveness, validity, or enforceability of prior electronic Disclosures. If your electronic address, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by clicking the appropriate link in any email, or writing to the address in this disclosure. BY PROVIDING YOUR EMAIL ADDRESS, AND THEREBY AGREEING, YOU ACKNOWLEDGE AND AGREE THAT YOU: (1) CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE, (2) READ THE INFORMATION ABOUT ELECTRONIC RECORDS, AND DISCLOSURES, IN THIS CONSENT TO EMAIL COMMUNICATIONS AND ELECTRONIC DISCLOSURES. (3) CONSENT TO HAVING DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM, (4) CONSENT TO DOING BUSINESS WITH US ELECTRONICALLY, AND (5) MAY REQUEST A PAPER COPY OF ANY EMAILED DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. You may request and obtain a copy of this information to retain for future  $APP\ 004359$  †Cellular Phone Calls: Receipt of cellular phone calls may be subject to charges from your service provider. If you have listed a cell phone above or you give us an updated cell phone number, then you authorize us to call your cell phone number to provide account information such as payment reminders and special promotional offers or sales offers such as offers for credit services, credit, or other financial services.

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

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

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

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

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

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

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

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

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	To the	医病性 1000	- '	<b>*</b>	t.
				•	
		P. Stew Mail Ore	vorifying that	all of the information in this Customer Application and current of source of income, and current	oplication is
By signing below and submitting this	Customer App	plication, you are	A ABIMANIA TILOT	$\Delta DD$	ൂപ
to and correct including the pe	ersonal referei	rices, contact in	ormation, empi	loyment A squire et incom page (1)	וטנ
accurate and contect, aloudning the ba		<b>電信</b>		ROA 002	188 A
		25 25 12	i		-(9P) T

expected gross monthly income and obligations. You agree that you ha months relating to (i) your employment or source of income, and (ii) curr agree that you have read and understood all the above statements.	ve told us about any changes you expect within the heat 14 ent and expected gross monthly income and obligations. You including the Arbitration Provision.
Applicant Signature	12/14/14 Date
Co-Applicant Signature	Date

#### STATE OF NEVADA

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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)? NO PAYMENTS AND NO GRACE PERIOD DEFERMENT PLAN FORMS ON FILE 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)? Is the loan a collection account? Account Number Borrower Name & Licensee Address: 3391 E. TROPICANA AVENUE SUITE 1, LAS VEGAS NV 89121 Licensee Name & (Applies to High-Interest Loans Only) 10369-0154241 (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only)
NRS 604.445(2) (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) Address: OLIMER CARRAZANA BARCELO DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX sta 160) YES Origination Date Deferred Deposit If so, what is the collateral? 2004 FORD EXP 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? ムス Ö Has the loan been extended or renewed? Does the deferred deposit ioan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the original term of the D/D Loan not exceed 35 days? Amount of Loan るとなっ \$3,520.00 VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$2,600 High-Int Loans 9 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 9/30/2015 N/A \$2,400.37 Charge Finance Title Loans. Ö How many times? <u>(</u> Total Number of **Payments** YES6&1 Paystub Purpose of loan: If secured by a vehicle title, is it filed and perfected? Extensions: Title-6 add'l periods;

BID & High Int Loans - 90 days YES YES Ö Payment 182.3.771 Amount Affidavit Exam as of: 5/4/2015 Exam Start Examiner: TD Fair Market Value: APR Quoted Date: 5/18/2015 N/A Ņ < 182.38% Other: Are receipts filed? N/A N/A N/A Is the APR correct? YES YES \$8,025.00 YES YES

APP 004364 ROA 002770

Confidential

Fecha: 3/4/2015

Fecha: 3/4/2015								
Información del Cliente &	Co-Cliente	NÚMERO I	DE CUENT	FA: 10569-0154241			TO COLUMNIE	
NOMBRE DE PILA APELLIDO				MOMPLYE DE LIE LEE				ILA DEL CO-CLIENTE
Olimer SEGURO SOCIAL	LIC. DE CONDUCIR/ ID DE ESTADO		SSN DEL CO-CL	IENTE	LIC. DE CON	DE CONDUCIR/ ID DE ESTADO NO. DEL CO-CLIE		
DOMICILIO				DOMICILIO CO-	CLIENTE			:
0,00,00	ADO	CODIGO P 89142	OSTAL	CIUDAD - CO-CI	JENTE	ESTADO -	CO-CLIENTE	CODIGO POSTAL-CO CLIENTE
Las Vegas NV	FECHA DE N	ACIMIENTO		TELÉFONO CAS	SA CO-CLIE	NTES	FECHA DE N	NACIMIENTO CO CLIENTE
Datos del Vehículo y HORAS DE ATENCIO Lunes a Viernes 9:00			A.M. a 7:00 P.M.,	Sábado 10:	00 A.M. a 4:00 F	M., No se atien	de los Domingos	
NOMBRE DE PILANOMBRE I	DEL TITULAR			LÉFONO DEL TITI	JLAR		4	
TitleMax of Nevada, Inc. d/b/a DOMICILIO DEL TITULAR 3391 E. Tropicana Ave., Suite		(702)8	į.	CIUDAD DEL TITU Las Vegas		ESTADO DEL NV		CÓDIGO POSTAL DEL TITULAR 19121
NÚMERO DE IDENTIFICACIO 1FMDU73K74ZA88523	ÓN DEL VEHÍCUL		495	ACA DE CIRCULAC		DEL VEHÍCULO		
AÑO DEL VEHÍCULO 2004	MARCA DEL VE Ford	HÍCULO	MODELO Explorer X	DEL VEHÍCULO (LT	White			

Términos. En este Contrato de Préstamo sobre Vehículo ("Contrato de Préstamo"), las palabras "cliente", usted", y "su" se refieren al cliente que lo firma. Las palabras "Titular", "nosotros", y "nuestro" se refieren a TitleMax de Nevada, Inc. d/b/a TitleMax un prestamista sobre vehículos autorizado y regulado por la División de Instituciones Financieras de Nevada, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Teléfono: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. La palabra "Vehículo" se refiere a el vehículo ya identificado. La palabra "Titulo" se refiere al certificado de titulo o propiedad del vehículo ya identificado.

Plazo, Capital, Interés, Costos y Pagos. El plazo original de este préstamo es de 210 días. Usted promete pagamos puntualmente en efectivo o según algún otro acuerdo escrito \$3,520.00 ("Monto de Capital"), el cual incluye cualquier costo de presentación descrito a continuación además de todo interés sobre el saldo de capital no pagado de este Contrato de Préstamo a una taza diaria de 0.4997% a partir de la fecha de este Contrato de Préstamo hasta 09/30/2015 el que sea más temprano entre: (i) la fecha de vencimiento de su último pago, según se define en el Horario de Pago a continuación; o (ii) se cancele por completo. Usted también promete pagar cualquier otro costo dispuesto en este Contrato de Préstamo. Usted acuerda hacer sus pagos en las cantidades y fechas indicadas en el Horario de Pago a continuación ("Fecha de Vencimiento") en el domicilio antedicho, o en cualquier otro domicilio según se le indique por escrito. Si alguna Fecha de Vencimiento cae en un día donde no atendemos, entonces usted acuerda pagamos al siguiente día hábil, y acreditaremos dicho pago como si hubiera sido hecho en la Fecha de Vencimiento en si. El Contrato de Préstamo toma efecto en la fecha en el que lo firma. La Puntualidad es clave en este Contrato de Arrendamiento. En consideración a que usted nos entregará el Título a nosotros y nos concede una garantía de interes sobre el Vehículo definido a continuación, usted promete pagar puntualmente según se define en el Contrato de Préstamo, y nosotros acordamos concederle el préstamo en la Cantidad de Capital dispuesta arriba.

Número: 10569-0154241

RACIÓN FEDERAL DE VERACIDAD EN EL PRES

### TAZA DE PORCENTAJE **ANUAL**

El costo de su crédito como taza anual.

#### COSTOS DE **FINANCIAMIENTO**

La cantidad total que le costará el crédito.

#### Cantidad Financiada

La cantidad de crédito que se le concede a usted o a su nombre.

\$3,520.00

#### Monto Total de Pagos

La cantidad que usted habrá pagado al concluir todos los pagos programados.

\$5,920.69

182.3771 %

\$2,400.69

Cu Hararia da Pagas será:

Su Horario de Pagos será:		La del Dese
Cantidad de Pagos	Monto de los Pagos	Fecha de vencimiento del Pago
6	\$845.81	4/3/2015 y cada treinta días a continuación
1	\$845.83	9/30/2015

Garantia:

Usted nos concede interés sobre el Título del Vehículo como garantía.

Honorario de Presentación:

Prepago:

Si cancela por completo antes del vencimiento, no será sancionado, y pudiese tener el derecho a un reembolso por

parte del costo

Véase las condiciones a continuación y en el reverso de este Contrato de Préstamo para información adicional sobre falta de pagos, mora, cualquier reembolso requendo por completo antes de la fecha programada y devolución de reembolsos y sanciones.

\$3,520.00 Desglose de la Cantidad Financiada de: \$3.500.00 1. Cantidad que se le entregó a usted directamente: \$0.00 2. Cantidad que se ha pagado en su cuenta: \$20.00 3. Cantidad pagada a agentes públicos: \$0.00 4. Cantidad pagada a \_\_\_\_\_ a su nombre:

Utilizamos el método de calculo de intereses simple. Calculamos el Cálculo de Intereses, Aplicación de los Pagos e Interés en la Garantía. interes simple suponiendo que pagará sus pagos en la Fechas de Vencimiento. Si hace sus pagos en las Fechas de Vencimiento en su Horario de Pagos el casillero de Costos de arriba revela el monto total de intereses que deberá según este Contrato de Préstamo. Los pagos se calculan proporcionalmente y se amortizan en Monto de Capital completamente y el interés debido. El interés no es compuesto. Pagos antes de tiempo pueden reducir la cantidad de intereses que debe. Pagos atrasados pueden aumentar los intereses que deberá. La cantidad de reducción o aumento se reflejará en el pago final. Si un sago temprano es menos del monto de pago programado, entonces debe pagar el resto en o antes de la fecha de vencimiento para dicho pago. Los pagos se aplicarán primero hacia los interés devengados, segundo a costos pendientes, si existen, y tercero al capital. Se requiere que nos de posesión de Titulo, y por el presente nos concede el Titulo. Nos concede un interés como garantía sobre el Vehículo antedicho. Mantendremos posesión del Titulo durante este Contrato de Préstamo.

Según la ley del Estado de Nevada, usted tiene el derecho de revocar este prestamo Derecho del Cliente de Revocar el Préstamo y de Prepago antes de concluir el siguiente día laboral, en el local indicado arriba. No se le cobrará nada por revocar el préstamo. Para revocar el préstamo debe entregamos la cantidad de dinero equivalente al valor nominal del mismo, menos el honorario cobrado para iniciar el préstamo. Si revoca el préstamo, entonces le devolveremos el Titulo, y reembolsaremos cualquier cantidad pagada. Usted tiene el derecho de hacer pagos de cualquier cantidad en cualquier momento, antes de la fecha de vencimiento, sin ningún costo, recargo ni sanción adicional. Si prepaga alguna cantidad en algún momento, entonces se ajustará los montos de pagos finales para reflejar los prepagos que se han recibido. Si prepaga según las condiciones de este Contrato de Préstamo, entonces le devolveremos el Titulo.

Por propósitos de este Contrato de Préstamo, el termino "periodo de gracia" significa y periodo arbitrario de prorroga para pagos el cual (i) le ofrecemos después de aceptar este Contrato según las disposiciones de NRS 604A.210, (ii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (ii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (ii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (ii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (ii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (ii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según las disposiciones de NRS 604A.210, (iii) usted aceptar este Contrato según la co condiciones de la prórroga de pagos en un "Contrato de Prorroga de Pagos en Periodo de Gracia", y (iii) usted y nosotros tenemos que acordar las condiciones de la prorroga de pagos al firmar, por escrito, un "Contrato de Prorroga de Pagos en Periodo de Gracia". Permitimos a clientes que están en regia durante el plazo de este Contrato de Préstamo firmar un Contrato de Prorroga de Pagos en Penodo de Gracia. Puede solicitar firmar un Contrato de Prorroga de Pagos en Periodo de Gracia al regresar a nuestra tienda por lo menos un día después de la fecha de este Contrato de Prestamo. Si usted acepta un Contrato de Prorroga de Pagos en Periodo de Gracia, su obligación de pagar interés simple bajo este Contrato de Préstamo continua sin cambio. Con la excepción de los intereses y recargos originales dispuestos en este Contrato de Préstamo, no cobramos costos ni intereses adicionales por firmar un Contrato de Prorroga de Pagos en Período de Gracia.

Revelación del Plan Pago: Si incurre en mor su préstamo, debemos ofrecerle un Plan de Parantes de iniciar cualquier acción en la vía ordinaria o proceso de resolución alternativa de disputas, o antes de tomar posesión del Vehículo.

Plan de Pago. Si está en estado de mora y tiene el derecho a firmar un Plan de Pago, le ofreceremos un "Plan de Pago". Le daremos la oportunidad de firmar un plan de pagos por 30 días después de la mora. El plazo mínimo de un "Plan de Pago" es 90 días. Puede que se requiera un pago inicial de no más del 20 porciento del monto total debido según las condiciones del "Plan de Pago". Con la excepción de lo dispuesto por el NRS 604A, no le cobraremos ninguna otra cantidad, incluyendo, pero sin limitación, ninguna cantidad o costo pagado directa o indirectamente por usted e impuesto directamente o indirectamente por nosotros en relación a, o condición de el plan de pago. Dicha cantidad incluye, sin limitación; (i) cualquier interés, sin importar como se lo indirectamente por nosotros en cantidad el préstamo; o (ii) cualquier costo de préstamo original a una taza que no supere la taza de porcentaje anual durante el plazo de contrato original del préstamo; o (ii) cualquier costo de origen, costos de arreglo, cobranza, transacción, negociación, manejo, procesamiento, atraso, mora o cualquier otros recargo, sin importar como se denomine el mismo. No pediremos garantía adicional para el Plan de Pago ni intentaremos cobrar una cantidad mayor de la que se debe bajos los términos del Plan de Pago. No le venderemos ningún seguro ni le exigiremos la compra de ningún bien, ni servicio para firmar el Plan de Pago. No le haremos ningún otro préstamo mientras esté en un Plan de Pagos. Al incurrir en mora en sus obligaciones bajo el Plan de Pago, podemos tomar posesión del vehículo.

Se le retiene en estado de mora, con derecho a aceptar un Plan de Mora, Aceleración, Tomar la Posesión del Vehículo e Interés Pos-Mora. Pago, de inmediato, el día después de la fecha en la que (i) no se cancele el pago vencido de este préstamo; (ii) no se cancele el pago en and antes de la fecha de vencimiento según las disposiciones del Contrato de Prorroga para Pagos en Periodo de Gracia; (iii) no cancele por completo en, o antes de, la fecha de vencimiento del periodo inicial de este contrato detallado en este documento, al menos que haya firmado un Contrato de Prorroga para Pagos en Periodo de Gracia; (iv) no cancele por completo en, o antes de, la fecha de vencimiento del periodo inicial de este contrato, detallado en el Contrato de Prorroga para Pagos en Periodo de Gracia; o (v) no cancele algún pago bajo cualquier Periodo de Gracia que le hayamos concedido según NRS 604A.210. Pudiésemos dispensar su estado de mora y restablecer su cuenta a buen estado si usted se pone al día en sus pagos o hacer algún arreglo de pago satisfactorio con nosotros. Sin embargo, no tenemos la obligación de ofrecerle un Plan de Pago mas de una vez por cada préstamo. Con tal que la fecha de vencimiento del Plan de Pago no infrinja con las disposiciones de la Ley de Nevada, estará en estado de mora y sin derecho a un Plan de Pagos si es que (i) no cancela un pago vencido de este préstamo en o antes de la fecha de vencimiento según las condiciones de cualquier Plan de Pago relacionado a este préstamo o (ii) no cancela por completo en, o antes de, la fecha de vencimiento de cualquier Plan de Pago relacionado al préstamo. Si se encuentra en estado de mora y tiene el derecho a aceptar un Plan de Pago, podemos acelerar el saldo pero no podremos tomar posesión del Vehículo antes de ofrecerle un Plan de Pago. Si se encuentra en estado de mora bajo el Contrato de Préstamo y Contrato de Prorroga para Pagos en Periodo de Gracia y no tiene el derecho a un Plan de Pago o si está en estado de mora en un Plan de Pago, podremos procurar la posesión del Venículo y la venta del mismo junto con cualquier otra compensación perimida por la Ley de Nevada. Si comete a fraude para obtener un Préstamo sobre Vehículo o si transfiere el interés del vehículo ilícitamente a terceros, entonces pudiésemos entablar un demanda en la vía ordinana en contra del cliente procurando todo o parte, de lo siguiente: (I) La cantidad comprometida en el préstamo, incluyendo pero no limitándose a, la cantidad completa de intereses, costos y honorarios negociados y acordados por usted y nosotros, según se permita, menos cualquier pago que usted haya hecho; (II) honorarios y costos razonables de abogados, y (III) cualquier otro desagravio legal o equitativo que el juez o árbitro considere adecuado. Si no ejercemos uno o mas de las reparaciones después de que entre en mora, no renunciamos a nuestro derecho de dicha reparación o reparaciones. Nuestros derechos en este documento so acumulativos, no exclusivos.

**Ley Gobernante y Asignación.** Este Contrato de Préstamo es gobernado por la ley estatal de Nevada, con la excepción de la renuncia a juicio con jurado, la cual es gobernada por la Ley Federal de Arbitraje. Podemos asignar o transferir este Contrato de Préstamo o cualquiera de nuestros derechos.

Declaración Jurada. Usted reconoce y acuerda que nos entregó una declaración jurada afirmando que: a) El cliente le proveyó al titular con información fiel y exacta con referencia a ingresos, obligaciones, empleo y titularidad del vehículo; y (b) El cliente tiene la capacidad de pagar el préstamo sobre vehículo.

RENUNCIA A JUICIO POR JURADO Y DISPOSICIÓN DE ARBITRAJE. El arbitraje es un proceso en el que personas en una disputa (a) renuncian su derecho a entablar una demanda y proceder ante un juzgado y celebrar un juicio con jurado para resolver la misma; y (b) en vez, por mutuo acuerdo presentan sus disputas a una tercero neutral (un "árbitro") para que tome la decisión. Cada parte de la disputa tienen la oportunidad de presentar pruebas al árbitro. La revelación previa al arbitraje pudiera ser limitada. Las diligencias de Arbitraje son privadas y menos formales que juicios en juzgados. El árbitro emitirá una decisión final y vinculante que resuelva la disputa la cual pudiese ser ejecutable como fallo judicial. Los jueces rara vez anulan las decisiones de árbitros. POR LO TANTO, USTED RECONOCE Y ACUERDA A LO SIGUIENTE:

1. En el transcurso de esta Disposición de Arbitraje y Renuncia a Juicio Con Jurado (de aquí en adelante "Disposición de Arbitraje"), las palabras "disputa" y "disputas" serán concedidas el significado mas amplio e incluye, sin limitación (a) todo reclamo, disputa o controversia que surja de, o este relacionado directa o indirectamente a, la rúbrica de esta Disposición de Arbitraje, la validez y el alcance de la misma y cualquier reclamo o intento de desestimaria; (b) todo reclamo Estatal o Federal, disputas o controversias que surjan de, o estén relacionados a este Contrato de Préstamo (incluyendo la Disposición de Arbitraje), y la información que nos proveyó antes de involucrarse en este Contrato de Préstamo; (c) todo contra reclamo, reconvención y reclamos por terceros; (d) reclamos por derecho consuetudinario, basado en contrato, agravio, fraude, u otro agravio intencional; (e) todo reclamo que se base en contravención de leyes, reglamentos o la constitución Estatal o Federal; (f) todo reclamo acertado por nosotros en contra de usted, incluyendo reclamos de indemnización monetaria de cobranzas de cualquier cantidad que afirmemos que usted nos deba; (g) todo reclamo acertado por usted individualmente en contra nuestra

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resa matriz o entidades afiliadas (de aquí en y/o nuestros empleados, agentes, directores, ofic , accionistas, gobernadores, gerentes, miembros, adelante referidos colectivamente como "terceros cacionados"), incluyendo reclamos por indemnización, conetana y/o pena monetaria y mandatos judiciales; (h) todo reclamo acertado a su nombre por terceros; (i) todo reclamo acertado por usted como abogado particular general, como representante y miembro de un grupo de personas, o en cualquier otra forma de representación en contra nuestra y/o terceros relacionados (de aquí en adelante referidos como "Reclamos Representados"); y/o (j) todo reclamo que surja de, o relacionado directa o indirectamente a, la divulgación de información personal suya, a cualquier personal no-publico, hecha por nosotros o por terceros.

- 2. Usted reconoce y acuerda que al aceptar esta Disposición de Arbitraje:
- (a) USTED ESTÁ RENUNCIANDO A SU DERECHO A UN JUICIO CON JURADO PARA RESOLVER TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS;
- (b) USTED ESTÁ RENUNCIANDO A SU DERECHO A QUE TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS SEA RESULETA EN UN JUZGADO QUE NO SEA DE RECLAMOS DE MENOR CUANTÍA; y
- (c) USTED ESTA RENUNCIANDO A SU DERECHO DE FUNGIR COMO REPRESENTANTE DE, ABOGADO PARTICULAR GENERAL, O EN CUALQUIER OTRA CAPACIDAD DE REPRESENTANTE, Y/O PARTICIPAR COMO MIEMBRO DE UN GRUPO DE RECLAMANTES, EN TODA DEMANDA PRESENTADA EN NUESTRA CONTRA Y/O EN CONTRA DE TERCEROS RELACIONADOS.
- 3. Con la excepción de lo dispuesto en el Párrafo 6 a continuación, todas las disputas, incluyendo todo Reclamo Representativo en nuestra contra y/o en contra de Terceros Relacionados deberán ser resueltos <u>únicamente</u> por arbitraje vinculante a nivel individual con usted. POR CONSIGUIENTE, EL ÁRBITRO NO CELEBRARÁ UN ARBITRAJE DE GRUPO, ES DECIR, NO SE LE PERMITIRÁ AL ÁRBITRO FUNGIR COMO REPRESENTANTE, COMO ABOGADO PARTICULAR GENERAL, O EN ALGUNA OTRA CAPACIDAD, EN REPRESENTACIÓN DE OTROS EN EL ARBITRAJE.
- 4. Cualquier parte a la disputa, incluyendo terceros relacionados, pueden enviar a la parte contraria una notificación por escrito, por correo certificado con açuse de recibo, de su intención de arbitrar, afirmando el terna de la disputa, junto con el desagravio solicitado, aun si una demanda ya a sido entablada. Sin importar quien exige el arbitraje, usted tendrá el derecho de elegir cualquier a de las des organizaciones de administración de arbitraje a continuación: The American Arbitration Association (1-800-778-7879) http://www.adr.org, JAMS (1-800-352-5267) http://www.arb-forumjamsadr.com. Sin embargo, las partes pueden acordar elegir un árbitro local que sea abogado, juez jubilado o árbitro registrado y de buena reputación en la asociación de árbitros y arbitre según dichas normas de Arbitraje. Si las asociaciones antedichas no están disponibles y las partes no logran acordar por un sustituto, entonces cualquiera de las partes pueden peticionar al juez en cumplimiento se las sección 5 de la Ley Federal de Arbitraje, 9U.S.C. Secciones 1-16 para elegir una organización de árbitros, con tal de que dicha organización ejecute las condiciones del Contrato de Prestamo y la Disposición de Arbitraje, incluyendo la prohibición de Arbitraje en grupo. La parte que recibió la notificación de Arbitraje responderá por escrito, por correo certificado con acuso de recibo, dentro de un período de veinte (20) días. Si usted exige un arbitraje, tiene que informamos en su notificación la organización que haya elegido o si es su deseo elegir un árbitro local. Si son los terceros relacionados o nosotros los que exigimos el arbitraje, usted debe notificamos dentro de un periodo de veinte (20) días, por escrito, por correo certificado con acuse de recibo, cual organización ha elegido o si es su deseo elegir un arbitro local. Si usted no nos notifica, entonces tendremos nosotros el derecho de elegir la organización de Arbitraje. Las partes en dicha disputa serán gobernadas por las reglas y procedimientos de la organización de Arbitraje aplicable a disputas de clientes, con tal que dichas reglas y procedimientos no contradigan las condiciones explicitas de este Contrato de Préstamo o la Disposición de Arbitraje, incluyendo las limitaciones para el árbitro a continuación. Usted puede obtener una copra de las reglas y procedimientos al comunicarse con las organizaciones antedichas.
- 5. Sin importar quien exija el Arbitraje, nosotros le adelantaremos su porción de los costos asociados con el mismo, incluyendo los honorarios de presentación, administrativos, y los honorarios del árbitro ("Costos de Arbitraje"). Durante el arbitraje, cada parte cubrirá sus propios costos y honorarios de abogado y testigos periciales. El árbitro aplicará la ley sustancial pertinente consistente con el FAA, y reglas de prescripción, y cumplirá peticiones de privacidad reconocidos por la ley. El arbitraje se celebrará en el condado donde usted resida, o en el condado en el que se firmó el Contrato de Préstamo, o en algún otro lugar según lo ordene el árbitro. El árbitro puede tomar su decisión, con o sin una audiencia, sobre cualquier petición que sea sustancialmente similar a una petición de sobreseimiento por falta de afirmar un reclamo o un petición de sentencia sumaria. Al conducir la diligencia de arbitraje, el arbitro no deberá aplicar ninguna regla federal o estatal probatoria o de diligencias en la vía ordinaria. Si la ley o las reglas que aplican lo permite, el árbitro puede conceder indemnización por derecho y/o honorarios y costos razonables de abogado. Si el árbitro resuelve la disputa a su favor o le concede indemnización, entonces usted no será responsable de reembolsamos por su porción de los Costos de Arbitraje, y nosotros le reembolsamos por cualquier Costos de Arbitraje que haya ya pagado usted. Si el árbitro no resuelve la disputa a su favor, ni le concede indemnización, entonces el árbitro le [exigirá, puede exigirle, no le exigirá] reembolsamos por su porción de los Costos de Arbitraje que le adelantamos, con tal que supere la cantidad que hubiese sido tazado como costos judiciales si la disputa hubiese sido resuelta por un juzgado estatal, menos los Costos de Arbitraje que usted ya haya ya pagado. A petición puntual de cualquiera de las partes, el árbitro proveerá una explicación por escrito de la concesión de indemnización. Dicha concesión puede ser presentada ante cualquier juzgado con jurisdicción.
- to diodas las partes, incluyendo los terceros relacionados, retienen el derecho de procurar un fallo en el tribunal de menor cuantía por disputas dentro del alcance de dicho tribunal. Cualquier disputa, que no pueda ser adjudicada dentro de la competencia de un tribunal de menor cuantía, deberá ser resuelta por medio de arbitraje vinculante. Toda recurso del fallo en el tribunal de menor cuantía debe ser resuelto por medio de arbitraje vinculante. Además, ninguna parte de esta Disposición de Arbitraje limita el derecho nuestro y suyo de (a) ejecutar en contra del vehículo al ejercer cualquier autoridad que el Contrato de Préstamo o la ley aplicable, (b) de ejercer recursos de auto ayuda tal como el compensar o recuperar la posesión, o (c) obtener recursos provisionales o auxiliares tal como la confiscación previa al fallo, la acción de reivindicar la devolución del mueble, la acción de reivindicar la devolución del inueble más daños y prejuicios, o el mandato judicial, o obtener una pena no monetaria la cual no exige daños y prejuicios de un juzgado competente. La entablación, sea suya o nuestra de cualquiera de esta acciones mencionadas en el Párrafo 6, no constituirá una renuncia al derecho de presentar la disputa para arbitraje, incluyendo cualquier contrademanda acertada. Todo comentario o pregunta puede dirigirse a la Línea de Cornentarios del Cliente al siguiente numero telefónico gratuito: (800) 804-5368.

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- 7. Esta Disposición de Arbitraje se hace en cumpanto de una transacción involucrando comercio internatal y será gobernada por el FAA. Si por alguna razón la decisión final, sin recurso, de un jecc con jurisdicción sobre esta transacción determina que el FÁA no aplica a la misma, entonces nuestro acuerdo de Arbitraje será gobernado por la ley de arbitrajes del estado de Nevada.
- 8. Esta Disposición de Arbitraje es vinculante y le beneficia a usted, sus presentes herederos, sucesores y designados. La Disposición de Arbitraje es inculante y nos beneficia a nosotros, nuestros sucesores y designados, y terceros relacionados. La Disposición de Arbitraje continua en plena vigencia, aun si sus obligaciones hayan sido extendidas, aplazadas, renovadas, pre-pagadas, pagadas o liquidadas por estado de quiebra. La Disposición de Arbitraje continúa en plena vigencia, aun si este Contrato de Préstamo se pierde, destruye o roba. La Disposición de Arbitraje perdura cualquier terminación, enmienda, expiración o ejecutar de toda transacción entre usted y nosotros y continua en plena vigencia al menos que tanto usted como nosotros acordamos lo contrario por escrito.
- 9. PROCESSO PARA OPTAR POR NO. Usted puede elegir optar por no aceptar esta Disposición de Arbitraje <u>únicamente</u> al seguir el proceso a continuación. Si usted desea no estar sujeto a la Disposición de Arbitraje, entonces debe notificarnos por escrito dentro de sesenta (60) días naturales a partir de la fecha de este Contrato de Préstamo al siguiente domicilio: Atención: Title Max de Nevada d/b/a TitleMax, Arm: Legal Depti, P.O. Box 8323, Savannah, GA 31412. Su notificación escrita debe incluir su nombre, domicilio, número de Cuenta, la fecha de este Contrato de Préstamo, y su declaración de que opta por no aceptar la Disposición de Arbitraje. Si elige optar por no, entonces su decisión aplicará únicamente al presente Contrato de Prestamo.

Reconocimientos. Este Contrato de Préstamo contiene una Renuncia a Juicio con Jurado y una Disposición de Arbitraje vinculantes. Al firmar este Contrato se Prestamo usted reconoce que el mismo fue rellenado antes de haberlo firmado y que usted a recibió una copia completa del mismo. Usted acuerda que la información que nos proveyó a nosotros antes de aceptar comprometerse a este Contrato de Préstamo es exacta. También Garantiza que no es deudor en ninguna diligencia de quiebra ni tiene la intención de presentar una petición de desagravio por cualquiera de los capitulos del Código Estadounidense de Quiebra. Esta de acuerdo que la cantidad del préstamo no excede el valor del mercado del vehículo. Usted acuerda que tiene los medios para pagar este Contrato de Préstamo, basándose en su presentes ingresos obligaciones y empleo. Usted reconoce que el préstamo no exige un pago de amortización irregular al vencimiento (globo) de ningún tipo. Además reconoce que usted a leido, entendido y acordado a todas las condiciones en este Contrato de Préstamo, incluyendo la renuncia a un Juicio con Jurado y la Disposición de Arbitraje.

ESTE DOCUMENTO ESTA SUJETO A LA GARANTÍA A FAVOR DE, Y PROMETIDO COMO AVAL A, WELLS FARGO BANK, NATIONAL ASSOCIATION, COMO AGENTE AVAL.

TitleMax de Nevada, Inc. d/b/aTitleMax Firma del Cliente	3-4-15 Fecha	Su Agente Autorizado	3/4/1< Fecha
Firma del Co-Cliente	Fecha	a	š .

#### Affidavit

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 10569-0154241 Date: 03/04/2015	
Customer Name: Olimer Carrazana Address: 5969 Hickory Nut Ave.	Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address:  3391 E Tropicana Ave.
Las Vegas, NV 89142 Co-Borrower Name: Address:	Las Vegas, NV 89121
Vehicle Information: VIN: 1FMDU/3K/4ZA88523	
License Plate State and No: 449-LVY Color: White Year:	
2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: vehicle identified above. The word "Title" means a certificate of identifies the legal owner of a vehicle or any similar document iss Pursuant to N.R.S. 604A.450-1, we have evaluated the Vehicle's your application information regarding current and expected inco	fair market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
The undersigned, Olimer Carrazana, being first duly sworn,	states as follows:
1. You have provided us with true and correct informat the vehicle; and	ion concerning your income, obligations, employment and ownership o
2. You have the ability to repay the title loan.	
further, affiant	SAYETH NOT.
Customer Signature:	
Co-Borrower Signature:	:

CERTIFICATE OF TITLE							
N FMDU73K74ZA88523 ATE ISSUED OF	YEAR 2004 OOMETER MILES	FORD	MODEL EXPLORER X SALES TAX PD	T4W EMPTY WT GRO	SSWT GVWR		
	OMETER BRAND	F		BRANDS	5999		
WNER(S) NAME AND A ARRAZANA-BARCELO 932 SILVERADO DR	OLIMER						
AS VEGAS NV 8912							
	anne promise de maria de la compansa						
JENHOLDER NAME AN ITLEMAX OF NEVADA 391 E TROPICANA	A INC DBA TITL	EMAX					
AS VEGAS NV 8912 LENHOLDER RELEASE	21	E VEHICLE DES	CRIBED ON TH	IS TITLE IS HER	EBY RELEASED:		
BIGNATURE OF AUTHO	) RIZED AGENT	DATE	<u>b</u>				
PRINTED NAME OF AGE	Mark of Nevede, Inc Dis ENT AMILIA CROSSES N	A TitleMax	-				
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#### **Contact Information**

#### 3/4/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

E-Mail: laura.farris@titlemax.biz

Fax:

Notes

### Vehicle Info For 2004 Ford Explorer XLT 4D Utility 4WD

MSRP: \$31,805

Fin Adv: \$5,700

Equip Ret: \$33,230

Tire Size: 235/70R16

Base HP: 210 @ 5250

Price Includes: AT AC 6CY

Taxable HP: 36.7

Model Number: U73

VIN: 1FMDU73K74ZA88523

UVC: 2004300103

MPG: 17/21

Weight: 5560

Fuel Type: Flex

Wheelbase: 114.0

End of Term 0 Months:

Adj. State: National

Mileage: 0

Mileage Cat: D

Cylinders: 6

Transmission: A

Drive Train: 4WD

End of Term 0

Mileage:

Wholesale Black Book values as of 3/4/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,750	\$4,100	\$2,700
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,750	\$4,100	(\$2,700

Trade In Black Book values as of 3/4/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$5,845	\$4,195	\$2,590
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$5,845	\$4,195	\$2,590

Retail Black Book values as of 3/4/2015

#### Residual Black Book values as of 3/4/2015

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

#### Black Book Add/Deducts

Leather Sport Bkt Sts +400

NBX Package +100

Off-Road Package +200

Power Sunroof +150

V8 +400

w/o 3rd Seat -100

w/o Dual Factory Air -100

XLT Sport Package +100

# Cash Advance Snapshot Report

Filter (Location: 10569 Loan: 10569-0154241 Ordered by Date)

Tm Las Vegas Nv #6 Tropic 3391 E. Tropicana Ave., Suit Las Vegas, NV 89121 (702)880-0707

Customer Name Carrazana-barcelo, Trans. Date New 3/4/2015 3:16 4/3/2015 7:43 4/6/2015 10:5 4/7/2015 10:4 4/10/2015 5:3 4/10/2015 6:2 4/14/2015 2:3 4/16/2015 2:3 4/16/2015 3:5	Type Olim A8 Due Date	<i>Pro7</i> X  X  X  X  X  X		Soll. Value \$5,920.69	\$3,520.00 Principal \$3,520.00 \$0.00 \$0.00 \$0.00 \$0.00	\$1,055.30 Fees \$0.00 \$527.65 \$0.00 \$0.00 \$0.00	\$0.00 Amt Paid \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$4,575.30 ; Due \$3,520.00 \$527.65 \$0.00 \$0.00 \$0.00	
Trans. Date New 3/4/2015 3:16 4/3/2015 7:43 4/6/2015 10:5 4/7/2015 10:4 4/10/2015 5:3 4/10/2015 6:2 4/14/2015 2:3 4/15/2015 10: 4/16/2015 2:3	Due Date	X X X X X	-		\$3,520.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$527.65 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$3,520.00 \$527.65 \$0.00 \$0.00	
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### Personal Information

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#### Co-Applicant Information

	OO-Apphount			
Date	State Issued ID Number	Date of Birth	Social Security #	
	First Name		Middle Name	
Last Name	First Name			
Home Phone	Cell Phone <sup>†</sup>		Email Address (optional)††	-
	Which number do v	ou prefer that we call	<del> </del>	
Best time to call?	□ Home Phone	☐ Cell Phone		
			Apt#	
Physical Address (Street Number & Name)		70.2	County	
City		State Zip	Councy	
Mailing Address (If different from physical address)				
Walling Address in wheten non-physical bases,		State Zip		
City				
Employer * (Source of Income)	Emp	oloyer Address (Street N	umber & Name)	
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City				
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□ Self-Employed	-1-4 %	do not wish to have it		ying this obligation.
*Alimony, child support or separate maintenance incom Alimony, child support, or separate maintenance receive	e need not be revealed il you dunder. □ court order □ w	ritten agreement 🗆	oral understanding.	
Are you currently in bankruptcy?   yes no			<del></del>	
How did you hear about us? (Circle one.)	•			Repeat Customer
Friend/Referral Name of referrer?	Saw Store	Television	Yellow Pages (	Hepeat customer
	Postcard	Other:		
Internet Billboard				

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

expected gross monthly income and obligations. You agree that you have months relating to (i) your employment or source of income, and (ii) curre agree that you have read and understood all the above statements, i	e told us about any changes you expect within the flext 14 nt and expected gross monthly income and obligations. You including the Arbitration Provision.
Applicant Signature	03-4-15 Date
Co-Applicant Signature	Date

A - 97

APP 004380 ROA 002786

Confidential

Contrato De Préstamo Sobre Vehículo

Fecha: 2/23/2015

Número: 10569-0152745

Fecha: 2/23/2015							
Información del Cliente & C	o-Cliente	NÚMERO DE CUEN		152745	<del></del>		I A DEL CO CUENTE
NOMBRE DE PILA	APELLIDO		NOMBRE DE PIL	A DEL CO-	ļ		ILA DEL CO-CLIENTE
	Tejeda C. DF CONDUC	IR/ ID DE ESTADO	SSN DEL CO-CL	IENTE	LIC. DE CON	DUCIR/ID DE ES	STADO NO. DEL CO-CLIENTE
DOMICILIO			DOMICILIO CO-	CLIENTE			
5050 Tamarus St. Apt.262  CIUDAD ESTAI	DO	CODIGO POSTAL 89119	CIUDAD - CO-CI	LIENTE	ESTADO -	CO-CLIENTE	CODIGO POSTAL-CO CLIENTE
Las Vegas NV TELÉFONO CASA	FECHA DE N	1	TELÉFONO CAS	SA CO-CLIE	NTES	FECHA DE N	LACIMIENTO CO-CLIENTE
Datos del Vehículo del Titular	у	HORAS DE ATENCI	ÓN DEL TITULAR ) A.M. a 7:00 P.M.,	Sábado 10:	00 A.M. a 4:00 F	M., No se atieno	de los Domingos
NOMBRE DE PILANOMBRE DE	L TITULAR	NÚMERO DE TI (702)880-0707	ELÉFONO DEL TITI	JLAR			
TitleMax of Nevada, Inc. d/b/a Ti DOMICILIO DEL TITULAR	tieMax	(702)000-0707	CIUDAD DEL TITU Las Vegas	JLAR	ESTADO DEL NV		ÓDIGO POSTAL DEL TITULAR 9121
NUMERO DE IDENTIFICACIÓN 4F2CZ02Z78KM31935	DEL VEHÍCUL		ACA DE CIRCULAC 4-LWD				
AÑO DEL VEHÍCULO M	MARCA DEL VEI Mazda	HÍCULO MODELO Tribute	DEL VEHÍCULO	COLOR D Pearl Whi	EL VEHÍCULO te		

Términos. En este Contrato de Préstamo sobre Vehículo ("Contrato de Préstamo"), las palabras "cliente", usted", y "su" se refieren al cliente que lo firma. Las palabras "Titular", "nosotros", y "nuestro" se refieren a TitleMax de Nevada, Inc. d/b/a TitleMax un prestamista sobre vehículos autorizado y regulado por la División de Instituciones Financieras de Nevada, 2785 E Desert Inn Road, Suite 180, Las Vegas, Nevada 89121, Teléfono: (702) 486-4120, Fax: (702) 486-4563, http://www.fid.state.nv.us/. La palabra "Vehículo" se refiere a el vehículo ya identificado. La palabra "Titulo" se refiere al certificado de título o propiedad del vehículo ya identificado.

Plazo, Capital, Interés, Costos y Pagos. El plazo original de este préstamo es de 210 días. Usted promete pagamos puntualmente en efectivo o según algún otro acuerdo escrito \$1,800.00 ("Monto de Capital"), el cual incluye cualquier costo de presentación descrito a continuación además de todo interés sobre el saldo de capital no pagado de este Contrato de Préstamo a una taza diaria de 0.533% a partir de la fecha de este Contrato de Préstamo hasta 09/21/2015 el que sea más temprano entre: (i) la fecha de vencimiento de su último pago, según se define en el Horario de Pago a continuación; o (ii) se cancele por completo. Usted también promete pagar cualquier otro costo dispuesto en este Contrato de Préstamo. Usted acuerda hacer sus pagos en las cantidades y fechas indicadas en el Horario de Pago a continuación ("Fecha de Vencimiento") en el domicilio antedicho, o en cualquier otro domicilio según se le indique por escrito. Si alguna Fecha de Vencimiento cae en un día donde no atendemos, entonces usted acuerda pagamos al siguiente día hábil, y acreditaremos dicho pago como si hubiera sido hecho en la Fecha de Vencimiento en si. El Contrato de Préstamo toma efecto en la fecha en el que lo firma. La Puntualidad es clave en este Contrato de Arrendamiento. En consideración a que usted nos entregará el Título a nosotros y nos concede una garantía de interés sobre el Vehículo definido a continuación, usted promete pagar puntualmente según se define en el Contrato de Préstamo, y nosotros acordamos concederle el préstamo en la Cantidad de Capital dispuesta arriba.

DEC' RACIÓN FEDERAL DE VERACIDAD EN EL PRESTAMO

#### TAZA DE PORCENTAJE ANUAL

El costo de su crédito como taza anual.

194.5462 %

#### COSTOS DE **FINANCIAMIENTO**

\$1,319.01

La cantidad total que le costará el crédito.

Cantidad Financiada

La cantidad de crédito que se le concede a usted o a su nombre.

Monto Total de Pagos

La cantidad que usted habrá pagado al concluir todos los pagos programados.

\$3,119.01 \$1,800.00

Su Horario de Pagos será:		
Cantidad de Pagos	Monto de los Pagos	Fecha de vencimiento del Pago
6	\$445.57	3/25/2015 y cada treinta días a continuación
1	\$445.59	9/21/2015

Garantía:

Usted nos concede interés sobre el Título del Vehículo como garantía.

Honorario de Presentación: \$ 0.00

Prepago:

Si cancela por completo antes del vencimiento, no será sancionado, y pudiese tener el derecho a un reembolso por

parte del costo

Véase las condiciones a continuación y en el reverso de este Contrato de Préstamo para información adicional sobre falta de pagos, mora, cualquier reembolso requerido por completo antes de la fecha programada y devolución de reembolsos y sanciones.

Desglose de la Cantidad Financiada de:	\$1,800.00
Cantidad que se le entregó a usted directamente:	\$1,800.00
2. Cantidad que se ha pagado en su cuenta:	\$0.00
3. Cantidad pagada a agentes públicos:	\$ 0.00
Cantidad pagada a a su nombre:	\$0.00

Utilizamos el método de calculo de intereses simple. Calculamos el Cálculo de Intereses, Aplicación de los Pagos e Interés en la Garantía. interés simple suponiendo que pagará sus pagos en la Fechas de Vencimiento. Si hace sus pagos en las Fechas de Vencimiento en su Horario de Pagos el casillero de Costos de arriba revela el monto total de intereses que deberá según este Contrato de Préstamo. Los pagos se calculan proporcionalmente y se amortizan en Monto de Capital completamente y el interés debido. El interés no es compuesto. Pagos antes de tiempo pueden reducir la cantidad de intereses que debe. Pagos atrasados pueden aumentar los intereses que deberá. La cantidad de reducción o aumento se reflejará en el pago final. Si un pago temprano es menos del monto de pago programado, entonces debe pagar el resto en o antes de la fecha de vencimiento para dicho pago. Los pagos se aplicarán primero hacia los interés devengados, segundo a costos pendientes, si existen, y tercero al capital. Se requiere que nos de posesión de Titulo, y por el presente nos concede el Título. Nos concede un interés como garantía sobre el Vehículo antedicho. Mantendremos posesión del Título durante este Contrato de Préstamo.

Según la ley del Estado de Nevada, usted tiene el derecho de revocar este préstamo Derecho del Cliente de Revocar el Préstamo y de Prepago antes de concluir el siguiente día laboral, en el local indicado amba. No se le cobrará nada por revocar el préstamo. Para revocar el préstamo debe entregamos la cantidad de dinero equivalente al valor nominal del mismo, menos el honorano cobrado para iniciar el préstamo. Si revoca el préstamo, entonces le devolveremos el Titulo, y reembolsaremos cualquier cantidad pagada. Usted tiene el derecho de hacer pagos de cualquier cantidad en cualquier momento, antes de la fecha de vencimiento, sin ningún costo, recargo ni sanción adicional. Si prepaga alguna cantidad en algún momento, entonces se ajustará los montos de pagos finales para reflejar los prepagos que se han recibido. Si prepaga según las condiciones de este Contrato de Préstamo, entonces le devolveremos el Titulo.

Por propósitos de este Contrato de Préstamo, el termino "periodo de gracia" significa y periodo arbitrario de prorroga para pagos el Periodo de Gracia. cual (i) le ofrecemos después de aceptar este Contrato según las disposiciones de NRS 604A.70 y NRS 604A.210, (ii) usted acepta voluntanamente las condiciones de la prórroga de pagos en un "Contrato de Prorroga de Pagos en Penodo de Gracia", y (iii) usted y nosotros tenemos que acordar las condiciones de la prorroga de pagos al firmar, por escrito, un "Contrato de Prorroga de Pagos en Periodo de Gracia". Permitimos a clientes que están en regla durante el plazo de este Contrato de Préstamo firmar un Contrato de Prorroga de Pagos en Periodo de Gracia. Puede solicitar firmar un Contrato de Prorroga de Pagos en Periodo de Gracia al regresar a nuestra tienda por lo menos un día después de la fecha de este Contrato de Préstamo. Si usted acepta un Contrato de Prorroga de Pagos en Periodo de Gracia, su obligación de pagar interes simple bajo este Contrato de Préstamo continua sin cambio. Con la excepción de los intereses y recargos originales dispuestos en este Contrato de Prestamo, no cobramos costos ni intereses adicionales por firmar un Contrato de Prorroga de Pagos en Periodo de Gracia.

Todo comentario o pregunta puede dirigirse a la Línea de Comentarios del Cliente al siguiente numero telefónico gratuito: (800) 804-5368.

Revelación del Plan Pago: Si incurre en mora su préstamo, debemos ofrecerle un Plan de Par antes de iniciar cualquier acción en la vía ordinaria o proceso de resolución alternativo disputas, o antes de tomar posesión del Vehíco.

Plan de Pago. Si está en estado de mora y tiene el derecho a firmar un Plan de Pago, le ofreceremos un "Plan de Pago". Le daremos la oportunidad de firmar un plan de pagos por 30 días después de la mora. El plazo mínimo de un "Plan de Pago" es 90 días. Puede que se requiera un pago inicial de no más del 20 porciento del monto total debido según las condiciones del "Plan de Pago". Con la excepción de lo dispuesto por el NRS 604A, no le cobraremos ninguna otra cantidad, incluyendo, pero sin limitación, ninguna cantidad o costo pagado directa o indirectamente por usted e impuesto directamente o indirectamente por nosotros en relación a, o condición de el plan de pago. Dicha cantidad incluye, sin limitación; (i) cualquier interés, sin importar como se lo denomine, con la excepción del interés cobrado en cumplimiento al contrato de préstamo original a una taza que no supere la taza de porcentaje anual durante el plazo de contrato original del préstamo; o (ii) cualquier costo de origen, costos de arreglo, cobranza, transacción, negociación, manejo, procesamiento, atraso, mora o cualquier otros recargo, sin importar como se denomine el mismo. No pediremos garantía adicional para el Plan de Pago ni intentaremos cobrar una cantidad mayor de la que se debe bajos los términos del Plan de Pago. No le venderemos ningún seguro ni le exigiremos la compra de ningún bien, ni servicio para firmar el Plan de Pago. No le haremos ningún otro préstamo mientras esté en un Plan de Pagos. Al incurrir en mora en sus obligaciones bajo el Plan de Pago, podemos tomar posesión del vehículo.

Se le retiene en estado de mora, con derecho a aceptar un Plan de Mora. Aceleración. Tomar la Posesión del Vehículo e Interés Pos-Mora. Pago, de inmediato, el día después de la fecha en la que (i) no se cancele el pago vencido de este préstamo; (ii) no se cancele el pago en and antes de la fecha de vencimiento según las disposiciones del Contrato de Prorroga para Pagos en Periodo de Gracia; (iii) no cancele por completo en, o antes de, la fecha de vencimiento del periodo inicial de este contrato detallado en este documento, al menos que haya firmado un Contrato de Prorroga para Pagos en Periodo de Gracia; (iv) no cancele por completo en, o antes de, la fecha de vencimiento del periodo inicial de este contrato, detallado en el Contrato de Prorroga para Pagos en Periodo de Gracia; o (v) no cancele algún pago bajo cualquier Periodo de Gracia que le hayamos concedido según NRS 604A.210. Pudiésemos dispensar su estado de mora y restablecer su cuenta a buen estado si usted se pone al día en sus pagos o hacer algún arregio de pago satisfactorio con nosotros. Sin embargo, no tenemos la obligación de ofrecerle un Plan de Pago mas de una vez por cada préstamo. Con tal que la fecha de vencimiento del Plan de Pago no infrinja con las disposiciones de la Ley de Nevada, estará en estado de mora y sin derecho a un Plan de Pagos si es que (i) no cancela un pago vencido de este préstamo en o antes de la fecha de vencimiento según las condiciones de cualquier Plan de Pago relacionado a este préstamo o (ii) no cancela por completo en, o antes de, la fecha de vencimiento de cualquier Plan de Pago relacionado al préstamo. Si se encuentra en estado de mora y tiene el derecho a aceptar un Plan de Pago, podemos acelerar el saldo pero no podremos tomar posesión del Vehículo antes de ofrecerle un Plan de Pago. Si se encuentra en estado de mora bajo el Contrato de Préstamo y Contrato de Prorroga para Pagos en Periodo de Gracia y no tiene el derecho a un Plan de Pago o si está en estado de mora en un Plan de Pago, podremos procurar la posesión del Vehículo y la venta del mismo junto con cualquier otra compensación perimida por la Ley de Nevada. Si comete a fraude para obtener un Préstamo sobre Vehículo o si transfiere el interés del vehículo ilícitamente a terceros, entonces pudiésemos entablar un demanda en la vía ordinaria en contra del cliente procurando todo o parte, de lo siguiente: (I) La cantidad comprometida en el préstamo, incluyendo pero no limitándose a, la cantidad completa de intereses, costos y honorarios negociados y acordados por usted y nosotros, según se permita, menos cualquier pago que usted haya hecho; (II) honorarios y costos razonables de abogados; y (III) cualquier otro desagravio legal o equitativo que el juez o árbitro considere adecuado. Si no ejercemos uno o mas de las reparaciones después de que entre en mora, no renunciamos a nuestro derecho de dicha reparación o reparaciones. Nuestros derechos en este documento so acumulativos, no exclusivos.

Ley Gobernante y Asignación. Este Contrato de Préstamo es gobernado por la ley estatal de Nevada, con la excepción de la renuncia a juicio con jurado, la cual es gobernada por la Ley Federal de Arbitraje. Podemos asignar o transferir este Contrato de Préstamo o cualquiera de nuestros derechos.

**Declaración Jurada.** Usted reconoce y acuerda que nos entregó una declaración jurada afirmando que: a) El cliente le proveyó al titular con información fiel y exacta con referencia a ingresos, obligaciones, empleo y titularidad del vehículo; y (b) El cliente tiene la capacidad de pagar el préstamo sobre vehículo.

RENUNCIA A JUICIO POR JURADO Y DISPOSICIÓN DE ARBITRAJE. El arbitraje es un proceso en el que personas en una disputa: (a) renuncian su derecho a entablar una demanda y proceder ante un juzgado y celebrar un juicio con jurado para resolver la misma; y (b) en vez, por mutuo acuerdo presentan sus disputas a una tercero neutral (un "árbitro") para que tome la decisión. Cada parte de la disputa tienen la oportunidad de presentar pruebas al árbitro. La revelación previa al arbitraje pudiera ser limitada. Las diligencias de Arbitraje son privadas y menos formales que juicios en juzgados. El árbitro emitirá una decisión final y vinculante que resuelva la disputa la cual pudiese ser ejecutable como fallo judicial. Los jueces rara vez anulan las decisiones de árbitros. POR LO TANTO, USTED RECONOCE Y ACUERDA A LO SIGUIENTE:

1. En el transcurso de esta Disposición de Arbitraje y Renuncia a Juicio Con Jurado (de aquí en adelante "Disposición de Arbitraje"), las palabras "disputa" y "disputas" serán concedidas el significado mas amplio e incluye, sin limitación (a) todo reclamo, disputa o controversia que surja de, o este relacionado directa o indirectamente a, la rúbrica de esta Disposición de Arbitraje, la validez y el alcance de la misma y cualquier reclamo o intento de desestimarla; (b) todo reclamo Estatal o Federal, disputas o controversias que surjan de, o estén relacionados a este Contrato de Préstamo (incluyendo la Disposición de Arbitraje), y la información que nos proveyó antes de involucrarse en este Contrato de Préstamo; (c) todo contra reclamo, reconvención y reclamos por terceros; (d) reclamos por derecho consuetudinario, basado en contrato, agravio, fraude, u otro agravio intencional; (e) todo reclamo que se base en contravención de leyes, reglamentos o la constitución Estatal o Federal; (f) todo reclamo acertado por nosotros en contra de usted, incluyendo reclamos de indemnización monetaria de cobranzas de cualquier cantidad que afirmemos que usted nos deba; (g) todo reclamo acertado por usted individualmente en contra nuestra

numero felefonico gratuito: (800) 804-5368. APágina 3 de 5 TM. TB NV inscallment-loan-agreement 2.04.201 y/o nuestros empleados, agentes, directores, oficir accionistas, gobernadores, gerentes, miembros, er resa matriz o entidades afiliadas (de aqui en adelante referidos colectivamente como "terceros" cionados"), incluyendo reclamos por indemnización netaria y/o pena monetaria y mandatos judiciales; (h) todo reclamo acertado a su nombre por terceros; (i) todo reclamo acertado por usted como abogado particular general, como representante y miembro de un grupo de personas, o en cualquier otra forma de representación en contra nuestra y/o terceros relacionados (de aquí en adelante referidos como "Reclamos Representados"); y/o (j) todo reclamo que surja de, o relacionado directa o indirectamente a, la divulgación de información personal suya, a cualquier personal no-publico, hecha por nosotros o por terceros.

- 2. Usted reconoce y acuerda que al aceptar esta Disposición de Arbitraje:
- (a) USTED ESTÁ RENUNCIANDO A SU DERECHO A UN JUICIO CON JURADO PARA RESOLVER TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS;
- (b) USTED ESTÁ RENUNCIANDO A SU DERECHO A QUE TODA DISPUTA ALEGADA EN NUESTRA CONTRA O EN CONTRA DE TERCEROS RELACIONADOS SEA RESULETA EN UN JUZGADO QUE NO SEA DE RECLAMOS DE MENOR CUANTÍA; y
- (c) USTED ESTA RENUNCIANDO A SU DERECHO DE FUNGIR COMO REPRESENTANTE DE, ABOGADO PARTICULAR GENERAL, O EN CUALQUIER OTRA CAPACIDAD DE REPRESENTANTE, Y/O PARTICIPAR COMO MIEMBRO DE UN GRUPO DE RECLAMANTES, EN TODA DEMANDA PRESENTADA EN NUESTRA CONTRA Y/O EN CONTRA DE TERCEROS RELACIONADOS.
- 3. Con la excepción de lo dispuesto en el Párrafo 6 a continuación, todas las disputas, incluyendo todo Reclamo Representativo en nuestra contra y/o en contra de Terceros Relacionados deberán ser resueltos <u>únicamente</u> por arbitraje vinculante a nivel individual con usted. POR CONSIGUIENTE, EL ÁRBITRO NO CELEBRARÁ UN ARBITRAJE DE GRUPO, ES DECIR, NO SE LE PERMITIRÁ AL ÁRBITRO FUNGIR COMO REPRESENTANTE, COMO ABOGADO PARTICULAR GENERAL, O EN ALGUNA OTRA CAPACIDAD, EN REPRESENTACIÓN DE OTROS EN EL ARBITRAJE.
- 4. Cualquier parte a la disputa, incluyendo terceros relacionados, pueden enviar a la parte contraria una notificación por escrito, por correo certificado con acuse de recibo, de su intención de arbitrar, afirmando el tema de la disputa, junto con el desagravio solicitado, aun si una demanda ya a sido entablada. Sin importar quien exige el arbitraje, usted tendrá el derecho de elegir cualquier a de las dos organizaciones de administración de arbitraje a continuación: The American Arbitration Association (1-800-778-7879) http://www.adr.org, JAMS (1-800-352-5267) http://www.arb-forumjamsadr.com. Sin embargo, las partes pueden acordar elegir un árbitro local que sea abogado, juez jubilado o árbitro registrado y de buena reputación en la asociación de árbitros y arbitre según dichas normas de Arbitraje. Si las asociaciones antedichas no están disponibles y las partes no logran acordar por un sustituto, entonces cualquiera de las partes pueden peticionar al juez en cumplimiento se las sección 5 de la Ley Federal de Arbitraje, 9U.S.C. Secciones 1-16 para elegir una organización de árbitros, con tal de que dicha organización ejecute las condiciones del Contrato de Préstamo y la Disposición de Arbitraje, incluyendo la prohibición de Arbitraje en grupo. La parte que recibió la notificación de Arbitraje responderá por escrito, por correo certificado con acuso de recibo, dentro de un periodo de veinte (20) días. Si usted exige un arbitraje, tiene que informamos en su notificación la organización que haya elegido o si es su deseo elegir un árbitro local. Si son los terceros relacionados o nosotros los que exigimos el arbitraje, usted debe notificamos dentro de un periodo de veinte (20) días, por escrito, por correo certificado con acuse de recibo, cual organización ha elegido o si es su deseo elegir un arbitro local. Si usted no nos notifica, entonces tendremos nosotros el derecho de elegir la organización de Arbitraje. Las partes en dicha disputa serán gobernadas por las reglas y procedimientos de la organización de Arbitraje aplicable a disputas de clientes, con tal que dichas reglas y procedimientos no contradigan las condiciones explicitas de este Contrato de Préstamo o la Disposición de Arbitraje, incluyendo las limitaciones para el árbitro a continuación. Usted puede obtener una copra de las reglas y procedimientos al comunicarse con las organizaciones antedichas.
- 5. Sin importar quien exija el Arbitraje, nosotros le adelantaremos su porción de los costos asociados con el mismo, incluyendo los honorarios de presentación, administrativos, y los honorarios del árbitro ("Costos de Arbitraje"). Durante el arbitraje, cada parte cubrirá sus propios costos y honorarios de abogado y testigos periciales. El árbitro aplicará la ley sustancial pertinente consistente con el FAA, y reglas de prescripción, y cumplirá peticiones de privacidad reconocidos por la ley. El arbitraje se celebrará en el condado donde usted resida, o en el condado en el que se firmó el Contrato de Préstamo, o en algún otro lugar según lo ordene el árbitro. El árbitro puede tomar su decisión, con o sin una audiencia, sobre cualquier petición que sea sustancialmente similar a una petición de sobreseimiento por falta de afirmar un reclamo o un petición de sentencia sumaria. Al conducir la diligencia de arbitro no deberá aplicar ninguna regla federal o estatal probatoria o de diligencias en la vía ordinaria. Si la ley o las reglas que aplican lo permite, el árbitro puede conceder indemnización por derecho y/o honoranos y costos razonables de abogado. Si el árbitro resuelve la disputa a su favor o le concede indemnización, entonces usted no será responsable de reembolsamos por su porción de los Costos de Arbitraje, y nosotros le reembolsamos por cualquier Costos de Arbitraje que haya ya pagado usted. Si el árbitro no resuelve la disputa a su favor, ni le concede indemnización, entonces el árbitro le [exigirá, puede exigirie, no le exigirá] reembolsamos por su porción de los Costos de Arbitraje que la adelantamos, con tal que supere la cantidad que hubiese sido tazado como costos judiciales si la disputa hubiese sido resuelta por un juzgado estatal, menos los Costos de Arbitraje que usted ya haya ya pagado. A petición puntual de cualquier de las partes, el árbitro proveerá una explicación por escrito de la concesión de indemnización. Dicha concesión puede ser presentada ante cualquier juzgado con jurisdicción.
- 6. Todas las partes, incluyendo los terceros relacionados, retienen el derecho de procurar un fallo en el tribunal de menor cuantía por disputas dentro del alcance de dicho tribunal. Cualquier disputa, que no pueda ser adjudicada dentro de la competencia de un tribunal de menor cuantía, deberá ser resuelta por medio de arbitraje vinculante. Toda recurso del fallo en el tribunal de menor cuantía debe ser resuelto por medio de arbitraje vinculante. Además, ninguna parte de esta Disposición de Arbitraje limita el derecho nuestro y suyo de (a) ejecutar en contra del vehículo al ejercer cualquier autoridad que el Contrato de Préstamo o la ley aplicable, (b) de ejercer recursos de auto ayuda tal como el compensar o recuperar la posesión, o (c) obtener recursos provisionales o auxiliares tal como la confiscación previa al fallo, la acción de reivindicar la devolución del mueble, la acción de reivindicar la devolución del mueble más daños y prejuicios, o el mandato judicial, o obtener una pena no monetaria la cual no exige daños y prejuicios de un juzgado competente. La entablación, sea suya o nuestra de cualquiera de esta acciones mencionadas en el Párrafo 6, no constituirá una renuncia al derecho de presentar la disputa para arbitraje, incluyendo cualquier contrademanda acertada.

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Todo comentario o pregunta puede dirigirse a la Línea de Comentarios del Cliente al siguiente numero telefónico gratuito: (800) 804-5368.

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- 7. Esta Disposición de Arbitraje se hace en cumplianto de una transacción involucrando comercio internatal y será gobernada por el FAA. Si por alguna razón la decisión final, sin recurso, de un judición sobre esta transacción determina que FAA no aplica a la misma, entonces nuestro acuerdo de Arbitraje será gobernado por la ley de arbitrajes del estado de Nevada.
- 8. Esta Disposición de Arbitraje es vinculante y le beneficia a usted, sus presentes herederos, sucesores y designados. La Disposición de Arbitraje es vinculante y nos beneficia a nosotros, nuestros sucesores y designados, y terceros relacionados. La Disposición de Arbitraje continua en plena vigencia, aun si sus obligaciones hayan sido extendidas, aplazadas, renovadas, pre-pagadas, pagadas o liquidadas por estado de quiebra. La Disposición de Arbitraje continúa en plena vigencia, aun si este Contrato de Préstamo se pierde, destruye o roba. La Disposición de Arbitraje perdura cualquier terminación, enmienda, expiración o ejecutar de toda transacción entre usted y nosotros y continua en plena vigencia al menos que tanto usted como nosotros acordamos lo contrario por escrito.
- 9. **PROCESSO PARA OPTAR POR NO**. Usted puede elegir optar por no aceptar esta Disposición de Arbitraje <u>únicamente</u> al seguir el proceso a continuación. Si usted desea no estar sujeto a la Disposición de Arbitraje, entonces debe notificamos por escrito dentro de sesenta (60) días naturales a partir de la fecha de este Contrato de Préstamo al siguiente domicilio: Atención: Title Max de Nevada d/b/a TitleMax, Arm: Legal Dept, P.O. Box 8323, Savannah, GA 31412. Su notificación escrita debe incluir su nombre, domicilio, número de Cuenta, la fecha de este Contrato de Préstamo, y su declaración de que opta por no aceptar la Disposición de Arbitraje. Si elige optar por no, entonces su decisión aplicará únicamente al presente Contrato de Préstamo.

Reconocimientos. Este Contrato de Préstamo contiene una Renuncia a Juicio con Jurado y una Disposición de Arbitraje vinculantes. Al firmar este Contrato se Préstamo usted reconoce que el mismo fue rellenado antes de haberlo firmado y que usted a recibió una copia completa del mismo. Usted acuerda que la información que nos proveyó a nosotros antes de aceptar comprometerse a este Contrato de Préstamo es exacta. También Garantiza que no es deudor en ninguna diligencia de quiebra ni tiene la intención de presentar una petición de desagravio por cualquiera de los capítulos del Código Estadounidense de Quiebra. Esta de acuerdo que la cantidad del préstamo no excede el valor del mercado del vehículo. Usted acuerda que tiene los medios para pagar este Contrato de Préstamo, basándose en su presentes ingresos obligaciones y empleo. Usted reconoce que el préstamo no exige un pago de amortización irregular al vencimiento (globo) de ningún tipo. Además reconoce que usted a leído, entendido y acordado a todas las condiciones en este Contrato de Préstamo, incluyendo la renuncia a un Juicio con Jurado y la Disposición de Arbitraje.

ESTE DOCUMENTO ESTA SUJETO A LA GARANTÍA A FAVOR DE, Y PROMETIDO COMO AVAL A, WELLS FARGO BANK, NATIONAL ASSOCIATION, COMO AGENTE AVAL.

TitleMax de Nevada, Inc. d/b/a TitleMax	2/2/15	Am	) 2/23/15
Firma del Cliente	Fecha	Su Agente Autorizado	Fecha
Firma del Co-Cliente	Fecha		

### Affidavit

STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 10569-152620 Date: 02/23/2015	
Customer Name: Jesus Tejeda Address: 5050 Tamarus St. #262 Las Vegas, NV 89119 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u> Address:  3391 E. Tropicana Ave. Ste. #1  Las Vegas, NV 89121
Vehicle Information: VIN: 4F2CZ0ZZ78KM31935 License Plate State and No: 984LWD Color: Gray Year: 20	08 Make: Mazda Model: Tribute
In this Affidavit ("Affidavit"), the words "affiant," customer," "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: (77 vehicle identified above. The word "Title" means a certificate of tit identifies the legal owner of a vehicle or any similar document issue	r market value. Pursuant to N.R.S. 604A.450-2, we have reviewed
your application information regarding current and expected income Pursuant to N.R.S. 604A.450-3, you are required to give us an affidatrue and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.	erit which states: (a) The customer has provided the licensee with
The undersigned, Jesus Tejeda , being first duly swom, sta	
<ol> <li>You have provided us with true and correct information the vehicle; and</li> </ol>	concerning your income, obligations, employment and ownership of
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SA	YETH NOT.
Customer Signature:	
Co-Borrower Signature:	

Recibo/Recibo de Plan de Pago (Préstan de 210 días) PAGO HECHO A NOMBRE DE O POR: NOMBRE Y DOMICILIO DEL TITULAR: Jesus Teieda Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 FECHA/HORA QUE SE RECIBIÓ EL PAGO: NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 03/30/2015 10:29:27 AM 10569-0152745 FECHA DEL CONTRATO DE PRÉSTAMO: 2/23/2015 5:47:15 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho. AGENTE QUE RECIBIÓ EL PAGO: MONTO PAGADO: Bridget Urena \$508.11 DESGLOCE DEL PAGO DE HOY: \$489.84 PAGADO HACIA EL CAPITAL: \$18,27 PAGADO HACIA LOS INTERESES: \$0.00 PAGADO HACIA LOS CARGOS: \$0.00 PAGO HACIA LOS HONORARIOS: \$508.11 MONTO TOTAL DEL PAGO DE HOY: \$0.00 SALDO DEL PRESTAMO: 5/24/2015 PRÓXIMA FECHA DE VENCIMIENTO: Cuenta cancelada por rescisión Cuenta cancelada por completo M Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, X entregamos a usted el Titulo del Vehículo. Contrato de Plan de Pago Contrato de Plan de Plazo de Gracia П Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedicho. Además afirma que la información previamente dada en la Declaración de Identificación del Prestatario Cubierto sigue siendo correcta.

> 3/30/2015 Firma

Nombre en Letra de Molde

APP 004387

Recibo/Recibe le Plan de Pago (Préstan de 210 días) PAGO HECHO A NOMBRE DE O POR: NOMBRE Y DOMICILIO DEL TITULAR: Jesus Tejeda Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 FECHA/HORA QUE SE RECIBIÓ EL PAGO: NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 03/23/2015 10:22:07 AM 10569-0152745 FECHA DEL CONTRATO DE PRÉSTAMO: 2/23/2015 5:47:15 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho. AGENTE QUE RECIBIÓ EL PAGO: MONTO PAGADO: Bridget Urena \$220.00 **DESGLOCE DEL PAGO DE HOY:** \$187.51 PAGADO HACIA EL CAPITAL: \$32.49 PAGADO HACIA LOS INTERESES: \$0.00 PAGADO HACIA LOS CARGOS: \$0.00 PAGO HACIA LOS HONORARIOS: \$220.00 MONTO TOTAL DEL PAGO DE HOY: \$489.84 SALDO DEL PRESTAMO: 4/24/2015 PRÓXIMA FECHA DE VENCIMIENTO: Cuenta cancelada por rescisión Cuenta cancelada por completo Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, entregamos a usted el Titulo del Vehículo. Contrato de Plan de Pago Contrato de Plan de Plazo de Gracia Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedicho. Además afirma que la información previamente dada en la Declaración de Identificación del Prestatario Cubierto sigue siendo correcta. Reconocimientos. 3/23/2015

Firma

Norhbre en Letra de Molde

Recibo/Recibo de Plan de Pago (Préstan de 210 días) PAGO HECHO A NOMBRE DE O POR: NOMBRE Y DOMICILIO DEL TITULAR: Jesus Tejeda Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 FECHA/HORA QUE SE RECIBIÓ EL PAGO: NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 03/14/2015 03:44:37 PM 10569-0152745 FECHA DEL CONTRATO DE PRÉSTAMO: 2/23/2015 5:47:15 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho. AGENTE QUE RECIBIÓ EL PAGO: MONTO PAGADO: Delmy Rivera \$200.00 DESGLOCE DEL PAGO DE HOY: \$123.20 PAGADO HACIA EL CAPITAL: \$76.80 PAGADO HACÍA LOS INTERESES: \$0.00 PAGADO HACIA LOS CARGOS: \$0.00 PAGO HACIA LOS HONORARIOS: \$200.00 MONTO TOTAL DEL PAGO DE HOY: \$677.35 SALDO DEL:PRESTAMO: 4/24/2015 PRÓXIMA FECHA DE VENCIMIENTO: Cuenta cancelada por rescisión Cuenta cancelada por completo Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, entregamos a usted el Titulo del Vehículo. Contrato de Plan de Pago Contrato de Plan de Plazo de Gracia Reconocimientos. Al firmar a continuación, usted reconoce la exactitud de los detalles del pago antedicho. Además afirma que la información previamente dada en la Declaración de Identificación del Prestatario Cubierto sigue siendo correcta.

> 3/14/2015 Firma

Nombre en Letra de Molde

APP 004389

Recibo/Recibode Plan de Pago (Présta de 210 días) PAGO HECHO A NOMBRE DE O POR: NOMBRE Y DOMICILIO DEL TITULAR: Jesus Teieda Tm Las Vegas Nv #6 Tropicana A 3391 E. Tropicana Ave., Suite 1 Las Vegas, NV 89121 FECHA /HORA QUE SE RECIBIÓ EL PAGO: NO. DE IDENTIFICACIÓN DEL CONTRATO DE PRESTAMO: 02/24/2015 11:53:53 AM 10569-0152745 FECHA DEL CONTRATO DE PRÉSTAMO: 2/23/2015 5:47:15 PM Si tiene varios préstamos, este pago se aplicó al préstamo identificado por el número antedicho. AGENTE QUE RECIBIÓ EL PAGO: MONTO PAGADO: Bridget Urena \$1,009.04 DESGLOCE DEL PAGO DE HOY: \$999.45 PAGADO HACIA EL CAPITAL: \$9.59 PAGADO HACIA LOS INTERESES: \$0.00 PAGADO HACIA LOS CARGOS: \$0.00 PAGO HACIA LOS HONORARIOS: \$1,009.04 MONTO TOTAL DEL PAGO DE HOY: \$800.55 SALDO DEL PRESTAMO: 4/24/2015 PRÓXIMA FECHA DE VENCIMIENTO: Cuenta cancelada por rescisión Cuenta cancelada por completo Titulo Entregado al Cancelar la Cuenta. Al firmar a continuación, usted reconoce que al cancelar la cuenta por completo, 17 entregamos a usted el Titulo del Vehículo. Contrato de Plan de Pago 1 Contrato de Plan de Plazo de Gracia 

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

Nombre en Letra de Molde

2/24/2015

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# ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

Notice. The federal Equal Credit Opportunity Act prohibits creditors from discominating 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 Tradu Commission, Equal Credit Opportunity, Washington, D.C. 20580, <a href="https://www.ftc.gov">www.ftc.gov</a>.

If 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 excells 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 disclosurer, 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 lederal law, including those pursuant to the Equal Creak 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 siccironically 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 rollowing computer software and hardware; a PC with Internet access and an Internet Browser that meets the following minimum requirements: Microsofile Internet Explorer 8.1 or later versions or Mozirla 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 recove Disclosures electronically, we will notify you. You will need a printer or long-term storage, such as a disk drive, to retain, ocwinioad, or print the Discosures. You may withdraw Your Consent at any time. It 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 idisclosures. If your electronic actoress, mailing address, telephone number, or any information you provided changes, then you agree to inform us. You may contact us by dicking 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 trianglal 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 cartain 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 exponses associated with the arbitration, including the filling, administrative, hearing and arbitrator's fees. You will be responsible for your atterney'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 atternatives before entering into this type of transaction. Other forms of short-term credit that may be less expansive include a loan from another institution or from family or triends, 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 Physicy 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 (:) YOUR EMPLOYMENT OR SOURCE OF INCOME, OR (ii) YOUR GROSS MONTHLY INCOME AND GROSS MONTHLY OBLIGATIONS TO CHANGE IN THE NEXT 14-15 MONTHS, PLEASE EXPLAIN THE CHANGES AS FOLLOWS:

THE CHANGES AS FOL	LOWS: 5 PC
	to the information in this Customer Application is
	to the information in this Customer Application is

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-\(\frac{4}{2}\).2.6-10 09.2013

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

Applicant Signature

Date

Date

Co-Applicant Signature

					A 198 新作教育
Income					
Employment	Desaiphion	•		Amount '	70
Gross Monthly Salary or Wages		,,	+	\$ 2,40	0
Part-Time Gross Monthly Salary or Wages	i		· d	\$	
Other Experted Income	Description			Zugount	-
Gross Bonus or Commission		<u> </u>	4		
Social Security/ Disability			Service Control of the Control of th	\$	
Gross Pension/Retirement			ah inggan	\$	
Unemployment				\$	
Alimony or Child Support			-	\$	
Other Income (Babysitting, Lawn care, etc.):			A COLOR	\$	
Total Current/Expected Income	Part 1 : Please.	add all income amoun	is and enter	+\$ 21	100
Total Monthly Expense	Part 2: Please	aid all monthly expe	ises and enter	-\$ 7	50 <sub>2</sub>
Part 3: Net Monthly Income Total = Part 1 T	otal - Part 2 Tol	al	ter than the	= <b>\$</b>	,61x
Part 3: Net Monthly Income Total = Part 1   Subtract Total Expense from Total Income. The Net N Required Residual Income.	ionthly income inc	St ne chast to or a	12 ·		
Applicant Name: LCUS Tes	eda			Note the second	
Today's date: 2 23	2015				N.S. GARK
10 No.	ahar:				
Driver's License/Government Issued ID Nun	ingi.				

AFF 004395 ROA 002801

# TATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

# CERTIFICATE OF TITLE

4F2CZ02Z78KM31935 Z008 MAZD DATE ISSUED

ODOMETER MILES 56037 ODOMETER BRAND

ACTUAL MILES

YEAR

MODEL MAKE TRIBUTE I SALES TAX PD FUEL TYPE G

VEHICLE BODY T4W EMPTY WIT GROSS WT

TITLE NUMBER NV007503414 GWR

3233 BRANDS REBUILI

01/22/2015 VEHICLE COLOR

OWNER(S) NAME AND ADDRESS TEJEDA JESUS 5050 TAMARUS ST APT 262 LAS VEGAS NV. 89119-2044



LIENHOLDER NAME AND ADDRESS

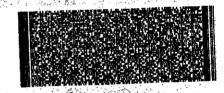
TITLEMAX OF NEVADA INC DBA TITLEMAX 3391 E TROPICANA AVE STE 1

LAS VEGAS NV 89121-7368 LIENHOLDER RELEASE - INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED.

SIGNATURE OF AUTHORIZED AGENT

TitleHax of Nevada, Inc DBA TitleHax Lien Release

PRINTED NAME OF AGENT AND COMPANY



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

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

Printed Full Legal Name of Buyer

Nevada Driver's License Number or Identification Number

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

mileage stated is in excess of its mechanical limits.

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

ampt - Model year over 9 years old.

ODOMETER READING

Signature of Seller(s)/Agent/Dealership.

Printed Name of Seller(s)/Agent/Dealership

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

Signature of Buyer

Printed Full Legal Name of Buyer CONTROL NO.

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

23649526 (THIS IS NOT A TITLE NO.)

VP-2 (Rev. 8/10)

ALTERATION OR ERASURE VOIDS THIS TITLE

Ability to Pay Summa	
Loan Number	10569-0152620
Customer Name	Jestis Tejeda
is Customer a Covered Borrower	Nö
Reguested Loan Amount	\$2,000:00
Title Fee	17 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
MLV Amount	\$2,020
Gross Monthly Income Current and Expected Monthly Obligations Other TitleMax Loan Payment Rate Match/Rate for Other TitleMax Loan Add-On to Current Loan or Multi-Car	\$2,400.00 \$750.00 \$110.00 T5-99% Add (In / No Tikny Fee
Residual Monthly Income	\$1,540.00

Type:		tote
100.00	999.99	17.99%
1000.00	1999.99	16.99%
2000.00	2999.99	1599%
3000.00	3999.99	74,99%
4000.00	4999.99	13,99%
5000.00	10000.00	10.99%

240 INCTAL SECUT	LOAN BREAKDOWN

Residual Monthly Income

Income Based - Max. Loan Amount Inc. Title Fee		,
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$·	2,020
Interest Rate		15.99%
Max Cash to Customer Amount	<b>S</b>	2,020.00
Actual Cash to Customer Amount	S.	1,800.00
Title Fee Amount	\$	-
Total Loan Amount	\$	1,800
Amortized Loan Payment		\$445.57
Total Payback Amount		\$3,119.00
Minimum Payment to Extend		\$287.82
Grace Period Plan # of Months (0% Interest)		7
Grace Period Plan Payment (0%)		\$257.14



NV 210 Day

### **Contact Information**

### 2/23/2015

Company: Titlemax (314391)

Telephone: 404-542-6618

Contact: Laura Farris

Fax:

E-Mail: laura.farris@titlemax.biz

#### Notes

# Vehicle Info For 2008 Mazda Tribute i 4D Utility

MSRP: \$20,550

VIN: 4F2CZ02Z78KM31935

Adj. State: National

Fin Adv: \$7,475

UVC: 2008540218

Mileage: 0

Equip Ret: \$22,335

MPG: 20/26

Mileage Cat: D

Tire Size: 235/70R16

Weight: 4400

Cylinders: 4

Base HP: 153 @ 5800

Fuel Type: Gas

Transmission: A

Taxable HP: 19.0

Wheelbase: 103.1

Drive Train: FWD

Model Number: ITRNG2

End of Term 0 Months:

End of Term 0

Mileage:

Price Includes: AT AC

# Wholesale Black Book values as of 2/23/2015

	X-CL	Clean	Average	Rough
Base	\$8,025	\$7,025	\$4,925	\$3,125
Options	\$0	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	\$0	\$0	\$0	\$0
Total	\$8,025	\$7,025	\$4,925	\$3,125

# Trade In Black Book values as of 2/23/2015

	X-CL	Clean	Average	Rough
Base	N/A	\$7,145	\$5,175	\$3,000
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	. N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$7,145	\$5,175	\$3,000

Retail Black Book values as of 2/23/2015

	X-CL	Clean	Average	Rough
Base	\$10,725	\$9,475	\$6,825	\$4,700
Options	\$0	\$0	\$0	\$0
Mileage		N/A	N/A	N/A
Region		\$0	\$0	\$0
Total	\$10,725	\$9,475	\$6,825	\$4,700

# Residual Black Book values as of 2/23/2015

				~ C N h	45	Month	48 Month	60 Month	End Of Term
	12 Month	24 Month	30 Month	36 Monui	**2	HOHE	N/A	N/A	N/A
Base	N/A	N/A	N/A	N/A	Ŀ	N/A	N/A		
			\$0	\$0		\$0	\$0	\$0	N/A
Options	\$0				1	N/A	N/A	N/A	N/A
Mileage	N/A	N/A	N/A	N/A	<u> </u>				N/A
Total	N/A	N/A	N/A	N/A		N/A	, N/A	, INVA	

# Black Book Add/Deducts

Heated Seat Package +175

Leather +750

Power Driver Seat +175

Power Moonroof +350

Rear Seat Ent Sys +350

w/o Auto Trans -700

A - 98

NRS 604A 445 AND 210 PAID IN FULL total paid 798.38 contract due 734.44 over paid by \$63.94 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)? Is the loan secured? What is the borrower's expected gross monthly income? Loan Type: Account Number Borrower Name & (Applies to High-Interest Loans Only) Licensee Address: 3525 S. FORT APACHE ROAD, SUITE 160, LAS VEGAS NV 89147 11569-0136059 (Applies to Title Loans Only) (Applies to Title Loans Only) (Applies to Title Loans Only) Licensee Name & (Applies to Deferred Deposit Only) (Applies High-Int Loans) (Applies to D/D Loans) NRS 604A.445(1) Address: DEBORAH GLEASON DBA: TITLEMAX OF NEVADA INC. DBA TITLEMAX NRS 604A.408(1) Origination Date Deferred Deposit 11/19/2014 If so, what is the collateral? 2001 BUIC LESABLE 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? S Has the loan been extended or renewed? Does the monthly payment amount exceed 25% of the borrower's expected gross monthly income? Does the deferred deposit loan exceed 25% of the customer's expected gross monthly income? Does the original term of the HIL not exceed 35 days? Does the original term of the D/D Loan not exceed 35 days? П Amount of Loan VIOLATIONS/ TECHNICAL EXCEPTIONS/ OTHER COMMENTS \$400.00 \$2,000 High-Int Loans 604A LOAN REVIEW WORKSHEET Was the borrower's income verified? Maturity Date 6/17/2015 . | | NO Charge Finance \$334.44 Title Loans Ż How many times? 4 Total Number of Payments YES Paystub Purpose of loan: Extensions: Title-6 add'l periods;
D/D & High Int Loans - 90 days If secured by a vehicle title, is it filed and perfected? YES YES NO 104.91/104.98 Payment Amount Affidavit Exam as of: 5/4/2015 Exam Start Fair Market Value Examiner: TD APR Quoted NA Date: 5/26/2015 NO ۷ 218.88% Are receipts filed? Other: N/A N/A N/A Is the APR correct? YES YES \$4,175.00 YES YES

Revised 10-15-2008

Confidential

APP 004401 ROA 002807

### Title Loan Agreement

Date:

11/19/2014

MANAGEMENT							
Customer & Co-Custo	mer Information	ACCOUNT NUMBER	R: 11569-	0136059			
FIRST NAME Deborah	LAST NAME Gleason		CO-CUSTOMER	R FIRST NAM	ME	CO-CUSTOME	R LAST NAME
. SSN	DRIVERS LIC./ST	ATE ID. NO	CO-CUSTOMER	RSSN	CO-CUSTOME	R'S DRIVERS	LIC./STATE ID. NO.
STREET ADDRESS 4316 Summer Leaf St #d			CO-CUSTOMER	R STREET AI	DDRESS	-	۸
1 1	STATE NV	ZIP CODE 89147	CO-CUSTOMER	RCITY	CO-CUSTO	MER STATE	CO-CUSTOMER ZIP CODE
HOME PHONE	DATE OF BIF	RTH L	CO-CUSTOMER	R HOME PHO	ONE	CO-CUSTO!	MER DATE OF BIRTH
Motor Vehicle & Informat		LICENSEE'S HOURS Monday to Friday 9:0			0:00 A.M. to 4:00	P.M., Closed	Sunday
LICENSEE NAME TitleMax of Nevada, Inc. d/	b/a TitleMax	LICENSEE PHO (702)362-0054	NE NUMBER				•
LICENSEE STREET ADDR 3525 S. Fort Apache Rd. S	<del>-</del>		LICENSEE CITY Las Vegas		LICENSEE STAT NV	· -   <b>-</b>	ICENSEE ZIP CODE 9147
VEHICLE IDENTIFICATION 1G4HP54K314193659	N NUMBER (VIN)		ENSE PLATE 'LLN				
VEHICLE YEAR	VEHICLE MAKE	VEHICLE LESABRE		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.

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 \$400.00 ("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 0.5997% from the date of this Loan Agreement until 06/17/2015 the earlier of: (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

Number: 11569-0136059

### FEDERAL TRUTH-IN-LENDING DISCLOSURF

# ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate.

## FINANCE CHARGE

The dollar amount the credit will cost you.

#### Amount Financed

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

#### Total of Payments

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

218.882 %

\$334.44

\$400.00

\$734.44

Number of Payments	Amount of Payments	When Payments are Due	
6	\$104.91	12/19/2014 and each 30 days thereafter	
1	\$104.98	6/17/2015	

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	\$400.00
Amount given to you directly:	\$400.00
Amount paid on your account:	\$0.00
3. Amount paid to public officials:	\$ 0.00
4. Amount paid to on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

Grace Period. For purposes of this Loan Agreement, the term "grace period" means the gratuitous period of payments deferment (i) which we offer to you after entering into this Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210, (ii) you voluntarily accept such terms of the payments deferment after entering into the Loan Agreement, and (iii) you and we agree to such terms of payments deferment in a written and signed "Grace Period Payments Deferment Agreement." We allow customers that are in good standing during the term of this Loan Agreement to request and enter into a Grace Period Payments Deferment Agreement. You may request and enter into a Grace Period Payments Deferment Agreement, 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 defar in the loan, we must offer a Repayment Plan to v before we commence any civil action or process of alternative dispute resolution, or before we repossesses the Motor Vehicle.

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

Default, Acceleration, Repossession, and Post-Default Interest. You will be in default and entitled to enter into a Repayment Plan on the day immediately following the date you fail to (i) make a scheduled payment on this loan; (ii) make a scheduled payment on or before the due date for the payment under the terms Grace Period Payments Deferment Agreement; (iii) pay this loan in full on or before the expiration of the initial loan period as set forth herein unless you have entered into a Grace Period Payments Deferment Agreement; (iv) pay this loan in full on or before the expiration of the period as set forth Grace Period Payments Deferment Agreement; or (v) pay any payment under any Grace Period we have extended under NRS 604A.210. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. However, we are not required to make an offer for you to enter into a Repayment Plan more than once for each loan. Provided that the due date of the repayment plan does not violate the provisions of Nevada Law, you will be in default and not entitled to enter into a Repayment Plan, if you fail (ii) to make a scheduled payment on this loan on or before the due date for the payment under the terms of any repayment plan relating to this loan or (ii) to pay a loan in full on or before the due date any repayment plan relating to the loan. If you are in default and entitled to enter into a Repayment Plan, we may accelerate the balance, but we cannot repossess the Motor Vehicle before offering you a Repayment Plan. If you are in default under the Loan Agreement and Grace Period Payments Deferment Agreement and not entitled to enter into a Repayment Plan or if you are in default under the Repayment Plan, we may seek repossession and sale of the Motor Vehicle as well as any other remedy allowed by Nevadalaw. 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, fort, 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 Information about you. Any comments or questions may be directed to Customer Service at the following toll-free number: (800) 804-5368.  $APP_{\text{TM},\text{TB}} = 0.04404^{-336.4} \text{CoA } 002810$ personal information about you.

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

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

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

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

TitleMax of Nevada, Inc. d/b/aTitleMax	,	20	
	11/19/14	Markey	11/19/14
Customer's Signature	Date	its Authorized Agent	Date
Co-Customer's Signature	 Date		

#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date: Account Number: 11569-0136059

**Customer Name:** Deborah Gleason

Address.

4316 Summer Leaf St #d Las Vegas, NV 89147

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3525 S. Fort Apache Rd. Suite 160

Las Vegas, NV 89147

Vehicle Information: 2001 BUICK LESABRE 1G4HP54K314193659

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/19/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offening you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. . Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

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

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

Payment Number	Amount of Payment	Deferred Periodic Due Date
1	\$71.96	12/19/2014
2	\$71.96	1/18/2015
3	\$71.96	2/17/2015
4	\$71.96	3/19/2015
5	\$71.96	4/18/2015
6	\$71.96	5/18/2015
7	\$71.96	6/17/2015
8	\$57.14	7/17/2015
9	\$57.14	8/16/2015
10	\$57.14	9/15/2015
11	\$57.14	10/15/2015
12	\$57.14	11/14/2015
13	\$57.14	12/14/2015
14	\$57.16	1/13/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$903.72	

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

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

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

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

Default and Repayment Plan. You will be in default under Grace Period Payments Deferment Agreement if you fail to keep any promise made herein. Such default occurs on the day immediately following the date of your failure to perform as described herein. We may waive a default and reinstate your account to good status if you bring your account current or make satisfactory payment arrangements with us. You will have the opportunity to enter into a Repayment Plan with a term of at least 90 days after the Date of Default on the Grace Period Payments Deferment Agreement. Under the terms of any Repayment Plan and pursuant to Nevada law: (1) you must enter into the Repayment Plan not later than 30 days after the date of default, unless we allow a longer period: (2) we will allow the period for repayment to extend at least 90 days after the date of default, unless you agree to a shorter term; and (3) we may require you to make an initial payment of not more than 20 percent of the total amount due under the Repayment Plan. If you enter into a Repayment Plan, we will honor the terms and we will not charge any other amount as an incident to or as a condition of entening into a Repayment Plan. Such an amount includes, without limitation: (a) any interest, regardless of the name given to the interest, other than the interest charged pursuant to the original loan agreement at a rate which does not exceed the rate charged during the term of the original loan agreement; or (b) any origination fees, set-up fees, collection fees, transaction fees, negotiation fees, handling fees, processing fees, late fees, default fees or any other fees, regardless of the name given to the fee. Additionally, if you enter into a Repayment, we will honor the terms of the Repayment Plan, and unless otherwise authorized by Nevada law we will not (i) accept any additional security or collateral from you to enter into the Repayment Plan; (ii) sell to you any insurance (iii) require you to purchase insurance or any other goods or services to enter into the Repayment Plan; (iv) make any other loan to you, unless you are seeking multiple loans that do not exceed the limit set forth under Nevada law; (v) attempt to collect the outstanding balance during the term of the Repayment Plan by repossessing the Vehicle unless you default on the Repayment Plan or (vi) attempt to collect an amount that is greater than the amount owed under the terms of the Repayment Plan. Therefore, if you (I) default on Grace 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 0.5997% 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, I	nc. d/b/a TitleMax
Customer's Signature	Date	Its Authorized Agent	Date
Co-Borrower's Signature	Date	,	

paymen	nt Plan Recei∟ (210 day loan)
	PAYMENT MADE ON BEHALF OF OR BY: Deborah Gleason
	DATE/TIME OF RECEIPT OF PAYMENT: 05/06/2015 10:00:24 AM
applied to the	
AGENT RECEIVI Kailena Logan	NG PAYMENT:
\$390.97	
\$49.23	
\$0.00	
\$0.00	
\$440.20	<del> </del>
\$0.00	
6/17/2015	
acknowledge that th	you acknowledge that upon repayment in full, we returned the  .  ne payment information noted above is accurate. You further and Borrower Identification Statement is still accurate.
	applied to the  AGENT RECEIVI Kailena Logan  \$390.97 \$49.23 \$0.00 \$0.00 \$440.20 \$0.00 6/17/2015

Signature

Printed Name

### Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #14 Decatur Bi Deborah Gleason 6436 N. Decatur Blvd., #115 Las Vegas, NV 89131 DATE/TIME OF RECEIPT OF PAYMENT: LOAN AGREEMENT IDENTIFICATION NO. 04/15/2015 12:15:55 PM 11569-0136059 LOAN AGREEMENT DATE: 11/19/2014 12:13:06 PM If you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$72.00 Lorna Gaerian **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: **\$4**.19 INTEREST PAID: \$67.81 CHARGES PAID: \$0.00 FEES PAID: \$0.00 **TOTAL AMOUNT PAID TODAY:** \$72.00 BALANCE DUE ON LOAN: \$0.00 **NEXT SCHEDULED DUE DATE:** 6/17/2015 Account paid in full by rescission. П X Account paid in full. X 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 provided by provided on the Covered Parrayer Identification Statement is still asset	

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

Printed Name Signature

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY Tm Las Vegas Nv #14 Decatur Bl Deborah Gleason 6436 N. Decatur Blvd., #115 Las Vegas, NV 89131 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11569-0136059 03/18/2015 12:50:05 PM LOAN AGREEMENT DATE: 11/19/2014 12:13:06 PM If you have multiple loans, this payment was applied to the ioan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$72.00 Lorna Gaerlan **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$0.00 INTEREST PAID: \$72.00 CHARGES PAID: \$0.00 **FEES PAID:** \$0.00 TOTAL AMOUNT PAID TODAY: \$72.00 BALANCE DUE ON LOAN: \$0.00 NEXT SCHEDULED DUE DATE: 6/17/2015 Account paid in full by rescission. X Account paid in full. Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the X Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate. Printed Name Signature

# Customer Receipt/Repayment Plan Receipt (210 day loan

Oustomer Receip	urchaymer	it i lair itecelpt (2 to day lot	411 <i>)</i>
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #14 Decatur Bl 6436 N. Decatur Blvd., #115 Las Vegas, NV 89131		PAYMENT MADE ON BEHALF OF OR BY: Deborah Gleason	
LOAN AGREEMENT IDENTIFICATION NO 11569-0136059		DATE/TIME OF RECEIPT OF PAYMENT: 02/18/2015 11:31:36 AM	
LOAN AGREEMENT DATE: 11/19/2014 12:13:06 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$71.09	AGENT RECEIVI Ana Cisneros-ba		
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00		
INTEREST PAID:	\$71.09	<del></del>	
CHARGES PAID:	\$0.00		
FEES PAID:	\$0.00		
TOTAL AMOUNT PAID TODAY:	\$71.09	· · · · · · · · · · · · · · · · · · ·	
BALANCE DUE ON LOAN:	\$0.00		
NEXT SCHEDULED DUE DATE:	6/17/2015		
Account paid in full by rescission.  Account paid in full.  Title Returned Upon Payment in Full Vehicle's Title to you.  Repayment Plan Agreement.  Grace Period Plan Agreement.  Acknowledgments. By signing below, you are represent that the information previously prove	acknowledge that the		te. You further
Printed Name	Signature		

# Customer Receipt/Repayment Plan Receipt (210 day loan

Customer izeceib	nizehaainei	it Flati Neceipt (2 to day loa	111)
NAME AND ADDRESS OF THE LICENSEE Tm Las Vegas Nv #14 Decatur Bl 6436 N. Decatur Blvd., #115 Las Vegas, NV 89131	:	PAYMENT MADE ON BEHALF OF OR BY: Deborah Gleason	
LOAN AGREEMENT IDENTIFICATION NO 11569-0136059	·-	DATE/TIME OF RECEIPT OF PAYMENT: 01/21/2015 02:29:27 PM	
LOAN AGREEMENT DATE: 11/19/2014 12:13:06 PM			
If you have multiple loans, this payment was loan number identified above.	applied to the		
AMOUNT PAID: \$71.09	AGENT RECEIVII Jeff Baugh	NG PAYMENT:	
TODAY'S PAYMENT ITEMIZATION			
PRINCIPAL PAID:	\$0.00	·····················	
INTEREST PAID:	\$71.09		
CHARGES PAID:	\$0.00		4
FEES PAID:	\$0.00		and the second
TOTAL AMOUNT PAID TODAY:	\$71.09	<del></del>	
BALANCE DUE ON LOAN:	\$0.00	nemerican production in the contract of the co	
NEXT SCHEDULED DUE DATE:	6/17/2015		
Account paid in full by rescission.  Account paid in full.  Title Returned Upon Payment in Full Vehicle's Title to you.  Repayment Plan Agreement.  Grace Period Plan Agreement.  Acknowledgments. By signing below, you a represent that the information previously prov	cknowledge that the	you acknowledge that upon repayment in full, epayment in full, epayment information noted above is accurated Borrower Identification Statement is still acc	e. You further
Printed Name	Signature		

Customer Receipt/Repayment Plan Receipt (210 day loan) NAME AND ADDRESS OF THE LICENSEE: PAYMENT MADE ON BEHALF OF OR BY: Tm Las Vegas Nv #14 Decatur Bl Deborah Gleason 6436 N. Decatur Blvd., #115 Las Vegas, NV 89131 LOAN AGREEMENT IDENTIFICATION NO. DATE/TIME OF RECEIPT OF PAYMENT: 11569-0136059 12/17/2014 11:04:05 AM LOAN AGREEMENT DATE: 11/19/2014 12:13:06 PM if you have multiple loans, this payment was applied to the loan number identified above. AMOUNT PAID: AGENT RECEIVING PAYMENT: \$72.00 Stephanie Bollinger **TODAY'S PAYMENT ITEMIZATION** PRINCIPAL PAID: \$4.84 INTEREST PAID: \$67.16 **CHARGES PAID:** \$0.00 FEES PAID: \$0.00 TOTAL AMOUNT PAID TODAY: \$72.00 BALANCE DUE ON LOAN: \$0.00 **NEXT SCHEDULED DUE DATE:** 6/17/2015 Account paid in full by rescission. П X Account paid in full. Х Title Returned Upon Payment in Full. By signing below, you acknowledge that upon repayment in full, we returned the Vehicle's Title to you. Repayment Plan Agreement. Grace Period Plan Agreement. Acknowledgments. By signing below, you acknowledge that the payment information noted above is accurate. You further represent that the information previously provided on the Covered Borrower Identification Statement is still accurate.

Signature

Printed Name

#### GRACE PERIOD PAYMENTS DEFERMENT AGREEMENT

Date:

Account Number: 11569-0136059

Customer Name: Deborah Gleason Address:

4316 Summer Leaf St #d Las Vegas, NV 89147

Co-Borrower Name:

Address:

Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Address: 3525 S. Fort Apache Rd. Suite 160

Las Vegas, NV 89147

Vehicle Information: 2001 BUICK LESABRE 1G4HP54K314193659

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

Consideration. You acknowledge and agree that you and we entered into a Title Loan Agreement on 11/19/2014 ("Loan Agreement.") Under the Title Loan Agreement, we agreed with you that we may subsequently offer you a "Grace Period" which is a gratuitous period of payments deferment. You agree that we are offering you a "Grace Period" and you are voluntarily accepting such offer after entering into a Loan Agreement pursuant to the provisions of NRS 604A.70 and NRS 604A.210. Please note that since this is a "Grace Period" it is not an "extension" as defined in NRS. 604A.065. Under the Title Loan Agreement, your obligation to pay simple interest under the Loan Agreement remains unchanged. Other than the interest and fees originally provided for in the Title Loan Agreement, we do not charge you any additional fees or interest for entering into this Grace Period Payments Deferment Agreement.

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

Grace Period Payments Deferment. In the Title Loan Agreement, you agreed to make your scheduled payments in the amounts and on the dates set forth in the Payment Schedule listed in the Federal Truth In Lending Disclosures at the address indicated above, or at such other address as we direct you in writing. During this Grace Period, we have agreed to amend, modify, and defer your payments as set forth below in the Grace Period Payments Deferment Schedule. Therefore, you 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	\$71.96	12/19/2014
2	\$71.96	1/18/2015
3	\$71.96	2/17/2015
4	\$71.96	3/19/2015
5	\$71.96	4/18/2015
6	\$71.96	5/18/2015
7	\$71.96	6/17/2015
8	\$57.14	7/17/2015
9	\$57.14	8/16/2015
10	\$57.14	9/15/2015
11	\$57.14	10/15/2015
12	\$57.14	11/14/2015
13	\$57.14	12/14/2015
14	\$57.16	1/13/2016
The total amount paid after making all payments under the under the terms of the Grace Period Payments Deferment Agreement:	\$903.72	

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

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

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

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

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

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

Acknowledgment of Simple Interest Accrual. You acknowledge that we use the simple interest method to calculate and accrue the interest owing under the Loan Agreement. Interest is not compounded under the Loan Agreement. You acknowledge that simple interest is charged on the outstanding principal balance. Payments will be applied first to accrued interest, second to outstanding charges, if any, and third to principal. We calculated and estimated the simple interest under the Loan Agreement and disclosed in the "Finance Charge" disclosure assuming you would pay each scheduled payment in the amount scheduled and on the scheduled Payment Dates. The original Payment Schedule in the Loan Agreement provided for payments which would ratably and fully amortize the entire Principal Amount and interest payable. The interest rate under the Loan Agreement remains unchanged. You acknowledge that simple interest is charged on the unpaid principal balance of this Loan Agreement at the daily rate of 0.5997% 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 \$tatement is still accurate. You agree to inform the company and sign a new statement if your status as an active duty member of the Armed Forces (Army, Navy, Marine Corps, Air Force, or Coast Guard), or as a dependent or spouse of such member changes. LICENSEE: TitleMax of Nevada, Inc. d/b/a TitleMax Customer's Signature Date Its Authorized Agent Date Co-Borrower's Signature Date

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

#### Personal Information State Issued ID Number Email Address (optional) Which number ac you prefer that w Cell Phone HUNC REFORE □ Home Phone Apt # rom pylysical address) Mailing Address (If different Zip State Source of Income Employer Address (Street Number & Name) Employer \* (Source of Inc. Time at Job? State Zip City Supervisor Work Phone # Current and Expected Work Shift Next Payday Gross Gross Pay Frequency: (check one) Monthly Monthly Obligatio Income ☐ Weekly Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ns ☐ 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 **Credit References** Phone # Business Namey

Personal References

Phone #

( D WINTER

Address (Street Number & Name)

Address (Street Number & Name)

Business Name

City

City

Co	o-Applicant Info	ormat	ion 🦯	,			
Date Sta	ate Issued ID Number	Date of	Birth	Social Secu	rity#		
Last Name	First Name	<u>.l</u>		Middle Nar	ne		
Home Phone	Cell Phone†	<u>.</u>		Email Addr	ess (optional)††		
Best time to call?	Which number do you	ou prefer	that we call' I Phone	?			
Physical Address (street Number & Name)				P	pt#		
City		State	Zip	County			
Mailing Address (if different from physical address)							
City		State	e Zip		`		
Employer * (Source of income)	Emp	loyer Add	•	ımber & Name)			
City	State		Zi <sub>l</sub>		e at Job?		
Work Phone #	Job Title		Superviso		·		
Pay Frequency: (check one) □ 1st & 15th of month □ 15th & end of month □ Biweekly (c □ Weekly □ Monthly (last day) □ Monthly (1st day) □ □ Self-Employed	every 2 weeks)  Monthly (3rd day)		Next Payda	Gross Month Income		Work Shi	π
*Alimony, child support or separate maintenance income nee- Alimony, child support, or separate maintenance received und Are you currently in bankruptcy?   yes  no  How did you hear about us? (Circle one.)	d not be revealed if you der: court order writer	lo not wis	h to have it ement □ o	considered as oral understar	a basis for repayi	ng this oblig	ation.
Friend/Referral Name of referrer?	Saw Store		Television •	Yello	w Pages	Repeat C	tustomer
Internet Billboard	Postcard		Other:				

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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

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

Release of Information. You authorize us to verify all of the information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that this information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you acknowledge that the information that you have provided and you have provide 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, admir/istrative, 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 senous financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

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

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

Ability to Repay Verification.

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

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

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

expected gross monthly income and obligations. You agree that you h	ave told us about any changes you expect within the next 14
months relating to (i) your employment or source of income, and (ii) cu	
agree that you have read and understood all the above statement	s, including the Arbitration Provision.
	11/19/14
Applicant Signature	Date
	l l

Date

Co-Applicant Signature

	Income Worksheet	
Income	***Employee Use Only***	Amount
Employment Gross Monthly Salary or Wages	Description	\$ 7100
Part-Time Gross Monthly Salary or Wages  Other/Expected Income	Description	\$ Amount
Gross Bonus or Commission		\$
Social Security/ Disability	·	\$
Gross Pension/Retirement Unemployment		\$
Alimony or Child Support	· · · · · · · · · · · · · · · · · · ·	\$
Other Income (Babysitting, Lawn care, etc.):	Part 1: Please add all Income amounts and enter	+\$7100
Total Current/Expected Income  Total Monthly Expense	amount here  Part 2: Please add all monthly expenses and enter, amount here	2100
Part 3: Net Monthly Income Total = Part 1 T Subtract Total Expense from Total Income. The Net M Required Residual Income.	otal - Part 2 Total Ionthly Income <u>must be</u> equal to or greater than the	=\$ 1100
Applicant Name		
Today's date: \\\[\ \ \ \ \ \ \	<u> </u>	* Simploye Use Only ***
Driver's License/Government Issued ID Num	ber:	

#### Title Loan Agreement

Date: 11/19/2014

Number: 11569-0136059

Customer & Co-Customer information   FIRST NAME	C					·	Y- 1/11	-	<u> </u>
Deborah  SSN DRIVERS LIC/STATE ID. NO CO-CUSTOMER SSN CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.  STREET ADDRESS 4316 Summer Leaf St #d  City STATE NV STATE 89147  HOME PHONE DATE OF BIRTH CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE 89147  Motor Vehicle & Licensee Information Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday  LICENSEE NAME LICENSEE PHONE NUMBER TitleMax of Nevada, Inc. d/b/a TitleMax  CO-CUSTOMER STREET ADDRESS  CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE CO-CUSTOMER DATE OF BIRTH  CO-CUSTOMER HOME PHONE CO-CUSTOMER DATE OF BIRTH  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 PHONE NUMBER  TitleMax of Nevada, Inc. d/b/a TitleMax	Customer & Co-Custome	er information	ACCOUNT NUMBE	R: 11569-	0136059				
Deborah  SSN  DRIVERS LIC./STATE ID. NO  CO-CUSTOMER SSN  CO-CUSTOMER'S DRIVERS LIC./STATE ID. NO.  STREET ADDRESS 4316 Summer Leaf St #d  City Las Vegas  NV  DATE OF BIRTH  CO-CUSTOMER CITY  CO-CUSTOMER STATE S9147  CO-CUSTOMER CITY CO-CUSTOMER STATE CO-CUSTOMER ZIP CODE 89147  CO-CUSTOMER HOME PHONE  CO-CUSTOMER DATE OF BIRTH  CO-CUSTOMER DATE OF BIRTH  LICENSEE'S HOURS OF OPERATION: Monday to Friday 9:00 A.M. to 7:00 P.M., Saturday 10:00 A.M. to 4:00 P.M., Closed Sunday  LICENSEE NAME TitleMax of Nevada, Inc. d/b/a TitleMax  LICENSEE PHONE NUMBER (702)362-0054	FIRST NAME	LAST NAME		CO-CUSTOMER	R FIRST NA	ME	CO-CUSTOME	R LAST !	NAME
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3525 S. Fort Apache Rd. Suite 160 Las Vegas NV 89147	3525 S. Fort Apache Rd. Suite	e 160		Las Vegas				** * ***	
VEHICLE IDENTIFICATION NUMBER (VIN) LICENSE PLATE	VEHICLE IDENTIFICATION N	NUMBER (VIN)	LIC	ENSE PLATE			*******		
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2001 BUICK LESABRE GRAY	2001						-		

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 \$400.00 ("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 0.5997% from the date of this Loan Agreement until 06/17/2015 the earlier of. (i) the due date of your last payment as set forth in the Payment Schedule below; or (ii) payment in full. You also promise to pay any other charges provided for under this Loan Agreement. You agree to make your payment in the amounts and on the dates set forth in the Payment Schedule below ("Due Date") at the address indicated above, or at such other address as we direct you in writing. If any Due Date falls on a date we are not open for business, then you agree to pay us on the next business day, and we will credit such payment, as if we received it on the appropriate Due Date. The Loan Agreement will be consummated upon the date you sign this Loan Agreement. Time is of the essence in this Loan Agreement. In consideration of your delivering the Title to us and granting us a security interest in the Motor Vehicle as set forth below, your promise to timely pay and agreeing to this Loan Agreement, we agree to provide you a loan in the Principal Amount provided above.

#### FEDERAL TRUTH-IN-LENDING DISCLOSUR

## ANNUAL PERCENTAGE RATE

The cost of your credit as a vearly rate.

#### FINANCE CHARGE

The dollar amount the credit will cost you.

#### **Amount Financed**

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

#### Total of Payments

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

218.882 %

\$334.44

\$400.00

\$734.44

Your payment schedule will be:

Number of Payments Amount of Payments		When Payments are Due	
6	\$104.91	12/19/2014 and each 30 days thereafter	
1	\$104.98	6/17/2015	
			• •

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	\$400.00
1. Amount given to you directly:	\$400.00
2. Amount paid on your account:	\$0.00
Amount paid to public officials:	\$ 0.00
4. Amount paid to on your behalf:	\$0.00

Calculation of Interest, Application of Payments and Security Interest.

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

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

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

Repayment Plan Disclosure: If you defav	ો the loan, we must offer a Repayment Pl	an to y before we commence any civil action or
process of alternative dispute resolution,	before we repossesses the Motor Vehicle	2.

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

800) 804-5368. P. 00442 Pge 4 of 5 TM.TB.NV. installment-1930-3018-301.2.04.2014

been prepaid, paid or discharged through bankrup	enefits you, your respective heirs, successors and gins. The Arbitration Provision is binding upon and led third parties. The Arbitration Provision continues in full force and effect, even if your obligations have toy. The Arbitration Provision survives any termination, amendment, expiration or performance of any full force and effect unless you and we otherwise agree in writing.
Nevada, Inc. d/b/a TitleMax, Attn: Legal Dept, F	r-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be at notify us in writing within sixty (60) calendar days of the loan date at the following address: TitleMax of P.O. Box 8323, Savannah, GA 31412. Your written notice must include your name, address, Account wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this
acknowledge that it was filled in before you did so into this Loan Agreement is accurate. You warran relief under any chapter of the United States Ban Vehicle. You agree that you have the ability temployment. You acknowledge that the loan of	ains a binding Waiver of Jury Trial and Arbitration Provision. By signing this Loan Agreement you and that you received a completed copy of it. You agree that the information you provided before entering that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for kruptcy Code. You agree that the amount of the loan does not exceed the fair market value of the Motor to repay this Loan Agreement, based upon your current and expected income, obligations, and does not require a balloon payment of any kind. You further acknowledge that you have read, is Loan Agreement, including the Waiver of Jury Trial and Arbitration Provision.
THIS DOCUMENT IS SUBJECT TO A SECURITY ASSOCIATION, AS COLLATERAL AGENT.	INTEREST IN FAVOR OF, AND PLEDGED AS COLLATERAL TO, WELLS FARGO BANK, NATIONAL
TitleMax of Nevada, Inc. d/b/aTitleMax	11/19/14 Market 11/19/14
Customer's Signature	Date Date Date
Co-Customer's Signature	Date

Affidavit STATE OF NEVADA COUNTY OF Clark Title Loan Agreement No.: 11569- তা বৈহত ভূপ Date: 11/19/2014 Licensee Name: TitleMax of Nevada, Inc. d/b/a TitleMax Customer Name: Deborah Gleason Address: 4316 Summer Leaf St #D Address: Las Vegas, Nv 89147 3525 S. Ft. Apache Co-Borrower Name: Las Vegas, NV 89147 Address: Vehicle Information: VIN: 1G4HP54K314193659 License Plate State and No: 117LLN Color: GRAY Year: 2001 Make: BUICK Model: LESABRE In this Affidavit ("Affidavit"), the words "affiant," customer," "you" and "your" mean the customer who has signed it. The words "Licensee", "we", "us" and "our" mean TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u>, a provider of title loan services, registered, licensed, and operating in accordance with Nevada law and regulated by the Nevada Financial Institutions Division, 406 E. 2nd Street, Suite 3, Carson City, Nevada 89701-4758, Phone: (775) 684-1830,Fax: (775) 684-1845. The word "Vehicle" means the vehicle identified above. The word "Title" means the conversable 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, Deborah Gleason , being first duly sworn, states as follows:

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

FURTHER, AFFIANT SAYETH NOT

Customer Signature:

Co-Borrower Signature:





April 21, 2015

Send an correspondence to: Email: myclaim@farmersinsurance.com Farmers Insurance Total Loss COE P.O. Box 108815 Oklahoma City, QK 73101-8815

Fax: (877) 217-1389

TITLE MAX 2550 S EASTERN AVE LAS VEGAS, NV 89169

Phone: 702-685-8621

To Whom It May Concern:

RE: Guarantee of Title

This letter is confirmation that the Title will be released and mailed to Mid-Century Insurance Company at the address below upon receipt of \$552.47.

Customer Name:

Deborah Gleason

DOL:

04-16-2015

Account:

Mileage:

180000

Vehicle:

2001 BUICK LESABRE

Deductible:

\$1,000.00 \$2,623.00

VIN: Claim Number: 1G4HP54K314193659 3003164893-1-1

ACV:

\*\*NOTE\*\* For loans carrying GAP insurance written by any company other than Mid-Century Insurance Company, the GAP claim must be handled directly with your customer. Due to privacy legislation, Mid-Century Insurance Company will not be able to release the police report.

\*\*\*Please provide a copy of the title with this signed document\*\*\*

Please sign below and fax within 24 hours to 877-217-1389 so that this claim may be finalized.

Date

Return to Lesha Otto

Phone: 913-827-5704

Fax: 877-217-1389

UPON RECEIPT OF PAYMENT FROM FARMERS, PLEASE MAIL THE TITLE TO:

Farmers Total Loss - COE 16850 W. 119th Street Olarhe, KS 66061

ATTN: Taime Rosen

## STATE OF NEVAD

DEPARTMENT OF MOTOR VEHICLES

#### CERTIFICATE OF TITLE

VIN		1.			- `		, e e		
1G4	ц	DΚ	ΔV	21	41	93/	7	q ·	

YEAR MAKE 2001 BUIC MODEL LESABRE CU VEHICLE BODY P4D

3567

TITLE NUMBER NV006850833

GVWR

DATE ISSUED

ODOMETER MILES.

FUEL TYPE

SALES TAX PD

EMPTY WT GROSS WT

04/04/2014 VEHICLE COLOR .

ODOMETER BRAND

EXEMPT

BRANDS

OWNER(S) NAME AND ADDRESS GLEASON DEBORAH LYNN 4316 SUMMER LEAF ST APT D LAS VEGAS NV 89147-7888

LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA INC DBA TITLEMAX 3525 S FORT APACHE RD STE 160 LAS VEGAS NV 89147-3442

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

SIGNATURE OF AUTHORIZED AGENT

DATE

PRINTED NAME OF AGENT AND COMPANY



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

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer

Nevada Driver's License Number or identification Number

AND □ or

Printed Full Legal Name of Buyer

I certify to the best of my kno

ge of the vehicle unless one of the following statements is checked.

ng is not the 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

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. 19155196

Printed Full Legal Name of Buyer

VP-2 (Hev. 8/10)

(THIS IS NOT A TITLE NO.)

ROA 002840

	CALL TO THE PARTY OF THE PARTY	EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERS THE DIVING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. BEREIN CONDESS THE VEHICLE SECTION IN THIS THE RESULTING FOR THE TOLLOWING SECTION.	RP.
VENT	Printed Full Legal Name of Boyer Printed Full Legal Name of Buyer	Nevada Driver's License Number or Identification Numb  Nevada Driver's License Number or Identification Number	er 🖸 OH
t reassignim Dealer only	· 医生活性 · · · · · · · · · · · · · · · · · · ·	City.  State  Zip Code  Employ reaching is the actual imitiage of the vehicle unless one of the following statements is checked.  NOTE: The imitiage stated is in-excess of its mechanical limits.  TENTES: The odometer reading is not the actual imitiage. WARNING COOMETER D.  Exempt - Model year over 9 years old.	SCREPANCY
FIRST D	Signature of Seller(s)(Agent/Dealership. Lam aware of the above volumeter certifica		ale
	FAILURE TO COMPL	Pluted Full Legal Name of Boyer  JEODRIES THAT YOU STATE THE NILE AGE IN COUNTERN WITH THE TRANSFER OF OWNERS  ENE OR PROMIDING A FAILSE STATEMENT MAY RESULT. IN TIMES AND/OR IMPRISONMENT  Receive persons the vehicle described in this title has been transferred to the following boyers):	HEP.
MENT	Printed Full Legal Name of Boyer  Printed Full Legal Name of Boyer	Nevada Priver's Espanse Number or Identification Num Nevada Driver's Espanse Muraber on Identification Num	
ID PEASSIGN EALER ONLY		gony State  Develop reaching is the actual integrate of the vehicle miless one of the following statements is checked.  NO The mileage stated is unexcess of its mechanical limits.  FINISS // This otherwise reaching is not the actual mileage / WARNING ODOMETER D  Supring / Michiel year over 3 years out.	SCREBANCY
1 86098	CDONNETE: REAGING  Signature of Select (\$29,900 Description  Larrializate of the above Selections of t		sate .
	FURTHER TO COMP	Printed Fall Legal Name of Buyer  BEOURES THAT YOU STATE THE MELEAGETH CONNECTION WITH THE TRANSFER OF OWNERS  THE OR PROVIDING A FALSE STATEMENT MAY RESULT IN THIS AND/OR REPRISONMENT.  THE PROVIDING WE FALSE STATEMENT MAY RESULT IN THIS AND/OR REPRISONMENT.  THE PROVIDING WE WE WE WE WERE THE PROVIDING THE PROVIDING BUYERS.	<b>SHP</b> .
MENT	Printed Full Legal Name of Boyer  Printest Full Legal Name of Boyer	Nevada Driver's Liceuse Number or Identification Num  Nevada Driver's Liceuse Number or Identification Num	A 643 有 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
THIRD REASSIGNA DEALER ONLY	Address   ceptity to the best of my knowledge the o	State Zip Code  domains reaching, is the actual mileage of the Vehicle unless one of the following statements is checked.    Vehicle   Code	SCREPANCY
	Signature of Seller(s)///gent/Dealership I am aware of the above odometer certific		Sale:
New	Signature of Buyer  Printed, Full Legal/Name of Liepholder	Printed Fall Legal Name of Buyer  LIENHOLDER TO BE RECORDED  FEIN  FEIN  FINGE REORDER WITE NONE!	
	Address Street	Chy State Zuc	<u>                                      </u>

ALTERATION OR ERASURE VOIDS THIS TITLE

## Email to Fax Demery



To: 17023620039

From: hpbstl@farmersinsurance.com
Date: April 21, 2015 18:06:14 GMT
Subj: 3003164893-1-1 - Total Loss Documents from Mid-Century Insurance Company

Pages: 2

See Attached Documents

Provided by:

Lesna Otto Phone: 9138275704

Email: lesha.otto@farmersinsurance.com

# TITLEMAX.

3525 S. Fort Apache Rd #160 Las Vegas, NV 89147

ofc: 702.362.0054 fax: 702.362.0039

www.titlemax.com

AIII	gavit
STATE OF NEVADA COUNTY OF Clark	
Title Loan Agreement No.: 11569- いろいこ	
Customer Name: Deborah Gleason Address: 4316 Summer Leaf St #D Las Vegas, Nv 89147 Co-Borrower Name: Address:	Licensee Name: TitleMax of Nevada, Inc. d/b/a <u>TitleMax</u> Address:  3525 S. Ft. Apache Las Vegas, NV 89147
Vehicle Information: VIN: 1G4HP54K314193659 License Plate State and No: 117LLN Color: GRAY Year: 20	01 Make: BUICK Model: LESABRE
In this Affidavit ("Affidavit"), the words "affiant," customer," "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: (77 vehicle identified above. The word "Title" means a certificate of titl identifies the legal owner of a vehicle or any similar document issued	d pursuant to the 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	
Pursuant to N.R.S. 604A.450-3, you are required to give us an affidatrue and correct information concerning the customer's income, oblicustomer has the ability to repay the title loan.	avit which states: (a) The customer has provided the licensee with igations, employment and ownership of the vehicle; and (b) The
The undersigned, Deborah Gleason , being first duly sworn, stat	tes as follows:
<ol> <li>You have provided us with true and correct information the vehicle; and</li> </ol>	concerning your income, obligations, employment and ownership o
2. You have the ability to repay the title loan.	
FURTHER, AFFIANT SA	YETH NOT.
Customer Signature:	

Co-Borrower Signature:





## WHAT DOES TITLEMAX DO WITH YOUR PERSONAL INFORMATION?

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

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

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

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

For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

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

#### Please note:

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

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

Call 800-804-5368

#### Who is providing this notice?

Vehicle secured credit providers, credit service organizations, pawnbrokers, creditors, and financial service providers.

## How does TITLEMAX protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

## How does TITLEMAX collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your income information
- open an account or provide employment information
- show us your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

#### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes information about your creditworthiness
- affiliates from using your information to market you
- sharing for nonaffiliates to market you

State laws and individual companies may give you additional rights to limit sharing.

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

#### **Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include financial companies such as EquityAuto Loan, LLC; TitleMax of Alabama, Inc; TitleMax of Georgia, Inc.; TitleMax of Illinois, Inc; TitleMax of Mississippi, Inc; TitleMax of Missouri, Inc; TitleMax of South Carolina, Inc; TitleMax of Tennessee, Inc; TitleMax of Texas, Inc; TitleMax of Virginia, Inc; TMX Finance LLC

#### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

 Nonaffiliates we share with can include lenders; banks; collection agencies; cireck-cashers; tax preparers; pawnbrokers; rent-to-own; money transmitters; retailers; and prepaid card providers.

#### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

• Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.

#### NA

Provided by: TMX Finance LLC; EquityAuto Loan, LLC; TitleMax of Alabama, Inc.; TitleMax of Arizona, Inc.; TitleMax of Georgia, Inc.; TitleMax of Illinois, Inc.; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; TitleMax of Nevada, Inc.; TitleMax of South Carolina, Inc.; TitleMax of Tennessee, Inc.; TitleMax of Texas, Inc.; TitleMax of Virginia, Inc.; TMX Finance of Florida, Inc., TMX Finance of Texas, Inc., TMX Finance of Virginia, Inc., TMX Credit, Inc.

Ability to Pay Summa	ary
 Loan Number Customer Name is Customer a Covered Borrower Requested Loan Amount Title Fee	Debra Gleason No \$400!00 \$0
 MLV Amount	\$420
Gross Monthly Income Current and Expected Monthly Obligations Other TitleMax Loan Payment Rate Match/Rate for Other TitleMax Loan Add-On to Current Loan or Multi-Car	\$2,000.00 \$1,000.00 \$0.00
 Residual Monthly Income	\$1,000.00

Residual Monthly Income

	Tiers	Properties of the contract of the con-	W/5.1.1	.Rese
	.00.00	999.99		17.99%
1	00.000	1999.99		16.99%
2	00.000	2999.99		15.99%
3	000.00	3999.99		14.99%
4	00.000	4999.99		13.99%
<u> </u>	000.00	10000.00	1	10.99%

Income Based - Max, Loan Amount Inc. Title Fee	\$	4,289
Vehicle Value - Max. Loan Amount Inc. Title Fee	\$	420
Interest Rate		17.99%
Max Cash to Customer Amount	\$	420.00
Actual Cash to Customer Amount	\$ 12/25/20	<u> </u>
Title Fee Amount	\$	-
Total Loan Amount	\$	400
Amortized Loan Payment		\$104.91
Total Payback Amount		\$734.40
Minimum Payment to Extend		\$71.96
Grace Period Plan # of Months (0% interest)		7
Grace Period Plan Payment (0%)		\$57.14

NV 210 Day Add-On/No DMV Fee 17.99%



Now? 21, 2015

Send all correspondence to: Email: myclaim@farmersinsurance.com Farmers Insurance Total Loss COE P.O. Box 108815 Oklahoma City, OK 73101-8815 Fax: (877) 2157 1389

TUTLE MAX Line's Eastern ave Las Vegas, NV 89169

Phone: 702-685-8621

T. Whom It May Concern:

RF: Guarantee of Title

This letter is confirmation that the Title will be released and mailed to Mid-Century Insurance Company at the address below upon receipt of \$552.47.

🛴 di mer Namei

Deborah Gleason

DOL:

04-16-2015

Account:

\_

Mileage:

180000

Vehiclet

2001 BUICK LESABRE

Deductible:

\$1,000.00

V(N)

1G4HP54K314193659

ACV:

\$2,623.00

Cisim Number:

3003164893-1-1

\*\*\*NOTE\*\* For loans carrying GAP insurance written by any company other than Mid-Century Insurance Company, the GAP claim must be handled directly with your customer. Due to privacy legislation, Mid-Century Insurance Company. If not be able to release the police report,

\*\*\*Please provide a copy of the title with this signed document\*\*\*

Please sign below and fax within 24 hours to 877-217-1389 so that this claim may be finalized.

TITLE MAXAuthorized Signatur

Date

Reform to Lesha Otro

Phone: 913-827-5704

Fax: 877-217-1389

UPON RECEIPT OF PAYMENT FROM FARMERS, PLEASE MAIL THE TITLE TO:

Farmers Total Loss - COE 16850 W. 119th Street Olathe, KS 66061 ATTN: Jaime Rosen



### CERTIFICATE OF TITLE

1G4HP54K314193659

YEAR MAKE BUTC

MODEL LESABRE CU VEHICLE BODY P4D

TITLE NUMBER NV006850833

DATE ISSUED 04/04/2014 VEHICLE COLOR ODOMETER MILES

ODOMETER BRAND **EXEMPT** 

FUEL TYPE

SALES TAX PD

3567

EMPTY WT GROSS WT

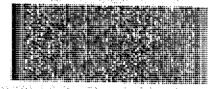
OWNER(S) NAME AND ADDRESS GLEASON DEBORAH LYNN 4316 SUMMER LEAF ST APT D LAS VEGAS NV 89147-7888

LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA INC DBA TITLEMAX 3525 S FORT APACHE RD STE 160 LAS VEGAS NV 89147-3442

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

ding is the actual mileage of the vehicle unless one of the following statements is checked.

ODOMETER READING

The mileage stated is in excess of its mechanical limit

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

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:

18172080

(THIS IS NOT A TITLE NO.)

ALE .	FAILURE TO CURPE	REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.  ETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.  HEREBY CERTIFIES THE VEHICLE DESCRIBED IN this title has been transferred to the following buyer(s):
	Printed Full Legal Name of Boyer	Nevada Driver's License Number or Identification Number
TA SENT	Printed Full Legal Name of Buyer.	Nevada Driver's License Number or Identification Number
FIRST REASSIGNMENT DEALER ONLY	Address  I certify to the best of my knowledge the o	City:  State  Zip Code  Cornelter reading is the actual mileage of the vehicle unless one of the following statements is checked.  NO United The mileage stated is mexcess of its mechanical limits.
FIRST R DEA	ODOMETER READING	TENTHS  The odometer reading is not the actual mileage: WARNING: ODOMETER DISCREPANCY Exempt : Model year over 9 years old.
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certifica	Printed Name of Seller(s)/Agent/Dealership  Storr made by the seller/agent.   Dealer's License Number Date of Sale
	Signature of Buyer	Printed, Full, Legal, Name, of Buyer
		EQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.  ETE OF PROVIDING A FALSE STATEMENT MAY RESULT IN TIMES AND/OF IMPRISONMENT.  EVERLY SERVICES THE VEHICLE DESCRIBES IN THE has been transferred to the following briver(s):
	Printed Full Legal Name of Buyer	Nevada Driver's License Number or identification Number
NWENT Y	Printed Full Legal Name of Buyer	Nevada Driver's Escense Number or Identification. Number
REASSIG LER ON	Address I certify to the best of my knowledge the oc	City State  ZID Code:  Other reading is the actual mileage of the vehicle unless one of the following statements is checked:  NO E The mileage stated is in excess of its mechanical limits.
SECOND! DEA	ODOMETER READING	
ਲ ਂ	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certification	Printed Name of Seller(s)/Agent/Dealership from made by the seller/agent 1 Dealer's License Number Date of Sale
<u> </u>	Signature of Buyer	Printed Fial Legal Name of Buyer
	PAISURE TO COMPE	ECUPIES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.  THE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.  Thereby certifies the vehicle described in this title has been transferred to the following buyer(s):
	Printed Full Legal Name of Boyer	Nevada: Driver's License Number or Identification Number
NINNEN-	Printed Fulf Legal Name of Buyer  Address	Nevada Driver's License Number of Identification Number  City State Zie Code
AKSIGN LEN ONL		City State Zip Code ometer-reading is the actual mileage of the vehicle unless one of the following statements is checked.  NO La the mileage stated subsices of its mechanical timits
THIRD REAK DEALER	ODOMETER FEADING	TENTHS □ the odometer reading is not the activit mileage WARNING: ODOMETER DISCREPANCY □ Exempt - Model year over 3 years old.
	Signature of Seller(s)/Agent/Dealership I am aware of the above odometer certificat	Printed Name of Seller(s)/Agent/Dealership on made by the seller/agent. Dealer's License Number Date of Sale
	Signature of Buyer	Printed Full Legal Name of Buyer
z		LIENHOLDER TO BE RECORDED FEIN
LIEN	Printed Full Legal Name of Liepholder	
* 4	Address Street	City Cons

ALTERATION OR ERASURE VOIDS THIS TITLE

To: 17023620039

From: hpbstl@farmersinsurance.com
Date: April 21, 2015 18:06:14 GMT
Subj: 3003164893-1-1 - Total Loss Documents from Mid-Century Insurance Company
Pages: 2

Res Attached Documents

t ≥ tvided by:

Phone: 9138275704

Email: lesha.otto@farmersinsurance.com

#### TRANSMISSION VERIFICATION REPORT

TIME : 04/21/2018 NAME : FAX : TEL : SER.#: J0N566361 : 04/21/2015 11:45

DATE,TIME FAX NO,/NAME DURATION PAGE(S) RESULT MODE

04/21 11:42 18772171389 00:03:08 04 OK STANDARD ECM

# TITLEMAX.

3525 S. Fort Apache Rd #160

Las Vegas, NV 89147 ofc: 702.362.0054

fax: 702.362.0039

, www.titlemax.com

Company: Titlemax (314391)

Contact: Laura Farris

E-Mail: laura.farris@titlemax.biz

Telephone: 912-525-2675

Fax:

Notes

Vehicle Info For 2001 Buick LeSabre Custom 4D Sedan

MSRP: \$24,107 Fin Adv: \$2,275

Equip Ret: \$25,842 Tire Size: 215/70R15 Base HP: 205 @ 5200

Model Number: 4HP69 Price Includes: AT AC EW

Taxable HP: 34.7

VIN: 1G4HP54K1

UVC: 2001120028 MPG: 19/30

Weight: 3567 Fuel Type: Gas Wheelbase: 112.2

End of Term Months: 0

Adj. State: National

Mileage: 0

Mileage Cat: D Cylinders: 6 Transmission: A Drive Train: FWD

End of Term Mileage: 0

#### Wholesale Black Book values as of 11/26/2014

en en este annotation de la company de la co	X-CL	Ciean	Average	Rough
Base	N/A	\$2,300	\$1,200	\$450
Options	N/A	\$0	\$0	\$0
Mileage	N/A	N/A	N/A	N/A
Region	N/A	\$0	\$0	\$0
Total	N/A	\$2,300	\$1,200	<b>\$450</b>
	and the second of the second o		The state of the s	

### Trade In Black Book values as of 11/26/2014

هيئورنت منداسته منداسته	X-CL	Clean	Average	Rough		
	N/A	\$2,365	\$1,265	\$450		
Base Options	N/A	\$0	\$0	\$0		
	N/A	N/A	N/A	N/A		
Mileage	N/A	\$0	\$0	\$0		
Region	N/A	\$2,365	\$1,265	\$450		

#### Retail Black Book values as of 11/26/2014

on china e' alfibilitationis sinan	X-CL	Clean	Average	Rough
Base	N/A	\$4,175	\$2,675	\$1,600
<u> </u>	N/A	\$0	\$0	\$0
Options Mileage	N/A	N/A	N/A	N/A
سندا	N/A	\$0	\$0	\$0
Region	N/A	\$4,175	\$2,675	\$1,600
Total	SERVICE TO A TOTAL OF THE PROPERTY OF THE PROP	Description of the same of the	NEW CONTRACTOR CONTRAC	(1986) 产品中的国际发生的企业、八个年间国际的。在 <del>场面工作</del>

Residual Black Book values as of 11/26/2014

## STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

#### CERTIFICATE OF TITLE YEAR MAKE MODEL VEHICLE BODY TITLE NUMBER 1G4HP54K314193659 2001 BUIC LESABRE CIL P4D NV006850833 DATE ISSUED ODOMETER MILES FUEL TYPE SALES TAX PD EMPTY WT GROSS WT GVWR 04/04/2014 3567 VEHICLE COLOR ODOMETER BRAND **BRANDS** EXEMPT OWNER(S) NAME AND ADDRESS GLEASON DEBORAH LYNN 4316 SUMMER LEAF ST ART D LAS VEGAS NV 89147-7888 LIENHOLDER NAME AND ADDRESS TITLEMAX OF NEVADA INC DBA TITLEMAX 3525 S FORT APACHE RD STE 160 LAS VEGAS NV 89147-3442 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 & FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s) Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Number Printed Full Legal Name of Buyer Nevada Driver's License Number or Identification Number City I certify to the best of my knowledge the odometer re 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: TENTHS ctual mileage. WARNING: ODOMETER DISCREPANCY. ODOMETER READING Signature of Seller(s)/Agent/Dealership Printed Name of Seller(s)/Agent/Dealership am aware of the above odometer certification made by the seller/agent. [] ... Dealer's License Number Signature of Buyer Printed Full Legal Name of Buyer ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN. CONTROL NO 1617288C VP-2 (Rev. 8/10) (THIS IS NOT A TITLE NO.)

ALTERATION OR ERASURE VOIDS THIS TITLE

Ability to Pay Summary

3121111 22 7 47 4 41	
Loan Number	
Customer Name	Debroah Gleason
is Customer a Covered Borrower	No
Requested Loan Amount	\$600.00
Title Fee	. \$0
MLV Amount	\$600
Gross Monthly income	\$2,100.00
Current and Expected Monthly Obligations	\$1,000.00
Other TitleMax Loan Payment	\$113.00
Rate Match/Rate for Other TitleMax Loan	17.99%
Add-On to Current Loan or Multi-Car	Add On / No DMV Fee
Residual Monthly Income	\$987.00

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

210 INSTALLMENT LOAN BREAKDOWN

\$ 4,233
\$ 600
17.99%
\$ 600.00
\$ 400.00
\$ •
\$ 400
\$104.91
\$734.40
\$71.96
7
\$57.14
\$

## CHOOSE THIS CASHWISE LOAN TYPE

NV 210 Day Add-On/No DMV Fee 17.99%

TITLEMAX OF LAS VEGAS, NV #1 Loan Account 1156904174 1369 3525 S. FORT APACHE ROAD, SUITE 160 LAS VECAS, NV 89147 (702) 362-6054 WELLS FARGO BANK 64-22/610 11/19/2014 PAYTOTHE DEBORAH GLEASON \*\*\*\*400.00 Four Hundred and 00/100\*\*\*\*\*\*\*\*\*\*\*\* \*\*\*\*\*\* DOLLARS MEMO LOAN #11569-0136059 TITE TO BE TO LETTER OF THE TOTAL STATE OF THE TOTA า์รา: Foe TITLEMAX OF LAS VEGAS, 1156904174 Memo -11/19/2014 Payment LOAN-#11569-0136059 Account \$400.00 Payee DEBORAH GLEASON

ITLEMAX OF /LAS VEGAS, NV #16

Date

11/19/2014

Account

Memo

LOAN #11569-0136059

Payee

DEBORAH GLEASON

1156904174

Payment \$400.00

 $\mathop{\mathrm{APP}}_{\mathsf{ROA}} \underset{\mathtt{002858}}{004452}$ 

## **Customer Application**

### Personal Information State Issued ID Number Email Address (optional)†† Which number do you prefer that we call? Zell Phone ☐ Home Phone Mailing Address (If different from physical address) Zip State City Source of Income Employer Address (Street Number & Name) Employer \* (Source of Inco. Time at Job? Zip State Supervisor Work Phone # Work Shift Current and Expected Next Payday Gross Gross Monthly Pay Frequency: (check one) Monthly $\square$ 1st & 15th of month $\square$ 15th & end of month $\square$ Biweekly (every 2 weeks) Obligatio ☐ Weekly Monthly (last day) ☐ Monthly (1st day) ☐ Monthly (3rd day) ns ☐ 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 **Credit References** Business Name Zip Address (Street Number & Name) Phone # Business Name Address (Street Number & Name) Personal References Zip

### Co-Applicant Information

	Co-Applicant in	Ollian	···					
Date	State Issued ID Number	Date of	Birth	Socia	I Security	#		
Last Name	First Name			Midd	le Name			
Home Phone	Cell Phone <sup>†</sup>			Emai	l Address	(optional)††		
	Which number do	you prefer t	that we cal	1?				
Best time to call?	🗅 Home Phor	né ⊡ Cel	Phone	· · · · · · · · · · · · · · · · · · ·				
				<u></u> ,				
Physical Address (street Number & Name)					Apt a	<del>!</del>		
City		State	Zìp	C	ounty			
Mailing Address (if different from physical address)					***************************************			
		State	Zip					
City	I Fr	mployer Add	ress (street	Number & N	iame)			
Employer * (Source of Income)		npioyo: riaa				7-40		
City	State		4	ip.	Time at	JOD!		
Work Phone #	Job Title		Supervis	or				
			Next Payo			nd Expected	Work Shift	
Pay Frequency: (check one) □ 1st & 15th of month □ 15th & end of month □ Bit	weekly (every 2 weeks)			<b> </b>	Gross Monthly Income	Gross Monthly Obligations		
□ Weekly □ Monthly (last day) □ Monthly (1st day)	ay) 🗆 Monthly (3 <sup>rd</sup> day)				-			
☐ Self-Employed			L 4 - h - · · ·		\$ wod as a	\$	of this obligation	
*Alimony, child support or separate maintenance inco Alimony, child support, or separate maintenance rece	ome need not be revealed if yo lived under:   court order   v	u do not wis written agre	ement =	oral und	derstandir	ng.	ig the obligation	
Are you currently in bankruptcy?   yes   no  How did you hear about us? (Circle one.)								
Friend/Referral Name of referrer?	Saw Store	<b>*</b>	Television		Yellow !	Pages	Repeat Cust	omer
Internet Billboar			Other: _					******

## ADDITIONAL TERMS AND CONDITIONS OF THIS CUSTOMER APPLICATION

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

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

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